

**LIST OF REQUIRED DOCUMENTS FROM INDIVIDUAL CLIENT ALONG WITH KNOW YOUR CUSTOMER (KYC)
APPLICATION FORM AND CUSTOMER RELATIONSHIP FORM (CRF)**

1. Copy of valid CNIC/NICOP (for Pakistani Nationals) / Passport of the Main Applicant, Joint Applicants /Nominee and Attorney. (As the case may be).
2. Proof of Occupation, Gross Annual Income and Source of Income/ KYC Requirement:
3. Proof of employment or business (latest pay slip, job card, retirement letter or statement on own business letter head) duly attested by employer. Monthly/Annual income earned must be provided with the above KYC Application Form. In case where saving and investments, proof along with affidavit. In case of student where sponsor by close family member, student identity along with sponsorship letter. In case Household/Housewife, sponsorship letter is required.
4. Copy of Zakat Declaration of the Main Applicant and the Joint Applicant (if Applicable) - CZ 50 on Rs. 50 stamp paper. In case of Non-Muslim Affidavit shall be submitted.
5. Brokerage/ Commission Structure. (To be signed by Applicants (Main/Joint)).
6. Custody Charges. (To be signed by Applicants (Main/Joint)).
7. Risk Profiling of Customer. (To be filled and signed by Agent/Trader/Sales Person).

Note:

- All the above documents 1 – 2 to be attested by Notary OR Counsel General of Pakistan of place of Nationality. (In case of Foreign)

GUIDELINES FOR KYC AND CRF

- All the Forms to be filled in BLOCK LETTERS.
- In case of Joint Account Holder, KYC Application Form shall be required separately.
- Signatures of Applicant (Main/Joint) on KYC and CRF Form should be same as it is on the CNIC/NICOP.
- If Applicant (Main/Joint) status is “Resident”, Mobile number should be registered in his/her name and Mobile and Email address are mandatory to provide in KYC and CRF.
- If Applicant (Main/Joint) status is “Non-Resident”, Mobile number is optional and email is mandatory to provide in KYC and CRF.
- Mailing and Permanent address of Applicant (Main/Joint) should be as per CNIC/NICOP and in case of different, so please provide the documentary evidence where the same address is mentioned such as Utility bills, rental agreement, insurance policy, bank statement, NTN Certificate, Mobile bills or any other considered acceptable.
- IBAN shall be mandatory to provide in KYC and CRF form for all Applicants.
- Information provided in CRF Form must be same as provided in KYC.
- Witnesses must be required on CRF page 3.
- Correction fluid / Blanco must not be used on any page of the KYC and CRF. Overwriting will be considered as correction, Applicant (Main/Joint) signatures is required on every overwriting/correction.

After submitting your KYC details in the NCCPL system, an OTP will be received on your registered mobile number (for Resident clients) from 9646 (NCCPL). If you have changed your mobile network, send a SMS with “MNP” to 9646 (NCCPL) to update your network and receive the OTP.

Biometric verification must be completed within **45 days** of receiving the OTP. Failure to complete the biometric verification within this timeframe will result in your account being blocked. To perform biometric verification, download the NCC Bio Verify app from the following link: <https://play.google.com/store/apps/details?id=com.ncc.bioverify>.