



## FOR COMPLAINTS, CONTACT

(Excluding Microfinance bank complaints)

BANKING MOHTASIB PAKISTAN  
SECRETARIAT



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## FOR QUERIES & ASSISTANCE, CONTACT

BANKING CONDUCT &  
CONSUMER PROTECTION DEPARTMENT  
STATE BANK OF PAKISTAN



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Know your

# RIGHTS & RESPONSIBILITIES

as a bank's consumer

Banking Conduct & Consumer Protection Department  
State Bank of Pakistan

## RESPONSIBLE BANKING

### ROLE OF CONSUMERS

Fair Treatment of Customers (FTC) is a shared right and responsibility of both, the banks as well as the consumers.

Following are your rights (in green) and responsibilities (in grey) while dealing with your bank.

### DISCLOSURE & TRANSPARENCY

- Be provided with accurate, clear, comprehensible, elaborate and updated information on your required product/service.
- Be timely informed of important changes in terms and conditions of the availed product/service.
- Provide accurate and truthful personal and financial information to the bank.
- Read and understand all terms and conditions before accepting them, and ask the bank questions, if required.
- Provide clear account operating instructions.

## SUITABILITY & CHOICE

- Be provided with enough information on offered products/services and facilitated in making informed choices.
- Gain sufficient information from your bank and choose the product/service that best suits your need and financial capacity.

### ETHICAL & FAIR CONDUCT

- Be treated fairly, equitably and in a professional manner.
- Be extended special assistance, if you are a senior or disabled citizen.
- Comply with the terms and conditions of the availed product/service.
- Exhibit civility in your dealings with the bank.

### CONSUMER EMPOWERMENT

- Be empowered and educated to understand banking products/services.
- Actively engage in such empowerment initiatives carried out by the bank on their products/services.

## PRIVACY & FRAUD PROTECTION

- Be protected against fraud and unpermitted sharing of information.
- Be watchful of your surroundings while banking at ATMs, branches or online and report suspicious activities to law enforcement agencies.
- Not share your payment cards or personal and financial information, like; account numbers, PINs, user IDs and passwords with anyone.
- Review your account statements regularly and immediately notify the bank in case of any unauthorized transaction and/or stolen card.

### GRIEVANCE RECORD & REDRESS

- Be given accessible complaint resolution mechanisms.
- Be informed of grievance lodging forums.
- Be redressed in an adequate, affordable, efficient, fair, timely and unbiased manner.
- Report complaints as per defined mechanisms.
- Observe complaint resolution timelines and hierarchies.