

Frequently Asked Questions (FAQs)

1. Who can apply for an Account through Bank of Khyber Digital Banking?

At present, only Resident Individuals aged 18 or above can apply for a new account. Only Single Account is allowed.

2. Are there any charges to apply for an account through Bank of Khyber Digital Banking?

There shall be no hidden or additional charges whatsoever, however, charges for any additional services opted at the time of account opening such as Debit Card, Cheque Book, etc. shall apply as per the existing Schedule of Charges (SOC).

3. What type of accounts are offered through Bank of Khyber Digital Banking?

Bank of Khyber offers multiple Current & Saving Account variants for customers through Bank of Khyber Bank of Khyber

4. Which currencies are available for onboarding through Bank of Khyber Digital Banking?

At present, Bank of Khyber is only offering Pakistani Rupee (PKR) Accounts.

5. What documents are required for Account Opening through Bank of Khyber Digital Banking?

Following documents are required for account opening:

- Soft Copy of CNIC front and back
- Soft Copy of income Proof (Job Letter / Salary Slip/ Business Letter / rent agreement etc.)

For Salaried Individual: Proof of Employment (for e.g., Service Card, Salary Slip, Employment Contract, account statement reflecting salary credit etc.,)

For Housewives / Households / Students / Retired Person/ Unemployed Individuals Student ID card, fund provider's income / source of fund, Rental Income, Inheritance etc.

- *CRS declaration
- *Signature Card

*Formats are available on <https://www.bok.com.pk/content/open-digital-account>

6. Can a customer apply for multiple accounts through Bank of Khyber Digital Banking?

Currently Customers cannot apply for multiple accounts. However, soon option will be available for multi accounts where customer can apply another account on different account type i.e., For instance, if a customer is already availing Bank of Khyber Current Account, they cannot apply for another Current Account but any other account type.

7. What is the end-to-end process for Account Opening through Bank of Khyber Digital Banking?

Customer will fill up the digital Account Opening form and submit it along with required documents on Bank of Khyber Digital Banking portal.

One of our representatives shall review the form and Customer will be asked to visit via SMS/email to visit the Branch for Biometric Verification and submission of extra documents (if required).

Once the biometric verification is completed, the account will be Opened, and customers can start enjoying our matchless product offerings and services

8. What shall happen to my account application in case if it is marked discrepant?

In case if the Request has been marked discrepant, customers shall receive an email and SMS update on discrepancies within 2 working day from the date of submission of account application. Customer can resolve the relevant discrepancy(ies) along with biometric verification by visiting the Branch.

9. Do I need to visit my selected branch for document and Biometric verification?

Yes, you are required to visit selected Bank of Khyber branch for physical verification of your documents

10. Where will the cheque book and debit card be delivered?

The cheque book shall be collected from your parent branch whereas the Debit Card shall be delivered at your registered address as per existing process.

11. How can I get my Debit Card and Cheque Book activated?

The Cheque Book will be activated by Bank of Khyber's representative prior to handing it over to you in the branch. To get the card activated, you shall be required to call our helpline 021-111 265 265

12. How shall I get the credentials for Internet Banking and Mobile App?

Customers can sign up for Bank of Khyber's Internet Banking and mobile app themselves once the account and ATM Card are active. Upon signing up, you will be required to set your personalized credentials to access Internet Banking.

13. How can I get any information provided at the time of Account Opening amended in Bank of Khyber records?

Customers can get the information amended by visiting his/her parent Bank of Khyber branch to have the information updated.

14. Shall Zakaat be deductible on my Bank of Khyber Account?

Yes, Zakaat shall be deductible on all Savings Account. You may apply for zakat exemption at the time of requesting the application by providing Zakaat Declaration Form (CZ50). Request for zakat exemption can also be applied later by visiting your Bank of Khyber's branch along with Zakaat Declaration Form (CZ50) on or before 1st of Shabaan of each Hijri year.

15. Shall taxes apply on my Bank of Khyber account?

All taxes shall apply as per the latest Finance Bill.

For any further queries, feel free to or contact us at our 24/7 helpline 021-111 265 265