

COMPLAINT FORM

The Banking Mohtasib
5th Floor, Shaheen Complex
P O Box No 604
M R Kiyani Road,
Karachi

Name: Mr./Mrs./Ms.		Profession:
Father's/Husband's Name:		
CNIC #:	Phone No. (Residence):	(Office):
Address: (Residence):		Office/Business
Fax No:	E-mail:	Mobile No:
Name of bank and branch address against which complaint being lodged:		
Account No:	Loan Account No:	Credit Card No:
Relief sought:		
Details of other Credit Card(s) and name(s) of Issuing Bank(s): (if any)		
Summary of complaint: (add page if required)		
Attachments:		
a) Letter dated _____ addressed to the bank conveying my intention to approach Banking Mohtasib in respect of the subject complaint and the bank's reply thereto.		
b) Letter of Complaint.		
c) Copies of all related correspondence with bank. (No Originals)		
d) Attested copy of CNIC		Total No. of Attachments-----
I solemnly declare and state on oath that the information set forth herein and contained in the attachments hereto are true and correct to the best of my knowledge and belief.		
I also solemnly declare and state on oath that:		
i) the matters directly and substantially in issue in my complaint have not been directly and indirectly in issue in any legal proceedings decided by the State Bank of Pakistan, any court of law or any mohtasib or ombudsman.		
ii) the matters directly and substantially in issue in my complaint are not under investigation by the State Bank of Pakistan and are not matters directly and substantially in issue in any legal or quasi-judicial proceedings currently pending adjudication in any court of law or any mohtasib or ombudsman.		
iii) I have served the Mandatory Notice on the Bank and received reply/no reply during the period.		
Date:	Signature of Complainant	
Date:	Stamp and Signature of Oath Commissioner	

(Revised July 2009)

THREE SIMPLE STEPS FOR FILING A COMPLAINT

Step One

Approach your bank in writing to resolve your complaint stating in the letter that you intend to refer the grievance to the Banking Mohtasib if matter not resolved to your satisfaction. The bank is allowed a maximum of 45 days to resolve your complaint.

Step Two

If you do not receive a reply from bank within 45 days, or find the reply unsatisfactory, you may file a complaint with the Banking Mohtasib on the prescribed complaint form.

Step Three

The Complaint Form duly completed, signed and attested by an Oath Commissioner should be attached with your letter of complaint addressed to the Banking Mohtasib and sent to:

Banking Mohtasib Pakistan
Shaheen Complex
5th Floor, M R Kiyani Road
PO Box 604
Karachi

Please make sure that all related correspondence with the bank and copies of all relevant documents are also sent to the Banking Mohtasib. **Please do not send original documents as these will be examined at the time of hearing.**

Important Information

- The service provided by Banking Mohtasib is free of cost. There is no need to engage a lawyer.
- Complaints can be filed with Banking Mohtasib for resolution of grievance against commercial banks operating in Pakistan.
- If you are not satisfied with the decision of the Banking Mohtasib, the law allows you to file an appeal before the Governor, State Bank of Pakistan within 30 days.
- The Banking Mohtasib handles complaints relating to violation of banking law and regulations, excessive delays and inefficiency, poor service, discriminatory actions etc.
- The Banking Mohtasib is barred under the law to accept complaints relating to bank policy e.g. published schedule of charges, loan policies etc. Further, the Banking Mohtasib can not order a bank to sanction a loan, waive or reduce mark up on loans.
- The Banking Mohtasib is barred under the law to accept complaints from bank employees pertaining to their terms of service.
- The Banking Mohtasib will entertain only those complaints which are filed by aggrieved person themselves.
- Please note that in case you decide at any stage to prefer seeking redressal of your grievance from a court of law during the pendency of your complaint in the office of Banking Mohtasib the information regarding the same should be provided to this office immediately as this will oust the jurisdiction of Banking Mohtasib.

**For further information please visit Banking Mohtasib's website: www.bankingmohtasib.gov.pk or send us an email at: info@bankingmohtasib.gov.pk
Karachi Secretariat PABX numbers: 99217334 to 99217339**