



FOR COMPLAINTS, CONTACT

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FOR QUERIES & ASSISTANCE, CONTACT

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Know your

RIGHTS & RESPONSIBILITIES

as a bank's consumer

Banking Conduct & Consumer Protection Department
State Bank of Pakistan

THE PUNJAB PROVINCIAL COOPERATIVE BANK LTD.

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.

PROTECTING YOUR PAYMENT CARDS

DO'S & DON'TS



SECURE YOUR IDENTITY

Ensure secrecy of identity while making payments.



SECURE YOUR CARD

Keep your card safely and sign it as soon as you receive it from your bank.



SECURE YOUR PAYMENTS

Only provide your card details to secured and trusted merchants/vendors/websites.



REVIEW YOUR STATEMENTS

Always keep track of payments made through your card and reconcile them regularly.



LOGGE A COMPLAINT

Promptly lodge a complaint with your bank in case your card gets stolen, robbed or misplaced, or as soon as you notice any dubious transaction in your account statement.



GIVE YOUR CREDENTIALS

Avoid giving away your personal information to non-trusted sources.



GIVE AWAY YOUR CARD

Don't give your card to others to make payments or withdraw cash.



KEEP GENERIC PIN

Avoid keeping a generic PIN or the same PIN for a longer time, as it may put you in a vulnerable situation.



THROW AWAY RECEIPTS

Receipts may be useful to reconcile payments with your account, so avoid throwing them away.



DISCARD YOUR CARD IMPROPERLY

Be very careful while discarding your payment card since not doing so may lead to fraud or embezzlement. Cut at least into four vertical parts before discarding your card.

آپ کے پیمنٹ کارڈز کا تحفظ

ممانعت و لائق کار



اپنی شناخت کو محفوظ رکھیں

دوسروں کے ہاتھ اپنی شناخت نہیں رکھیں، جو سبھی نہیں۔



اپنے کارڈ کو محفوظ رکھیں

اپنے کارڈ کو حفاظت سے رکھیں اور جیسے جہاں آپ کو پینل سے ہم سوالیہ کارڈ پر دیکھا کریں۔



اپنی ادائیگیوں کو محفوظ رکھیں

اپنے کارڈ کی تفصیلات صرف محفوظ اور قابل ہر دوسرے کارڈوں اور ویب سائٹس کو فراہم کریں۔



اپنی اسٹیٹمنٹس کا جائزہ لیں

اپنے کارڈ کے ذریعے ہونے والی ادائیگیوں کا ایک ریجسٹر رکھیں اور ان کا باقاعدگی سے موازنہ کریں۔



شکایت درج کرائیں

اپنا کارڈ چوری ہونے یا گم ہونے کی صورت میں پانچ کارڈس اسٹینڈ میں کٹیں اور اسے تین دن کے اندر ہی نوٹس دیا جائے اور اپنے بینک میں شکایت درج کرائیں۔



اپنے کو انک فراہم کرنا

نا قابل ہر دوسرے ذرائع اپنی معلومات اپنے سے اشتاب کریں۔



اپنا کارڈ فراہم کرنا

ادائیگیوں یا نقدی رقم کے لیے اپنا کارڈ دوسروں کو نہ دیں۔



عام نمبر پن رکھنا

عام نمبر پن یا ایک ہی پن کو بے حد سے جگ استعمال کرنے سے اجتناب کریں کیونکہ ان کے باعث آپ خطرے سے دوچار ہو سکتے ہیں۔



ریسیڈوں کو ضائع کرنا

اکاؤنٹ سے ادائیگیوں کا موازنہ کرنے میں ریسیڈوں کا سامنا ہونے سے بچنا اور انہیں جھینکنے سے اجتناب کریں۔



نامناسب طریقے سے کارڈ ضائع کرنا

اپنے کارڈ کو ضائع کرتے وقت احتیاط رہیں، کیونکہ ایسا کرنے سے آپ جھلماری یا شین کا خطرہ ہو سکتے ہیں۔ اپنے کارڈ کو ضائع کرنے سے قبل اسے تین یا چار حصوں میں کاٹیں۔



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