



Date: ___/___/___

_____ Branch

Remittance Detail

Remittance Process Against

Cash

Cheque No _____

Transfer (debit Authority)

Please ensure correct mode of transaction is selected

If transfer, Please Specify

Branch Code

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Debit Account

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Online Transfer

Pay Order

Other e.g. Telegraphic Transfer etc _____

Amount In Figure

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Amounts In Words (PKR) _____

Purpose of Remittance

Personal

- Educational
- Medical Treatment
- Remittance as per form M
- Family Purpose/Home Remittance
- Other _____

Personal

- Commercial Remittance
- Agent Commission
- Import (Attach Performa Invoice)
- Family Purpose/Home Remittance
- Other _____

Beneficiary Detail

Name Of beneficiary
Bank Account No/IBAN
Drawn On
Address Of the Bank
Identification (Select Any)
Address of the Beneficiary

<input type="checkbox"/> CNIC/SNIC <input type="checkbox"/> NICOP <input type="checkbox"/> Pakistan Origin Card <input type="checkbox"/> Passport No

Remitter's/Applicant's Detail

Name
Identification (Select Any)
Address
Telephone No
Relationship with Beneficiary
Beneficial owner of the Fund (If different from the applicant)
Source of Funds (For Non Account Holder & Cash Remittances above Rs 0.5 M)
Line Of Business/Occupation (For Non Account Holder)

<input type="checkbox"/> CNIC/SNIC <input type="checkbox"/> NICOP <input type="checkbox"/> Pakistan Origin Card <input type="checkbox"/> Passport No

Declaration

It is understood and agreed that this transfer is to be made entirely at my/our risk without Responsibility On the part of PPCBL or its correspondents(s) for any loss occasioned by errors or delays in the transmission nor for the correspondents(s) or agencies necessarily employed by PPCBL in the transfer of the money. I/we confirm that the information provided by me on form is true and correct. The Bank reserves the right to ask for any transaction related documents for the applicant whenever required. I/we authorize the bank to disclose any information stated above, Should it be required by Bank's branches/correspondents for effecting payment. I/we have also read, understood and accept the terms and condition printed overleaf

_____ Applicant Signature

_____ Applicant Acknowledgement

For Bank Use Only

	Amount	
	Rupee	Ps
Principle Amount		
Fax Charges		
Commission		
F.E.D		
Withholding Tax		
Total Deduction		

Instrument No: _____

_____ Cashier

_____ Officer 1

_____ Officer2

TERMS AND CONDITIONS OF REMITTANCE

In consideration of Bank's acceptance of the Customer/Account Holder/Applicant (Customer) funds transfer instructions or for purchasing the Cashier's Cheque or Foreign Demand Drafts on the standard form of the Bank or on Customer's written request, the Customer hereby agrees that the following terms and conditions shall apply.

- The customer shall comply with all relevant exchange control regulations. The Bank shall not be liable for, and shall be indemnified by the customer in respect of, any loss or damage caused by any act or omission which contravenes or is likely to contravene any of the provisions of the foreign exchange Regulation Act, 1947 or any rule, direction or order made hereunder.
- Under these terms and conditions of transfer hereof, the transfer of funds deposited with the Bank in the customer's account, or on account of the cash customer in either local or foreign currency as stated in the funds transfer instructions, shall be subject to all laws, regulations, decrees, administrative rules and orders of Government of Pakistan or State Bank of Pakistan now or hereafter affecting the same. It is understood that the customer shall hold the Bank harmless of any loss that the Bank may suffer or incur in respect of the fund transfer instructions under these terms and conditions of transfer hereof by reason of any such laws, decrees, administrative rules and orders, or for losses resulting from fraudulent, duplicate or erroneous manually initiated fund transfer instructions originated or purporting to have been originated by the customer which shall include the instructions that are initiated via phone, fax messenger, paper mail, voice mail, electronic mail, file transfer or other similar manual originating means.
- Encashment of Cashier's Cheque or payment of the transferred fund is subject to any rules and regulations of the country where the cashier's cheque is to be encashed or payment is to be made. The liability of the Bank with respect to the encashment of the Cashier's Cheque or payment of the transferred fund shall not exceed in any case the extent to which payment may be allowed in the currency in which the Cashier's Cheque is drawn or transferred fund are to be paid. Neither the Bank, nor the head office nor other branches of the Bank, nor its correspondents or agents shall be liable for any delay or loss caused by any act or order of any Government or Government Agency or as a result or consequence of any other cause whatsoever.
- Should refund or repurchase by the Bank of the amount of the Cashier's Cheque or of the transferred fund or repurchase shall be made at the bank's option only to or from the customer and in case of Cashier's Cheque upon receipt by the Bank of the Cashier's Cheque duly endorsed by the customer at the current demand buying rate for the currency in question, less cost, charges, expenses and interest (in case of Foreign Currency Transaction) provided the Bank is in possession of the funds, for which the payment instruction was issued, free from any exchange or other restrictions.
- Unless it is otherwise expressly and specifically agreed in writing, the Bank may at its discretion, convert into foreign value the funds, received from the customer at the Bank's selling rate on the day such funds are received. The Bank's statement in writing that it has effected such conversion shall be conclusive.
- Currency other than that of the country to which the remittance is made shall be payable to the payee in the currency of the said country at the bank's selling rate on the day such funds are received. The Bank's statement in writing that it has effected such conversion shall be conclusive.
- The Bank may take its customary steps for issuance of Cashier's Cheque or for remittance. The Bank shall be free on behalf of the customer to make use of any correspondent, sub-agent or other agency but in no case will the Bank or the Head Office or other branches of the Bank or any of its correspondents or agents be liable for mutilations, interruptions, omissions, errors or delays due to any cause. The Bank may send any message in explicit language, code or cipher.
- It is understood that if any instrument (i.e. including, for instance, a Cashier's Cheque, FDD, Mail Transfer, etc.) is lost, stolen or destroyed, the Bank will be provided with a bond or indemnity duly acceptable to the Bank protecting the Bank against liability with respect to the lost, stolen or destroyed instrument and for the issuance of replacement Cashier's Cheque/FDD/Mail Transfer or refund of the amount of the instrument.
- The Bank may also accept standing instructions from the customer for the transfer of the funds to any account of the designated beneficiary at periodic intervals from the customer's account(s) maintained with the Bank (the "Standing Instructions"), which shall be subject to the condition that neither the Bank nor its head office or subsidiaries or affiliates, nor other branches of the Bank, nor any of its officers or employees, shall be liable for any losses, damages, direct or consequential, arising out of any failure to comply or delay in complying with any Standing Instructions, except for the willful default or negligence on the part of the Bank.
- The Bank shall have the right but not an obligation, to confirm the contents of the customer's manually initiated funds transfer instructions by a confirmatory telephone call. The customer hereby also agrees and authorizes the Bank to record the conversation of such confirmatory telephone calls as is deemed appropriate by the Bank, solely for the purpose of manually initiated funds transfer instructions, and such recorded conversation may be adduced as evidence, if required, in accordance with the applicable laws. The Bank reserves the right to refuse to execute any of the manually initiated funds transfer instructions if there is a failure or denial on the part of the customer to confirm its manually initiated funds transfer instructions in the aforesaid manner. The Bank may also refuse to transfer funds if the confirming person is not an authorized signatory of the customer's account maintained with the Bank.
- The Bank shall not be liable for any errors, neglects or defaults, except for its own employees' gross negligence or willful default, acting in the course of their employment.
- Currency other than that of the country to which the remittance is made shall be payable to the payee in the currency of the said country at the buying rate of the Bank's correspondent or agent unless the payee by arrangement with the paying correspondent or agent obtains payment in some other currency upon paying all charges of the Bank's correspondent or agent in connection therewith.
- The Cashier's Cheque is valid for six months from the date of issuance, after which revalidation is required from the issuing branch of the Bank.
- **If a remittance/instrument remains outstanding for a period of ten years then it will become unclaimed deposit and will be surrendered to SBP as per the provision of Banking Companies Ordinance, 1962.**