



## **Remittance Application**

Branch		
		Date
Please tick appropriate box		
Pay Order	Local Funds Transfer Within City	Foreign Funds Transfer (SWIFT)
Demand Draft/TT	Local Funds Transfer Intercity	Foreign Demand Draft
Payment Mode Cash D	ebit Account	
Debit Charges from Account (if differen	nt from above)	
Amount in Figures	Amo	unt in Words
		Others
	lvise & Pay Advise & Credit	
Beneficiary Details (Complete as	applicable)	
Name		
Address		
URL (Website)	http://www.	
CNIC / Passport / Any other ID No. (Mandatory for Advise & Pay)		
Bank Name		
Branch Name	Branch	Code City
Account Number		
Applicant Details		
Name		
Address		
CNIC / Passport / Any other ID No. (For Non-Customers obtain photocopy)		
Date of Birth (For All Individual Customers)		
Line of Business / Occupation (For Non-Customers only)		
Source of funds	61	
Jource of Turius	Salary (Please provide evidence)	Rentals Business
(For Non-Customers & for Cash Remittances above		
(For Non-Customers & for Cash Remittances above Rs. 1.0 million & for FCY above US S 10,000 and / or equivalent)	Sale of Movable & Immovable Proper Others	ty
Rs. 1.0 million & for FCY above US S 10,000 and /		<u>*                                      </u>
Rs. 1.0 million & for FCY above US S 10,000 and / or equivalent)	Others —	Business
Rs. 1.0 million & for FCY above US S 10,000 and /	Others (Please specify clearly)  Personal  Education (Admission/Term fees)	Business  Commercial Remittance
Rs. 1.0 million & for FCY above US S 10,000 and / or equivalent)	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment	Business
Rs. 1.0 million & for FCY above US S 10,000 and / or equivalent)	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M (From M attached)	Business  Commercial Remittance  Agent Commission  Import / Export
Rs. 1.0 million & for FCY above US S 10,000 and / or equivalent)	Others  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M  From M attached)  Others	Business  Commercial Remittance  Agent Commission  Import / Export  Others
Rs. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M (From M attached)	Business  Commercial Remittance  Agent Commission  Import / Export
Rs. 1.0 million & for FCY above US S 10,000 and / or equivalent)	Others  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M  From M attached)  Others	Business  Commercial Remittance  Agent Commission  Import / Export  Others
Rs. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittance, in case of FCY transactions, pieces attach supporting documents)  Relationship to Beneficiary	Others  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M  From M attached)  Others	Business  Commercial Remittance  Agent Commission  Import / Export  Others
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittance, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is	Others  (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M  (From M attached)  Others  (Please specify clearly)  being sent at my/our entire risk and you are	Business  Commercial Remittance  Agent Commission  Import / Export  Others  (Please specify clearly)
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omission	Others    Personal	Business  Commercial Remittance  Agent Commission  Import / Export  Others  (Please specify clearly)  Syour agent erpretation  Applicant's Signature
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissio of message at destination. I/We autho	Others  (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M  (From M attached)  Others  (Please specify clearly)  being sent at my/our entire risk and you are	Business  Commercial Remittance Agent Commission Import / Export Others (Please specify clearly)  Tyour agent erpretation teed above, Applicant's Signature
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissio of message at destination. I/We autho	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M (From M attached)  Others (Please specify clearly)  being sent at my/our entire risk and you are no rom instake arising in transmission or misint rize the Bank to disclose any information stats/SCOrrespondents for effecting Payment. I/W	Business  Commercial Remittance  Agent Commission  Import / Export  Others  (Please specify clearly)  Lyour agent erpretation ated above, fer have also
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, pieces attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissic of message at destination. I/We authoshould it be required by bank's Branches	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M (From M attached)  Others (Please specify clearly)  being sent at my/our entire risk and you are no rom instake arising in transmission or misint rize the Bank to disclose any information stats/SCOrrespondents for effecting Payment. I/W	Business  Commercial Remittance Agent Commission Import / Export Others (Please specify clearly)  Tyour agent erpretation teed above, Applicant's Signature
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, pieces attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissic of message at destination. I/We authoshould it be required by bank's Branches	Others  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M  From M attached)  Others  (Please specify clearly)  being sent at my/our entire risk and you are nor mistake arising in transmission or misint rize the Bank to disclose any information stes/Correspondents for effecting Payment. I/W ms and conditions printed overleaf.	Business  Commercial Remittance  Agent Commission  Import / Export  Others  (Please specify clearly)  Applicant's Signature  terpretation ted above, //e have also  Applicant's Acknowledgment (*I conform having received the instrument)
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissio of message at destination. I/We autho should it be required by bank's Branche read, understood and accepted the terr	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment  Remittance as per Form M (From M attached)  Others (Please specify clearly)  being sent at my/our entire risk and you are no rom instake arising in transmission or misint rize the Bank to disclose any information stats/SCOrrespondents for effecting Payment. I/W	Business  Commercial Remittance  Agent Commission  Import / Export  Others  (Please specify clearly)  Applicant's Signature  terpretation ted above, //e have also  Applicant's Acknowledgment (*I conform having received the instrument)
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissio of message at destination. I/We autho should it be required by bank's Branche read, understood and accepted the terr	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment Remittance as per Form M (From M attached)  Others (Please specify clearly)  being sent at my/our entire risk and you are mistake arising in transmission or misinterize the Bank to disclose any information states/Correspondents for effecting Payment. I/W ms and conditions printed overleaf.	Business  Commercial Remittance Agent Commission Import / Export Others (Please specify clearly)  Pyour agent erpretation ated above, le have also  Applicant's Signature  Applicant's Acknowledgment (*I conform having received the instrument)
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissio of message at destination. I/We autho should it be required by bank's Branche read, understood and accepted the terr	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment Remittance as per Form M (From M attached)  Others (Please specify clearly)  being sent at my/our entire risk and you are mistake arising in transmission or misinterize the Bank to disclose any information states/Correspondents for effecting Payment. I/W ms and conditions printed overleaf.	Business  Commercial Remittance  Agent Commission  Import / Export  Others  (Please specify clearly)  Applicant's Signature  terpretation ted above, //e have also  Applicant's Acknowledgment (*I conform having received the instrument)
Re. 1.0 million & for FCY above US \$ 10,000 and / or equivalent)  Purpose of Remittance (Required for All Remittances, in case of FCY transactions, please attach supporting documents)  Relationship to Beneficiary (For FCY Remittances & Individuals only)  It is Understood that the remittance is will not be held liable for delay, omissio of message at destination. I/We autho should it be required by bank's Branche read, understood and accepted the terr	Others (Please specify clearly)  Personal  Education (Admission/Term fees)  Medical Treatment Remittance as per Form M (From M attached)  Others (Please specify clearly)  being sent at my/our entire risk and you are mistake arising in transmission or misinterize the Bank to disclose any information states/Correspondents for effecting Payment. I/W ms and conditions printed overleaf.	Business  Commercial Remittance Agent Commission Import / Export Others (Please specify clearly)  Pyour agent erpretation ated above, le have also  Applicant's Signature  Applicant's Acknowledgment (*I conform having received the instrument)

## **TERMS & CONDITIONS**

## **Remittance Application**

By requesting Remittance/Transfer of funds the applicant agree that such transfer shall be subject to following terms and conditions.

- 1. The performance of this contract mentioned herein by BOK (hereinafter referred to as the Bank) is subject to all regulations, decrees, administrative rules/orders and circulars of Government of Pakistan, State Bank of Pakistan, Exchange Rates Committee of Bank and of other Competent Authorities now or hereinafter affecting the same, and any events beyond the control of this branch of the bank including but not limited to war. Political disturbance, civil disorder or expropriation. If for any of the aforementioned reasons any applicant or counter party suffers any loss or damage or incurs any cost or expense, this branch of the bank including the Principal Office and other branches, subsidiaries and affiliates of the Bank shall not be held responsible for the same.
- 2. The Bank accepts for transmission only and at the applicant's risk, items not payable at this branch of the Bank. The Bank will no be responsible for any losses or delay which may be caused by strike or other causes beyond its control nor for any act, omission, neglect, default, failure or insolvency of any correspondents, agents or sub-agents or of its own or their employees.
- 3. Should refund rom or repurchase by the Bank of the amount of the local and/or Foreign Demand Draft or Funds transferred through any other mode be desired, refund or repurchase shall be made subject to such conditions as may be prescribed by the Bank and at the buying rate prevailing on that day for the currency in question less applicable costs, charges or expenses, provided the Bank is in possession of the funds, for which the payment instructions were issued, free from any exchange or other restrictions.
- 4. The Bank may take its customary steps for issuance of Local and/or Foreign Demand Draft or for Remittance according to this contract and in so doing the Bank shall be free on behalf of the applicant to make use of any correspondent, sub-agent or other agency but in no case will the Bank or any of its correspondents or agents be liable for mutilations, interruption, omissions, errors or delays occurring in the Swift Message or Cross Branch Electronic Message or Easy Access Online Transfer or on the part of any company or authority or any employee of such company or authority or through any other cause. The Bank may send any message relative to this transfer in explicit language code, or cipher.
- 5. Please be advised that in case of Swift/Cross Branch/Online Transfer, the remittance is being sent by the Bank or its agents at your entire risk and cost, and that the bank or its agent cannot be held liable for any mistake, omission, delay etc which may arise in the transmission thereof and which causes misinterpretation of message at destination.
- 6. It is understood that if the relevant instrument (i.e Local and/or Foreign Demand Draft) 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 in connection with any request that may be made for the issuance of replacement instrument or in connection with the refund of the amount of the instrument.
- 7. In case of applicant's request for the cancellation of Local and/or Foreign Demand Draft in favor of a Government or Semi-Government Body or a Government Official, in his official capacity, the instrument must be endorsed by the Beneficiary in discharge of its claim and only following such discharge will a refund/replacement request be entertained.
- 8. The exchange rate applied by the Bank to convert into Foreign Value/Local Value the Beneficiary's funds received by the Bank are deemed to be acceptable by the Beneficiary.
- 9. All charges/commissions outside Pakistan are for Beneficiary's account unless specified.
- 10. The Bank reserves the right to send this Transfer from a different place other than the one specified by the applicant in case operational circumstances so require.
- 11. Payment of remittance proceeds is subject to any exchange control or other restrictions, which may be imposed by the rules and regulations of the country where encashment is to be made. Neither the Bank nor its correspondents or agents shall be liable for any loss or delay caused by any such rules and regulation.
- 12. The Bank will not be held liable should the proceeds of the Remittance / Local and/or Foreign Demand Draft be confiscated / questioned by the authorities in the country of the Beneficiary or in-transit. The applicant also under take to provide any additional information about himself or the Beneficiary requested by authorities in any country or by an international organization.
- 13. The Bank will use reasonable endeavours to process application received by the Bank during banking hours on the same day. Applications received after Bank's cut-off time will be processed on the next working day. It should also be noted that due to cut-off times for transmission imposed by international Convention, this payment may not be effected on the date of request and the Bank will not be liable for any loss as a result of delays in transmission for payment by its servants, employees, correspondent or third parties.
- 14. The applicant hereby waives any and all claims he may have against the Bank which arise from or relate to the funds transfer requested by the applicant which is subjected to these terms unless such claim arises from fraud or willful default of the Bank.
- 15. All remittances are subject to applicable charges as per the Bank's schedule of charges as revised from time to time and such charges may be directly debited by the bank from the relevant applicant's account.