



**ROSHAN**  
**DIGITAL**  
ACCOUNT

A New Era of Banking in Pakistan. The Roshan Digital Account is a major new initiative of the State Bank of Pakistan, in collaboration with commercial banks operating in Pakistan. This account provides innovative banking solutions for millions of Non Resident Pakistanis (NRPs) seeking to undertake banking, payment and investment activities in Pakistan.

**Fully Digital Account Opening and Operation.** For the first time in Pakistan's history, NRPs are being provided an opportunity to remotely open an account in Pakistan through an entirely digital and online process without any need to visit a bank branch. Opening the account will require only a basic set of information and documents. Banks have been asked to complete all necessary customer due diligence within 48 hours.

**Lifestyle Banking.** The Roshan Digital Account will integrate the Pakistani diaspora fully into the Pakistani banking and digital payments system:

- It will provide access to all conventional account services, including funds transfer, bill payments for their families, e-commerce and other payments in Pakistan.
- It will also enable investment in specially designed saving instruments for NRPs called Naya Pakistan certificates, which are being launched soon by Government of Pakistan. These instruments will be available in both US dollars and Pakistani rupees, at short and long term tenors, with attractive rates of return, and in both conventional and Sharia-compliant forms.
- It will allow NRPs to invest in fixed deposit products offered by banks.
- It will enable NRPs to invest in Pakistan's stock market.
- Going forward, it will also enable NRPs to undertake residential and commercial real estate related transactions in Pakistan.
- It will be backed by debit and virtual debit cards for both domestic and overseas use.

**Accounts available in both Foreign Currency and Pakistani Rupees** NRPs can choose either a foreign currency or rupee-denominated account, or both. They would be interoperable and enable real-time online conversion from foreign currency to Pakistani Rupees, and vice versa.

**Full Repatriability** Funds in the Roshan Digital Account will be fully repatriable—they can be remitted back from Pakistan without any regulatory approval.