

Brief Tutorial for Pakistan Banao Certificates Portal

(You can also watch a how to video [here](#))

A. NECESSARY DETAILS THAT MUST BE AVAILABLE BEFORE YOU START:

1. Please note that the following information **MUST** be available with the investor:
 - a. Identity Document: CNIC/NICOP/POC;
 - b. Valid e-mail address (to be used as log-in ID, to send and receive PBC queries);
 - c. Residential Address along with Postal Code;
 - d. Alternate Contact Details: Name, Contact Number and e-mail address;
 - e. Investors Bank Account Details.

B. Log on to Pakistan Banao Certificates (PBC) web Portal

<http://www.pakistanbanaocertificates.gov.pk>

The screenshot shows the Pakistan Banao Certificates Portal homepage. The header is dark green with the PBC logo on the left and social media icons for Facebook and Twitter, along with a 'Log On' button on the right. Below the header, there are navigation links: 'WHAT ARE PBs', 'HOW TO APPLY', and 'MEDIA & NEWS CENTRE'. The main content area features a large banner with the headline 'Munafa Aapka, Mustaqbil Pakistan Ka' and the sub-headline 'Introducing Pakistan Banao Certificates'. A yellow box highlights 'Secure investment with upto 6.75% return in US Dollars!'. Below this, it says 'Invest in the growth you believe in' and 'Contribute towards Pakistan by investing minimum of USD 5000 or more'. There are also links to the website and Facebook page. On the right side, there is a dark green sidebar menu with options: 'Log on to your account', 'Apply for Registration', 'Already Registered', 'Keeping you secure', 'How to invest tutorial', 'FAQs', and 'Can I apply, if I have a bank account overseas'.

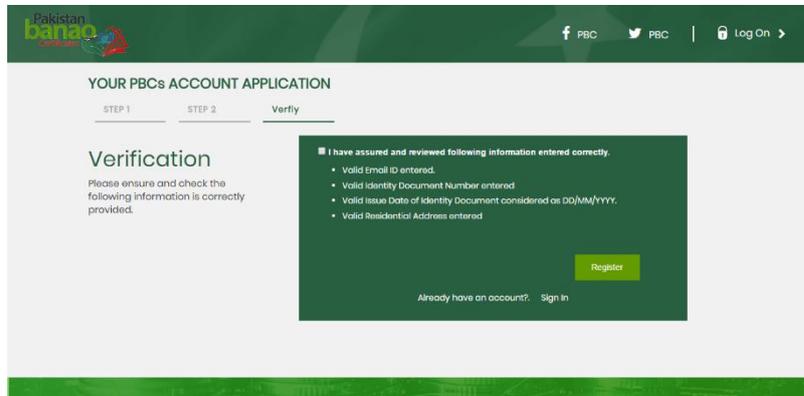
C. CREATION OF NEW PROFILE:

1. Click on **Apply for Registration**;

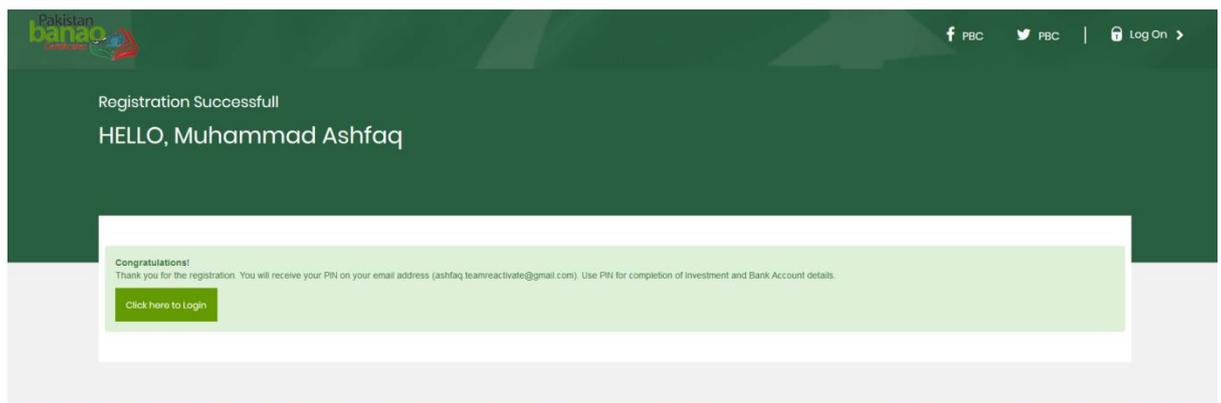
2. This will direct you to the first part of your personal details registration form
3. Insert your actual email ID, which will be the User ID of the investor to access the Portal;
4. Enter your password according to the password policy:
 - a. Password length must be between 8 to 20 characters.
 - b. Password must contain at least a number and a special character. i.e (@,#,\$,!,&)
 - c. An example of which could be A12345678@. In the 'Confirm Password, please reenter your password again;
5. Now, add First Name, and Last Name which are mandatory fields;
6. Select your card i.e. CNIC, NICOP or POC;
7. Enter Document Identity Card Number without adding dash or slash (- or /), example of correct form could be (1730133356897), and then re-enter the same.
8. Enter "Issue Date" of Document Identity Card (the issue date format used by NADRA on the Document Identity Card as "DD/MM/YYYY" which is as per British standard, for instance if the issue date is "03/04/2010", same should be read as "03/Apr/2010") and accordingly select from calendar.
9. Please re-check all your inputs and Click on **Step 2**.

10. Complete your profile by providing additional details such as:
 - a. Father's/Spouse's name;
 - b. Contact number;

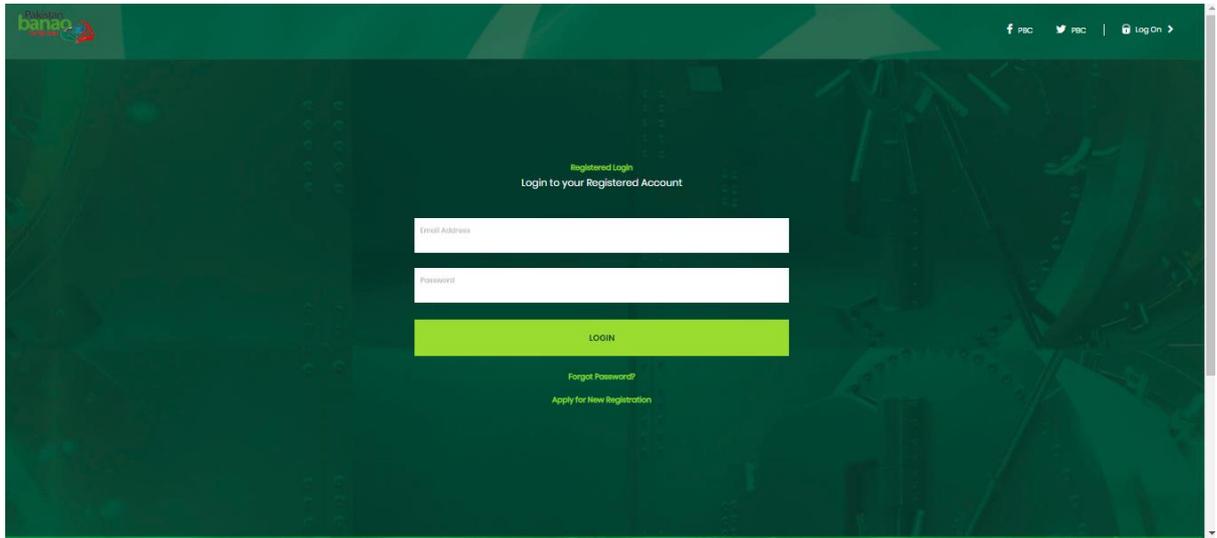
- c. Occupation;
- d. House Address and Street Number;
- e. State, City, Postal Code and Residence Country (Mandatory Fields);
- f. Passport No, Passport Country, NTN Number and Tax Country (Optional Fields);
- g. Alternate Contact Persons details, which include, Name, Cell No and e-mail.
- h. After filling all the required data input in Step 1 and Step 2 tabs, click on **Verify** tab and make sure all four critical data correctly entered and then click on **Register**.



11. After you click on **Register**, you will be registered on the PBC web portal subject to verification of your CNIC/NICOP/POC and the following screen will appear.

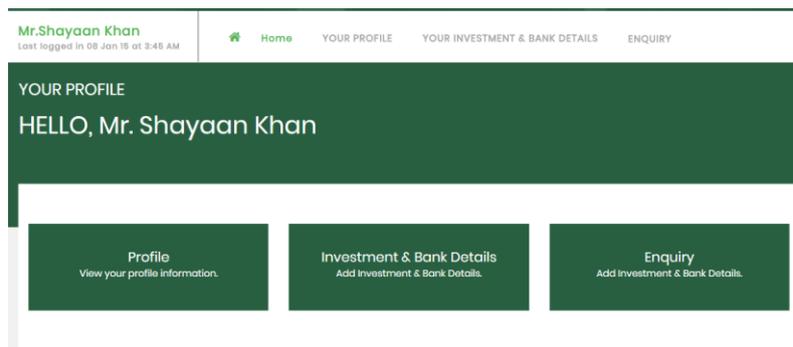


12. You will subsequently receive a PIN at your registered e-mail address to submit and confirm your user profile.
13. Click on '**Click here to Login**' button to return to the Login screen: The system will divert you to login again by entering your User ID (e-mail address) and password.

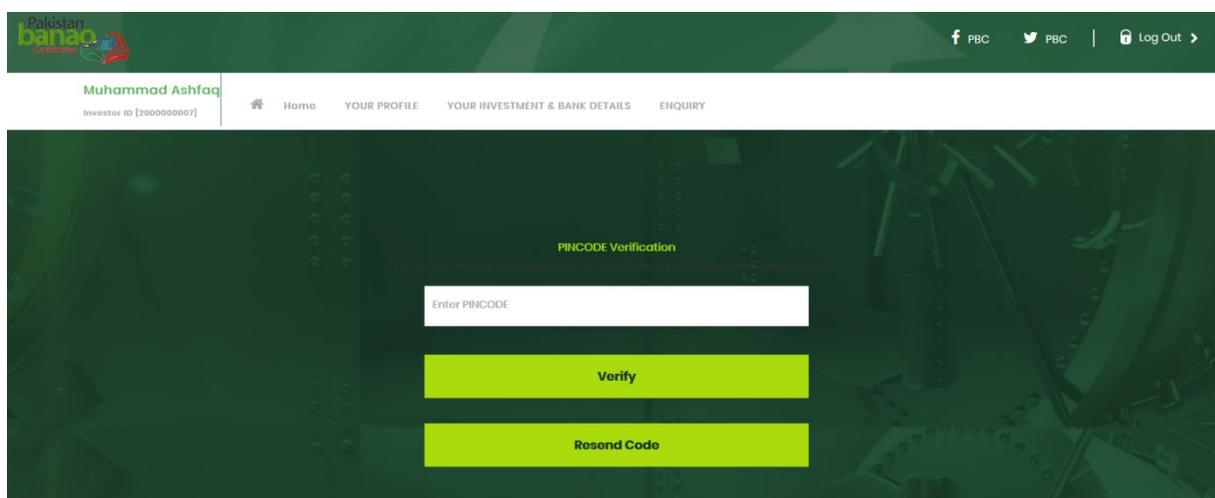


D. INVESTMENT IN CERTIFICATES:

1. Enter your Email Address and Password on the PBC portal to login.
2. You will be able to see your Home. Click on the **Investment & Bank Details** tab.



3. Click the link “Investment & Bank Details”, enter PIN (already sent to email address) which will enable to go to “Investment & Bank Details”.



4. On the Investments page, enter the Investment details (Amount and Certificate Type), Account Type and Bank Details carefully.
5. Kindly note that Investment can be made in US Dollars minimum five thousand (USD 5,000) and any integral multiples of US Dollars one thousand (USD 1,000) in excess thereof with no upper limit on the investment amount. e.g., investment amount can be US Dollars 5,000, 6,000, 7,000 and so on; however, it cannot be 4,990, 5,050 or 10,100 etc.
6. You must provide your complete bank account number (preferably IBAN¹) and the account title which must be exactly the same as your account title with your remitting bank.
7. You would also have the option of joint investment with another person. In such case select investment type as **Joint**.

YOUR PROFILE

HELLO ,Mr. Shayaan Khan

Your Investment Details

EDIT INVESTMENT DETAILS

Amount in USD*

\$5000

Minimum of \$5000 and integral multiple of \$1000

2 Years

Profit Rate*

6.75%

Profit shall be paid on*

Semi annually basis

Your Bank Details

EDIT BANK DETAILS

Individual

Account Title*

Shayaan Khan

IBAN

GB29 HBUK 6016 1331 9286 1

SWIFT MESSAGE

AAAAABB1AX

8. In case of a **Joint investment** with another person, please provide name, identity document details and relationship of joint investor. Please make sure to:
 - a. Add Card Number without adding dash or slash (- or /), example could be (1730133356897) could also reconfirm the same number;
 - b. Enter "Issue Date" of joint investor of Document Identity Card (the issue date format used by NADRA on the Document Identity Card as "DD/MM/YYYY" which is as per British standard, for instance if the issue date is "03/04/2010", same should be read as "03/Apr/2010") and accordingly select from calendar.

¹ International Bank Account Number if applicable in your region

Investment Type

Individual Joint

Joint Investor's Information

Account Title*Write Join Account Holder's Name	Gender (Joint Investor) * Select
Relationship with (Joint Investor) * Select	Identity Doc Type (Joint Investor) * Select
Identity Doc No (Joint Investor) *	Identity Doc Issue Date (Joint Investor) *

9. After entering investment and bank details, click on the **Term & Conditions** to read the terms and conditions governing the PBCs.

Terms & Conditions–Pakistan Banao Certificates

1. I/We, hereby, declare that:
- I/We have read and understood the rules of the Pakistan Banao Certificates (hereinafter called 'certificates') issued by Government of Pakistan vide SRO..... ('Rules') and operational instructions issued by State Bank of Pakistan vide circular no... Dated October __, 2018 ('Instructions'), in which I/We are investing; and hereby confirm that my/our investment in the certificates is in compliance with the provisions of the Rules and instructions.
 - I/We understand that the investment in certificates is governed by the Rules and the instructions.
 - I/We understand that the remittance of investment amount and periodic payments (profit and principal repayment including early encashment) may involve correspondent banks' charges and these will be borne by me/us;
 - I/We understand that once the investment amount has been remitted to State Bank of Pakistan or its agent, it cannot be cancelled; unless withdrawal/ early encashment request is submitted as per defined mechanism; and
 - I/We understand that the State Bank of Pakistan or its agent has the sole discretion to issue/or not to issue the certificates after scrutiny of the application as per the Rules and Instructions.
2. I/We, hereby confirm that the source of funds used for investment in the certificates is not, directly or indirectly, from the account(s) maintained in Pakistan.
3. I/We, hereby, confirm that the funds invested in the certificates are not derived from money laundering or illegal activities and the information disclosed by me/us in the application/registration Form is true and correct to the best of my/ our knowledge and belief
4. I/We understand, State Bank of Pakistan or its agent reserves the right to take necessary action as per the applicable laws, if the investor(s) is found in the proscribed/sanctions lists (enforceable on Pakistan presently or in future as well). Subject to applicable local and foreign laws, I/We hereby consent for State Bank of Pakistan or its agent to share my information with domestic and overseas tax authorities, where necessary to establish my tax liability in any jurisdiction;
5. Subject to the requirements of domestic or overseas laws, I/We consent and agree that State Bank of Pakistan or its agent may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and instructions;
6. I/We hereby undertake not to initiate any proceedings against State Bank of Pakistan or its agent in case any amounts are withheld/blocked from my account and remitted to the local or foreign authorities/regulators;
7. I/We hereby undertake to notify State Bank of Pakistan or its agent in case of any change in any information whatsoever which I/we have provided to State Bank of Pakistan or its agent at the time of registration/investment;
8. I/We understand that State Bank of Pakistan or its agent reserve the right to take appropriate action as per applicable law, in case information/declaration provided by me/us is found to be incorrect or not in compliance with applicable rules and instructions.
9. The consortium Banks' reserve the right to share, at their discretion, any information they may have regarding my/ our personal/ company details and/or banking history with the Issuer and / or regulator as may be required under the law.
10. I/We understand that Banks / the consortium is only the 'Distributor' of the certificate and we do not hold and agree that we shall not hold the consortium Banks or any one of them or their respective employees, agents, advisors and their respective affiliates responsible and / or liable, jointly or severally in any manner whatsoever with respect to the performance of the Certificate or any other matter pertaining to the Certificate.
11. I/We understand and agree that all decisions to purchase the Certificates are my/ our own and based on my/ our independent assessment of the risk associated with investing in the Certificates, including but not limited to market risk, investment risk / default risk, credit risk, liquidity risk, emerging market risk, foreign exchange risk, issuer early termination / redemption / call risk, reinvestment risk, tax risk legal / regulatory risk, interest rate risk and / or settlement risk. The decision to invest in the Certificate is in no way reliant on any advice received from the consortium Banks or any of their affiliates.
12. I/We understand that the Consortium Banks do not have any fiduciary duty towards me / us and (unless it is required to do so under any applicable law or regulation) they do not assume any responsibility jointly or severally to advise on, or make any representation as to the appropriateness, suitability or possible consequences of, the prospective transaction. I/we have exercised my / our own independent judgment with respect to any matter contained herein.
- *****

10. Click on checkbox **Agree Term & Conditions *** to accept and click **Submit**.
11. Investor can enter multiple investments by clicking on the tab **Investment and Bank Details**.
12. All investments and bank details entered by an investor would be shown in the **Investment History** section at the bottom of the page.

Investment History									
Unique Reference No	Investment	Tenor	Profit Rate	Account No	Account Title	Bank Name	Bank Country	Account Type	
19140100011	10000.00	5 Years	5.50	123456789	Yasir Mir	Citibank	Venezuela	Individual	
19140100012	500000000.00	3 Years	5.00	123456789	Yasir Mir	Standard Chartered	Panama	Joint	
19140100013	5000.00	3 Years	5.00	12345678	Yasir Mir	Citi Bank	United Arab Emirates	Individual	
19140100014	6000.00	5 Years	5.50	123456789	Yasir Mir	Citi Bank	United States	Individual	
19140100015	6000.00	5 Years	5.50	12345678	Yasir Mir	SCB	United Kingdom	Joint	

E. REMITTANCE OF INVESTMENT AMOUNT TO SBP ACCOUNT:

1. After submission of investment request, you will receive a **Unique Reference Number** on your registered e-mail address along with the instructions to remit the funds in the following SBP account with National Bank of Pakistan (NBP) New York (NY).

Name of Payee: State Bank of Pakistan

Payee's Address: I.I. Chundrigar Road, Karachi

Payee's SWIFT Code: SBPPPKKA

Bank Name: National Bank of Pakistan, New York U.S.A

Bank Address: New York USA

Account No: XXXXXXXX (Account No. for 3 or 5 Years will be visible in the email)

Bank's SWIFT Code: NBPAUS33

2. While remitting funds kindly make sure that amount transferred to the NBP New York account is exactly equivalent to your investment amount, and you have separately paid the bank charges, if any, for this transfer.
3. In case of receipt of funds that are less than the submitted amount in the investment request, certificates will not be issued and the investor will be required to transfer the remaining amount. However, in case the receipt of funds is in excess of the submitted amount in the investment request, only the submitted amount would be invested.
4. Funds should be remitted from your own bank account as provided under bank details in the Investment tab.

Your Bank Details EDIT BANK DETAILS

Individual	Account Title* Shayaan Khan
IBAN GB29 HBUK 6016 1331 9286 1	
SWIFT MESSAGE AAAABBIAx	

5. You must direct your bank to **clearly mention the Unique Reference Number, place of birth and date of birth** SWIFT (in the Field 70/ 72) /Fed Wire transfer message.

F. GENERAL GUIDELINES

1. In case of any queries, please go to the **Helpdesk** tab on PBC web portal by logging-on to your account, and submit your query.