

Inter Office Memorandum



To	: Area General Managers; Area Managers; Chief Managers; Branch Managers; Customer Services Managers; Customer Services Executives; AOCOs; Call Center; Marketing Department
CC	: CEO's Office; Sohail Sikandar; Rizwan Ata; Masood Muhammad Khan; Zaheer Elahi; Bilal Fiaz; Rizwan Qamar; Syed Ata Hussain; Muhammad Asadullah Chaudhry; Adeel Khan; Fahad Tariq; Aasim Salim; Burhan Hafeez; Mateen Mahmood; Tariq Ali Khan; Syed Ahmed Ali; Faisal Mansoor; Zabihullah Usmani; Qazi Hamid; Khalil Ghori; Muhammad Khalid; Muzammil Aslam; Abdul Wahab Agar; Wasik Ismail
From	: Operations Department
Date	: Shahban ul Muazzam 13, 1441A.H. (corresponding to April 07, 2020)
Ref	: 390 -0435
Subject	: AVAILABILITY OF STATE BANK OF PAKISTAN HELPLINE FOR CUSTOMERS OF BANKS AND PUBLIC WARNING AGAINST FRAUDSTERS CALLING FOR PERSONAL INFORMATION CITING SITUATION UNDER COVID-19

Reference to State Bank of Pakistan Press Release No. ERD/M&PRD/PR/01/2020-36 dated April 6, 2020. The State Bank of Pakistan has taken additional measures to facilitate bank customers that are faced with extraordinary challenges arising out of COVID-19 situation in the country. They can now approach State Bank of Pakistan through its helpline service in case their queries or complaints are not being responded by banks. State Bank of Pakistan also encourages public to use digital payment services as much as possible to help banks providing their services with minimal staff to ensure their safety. State Bank of Pakistan has taken notice of phone calls to banks' customers by fraudsters seeking personal information taking advantage of the current conditions. Following are the details of measures taken.

Availability of Helpline: To facilitate banking consumers, State Bank of Pakistan has advised all banks to ensure that their call centers/helplines are available 24/7 for instant customer support. Banking consumers are encouraged to approach banks through helpline for queries or lodging complaints. In case complainants do not get an appropriate response from banks, they may approach State Bank of Pakistan helpline at 021-111-727-273, which will remain available during office hours. To cater to the needs of the public for facilitation and guidance, State Bank of Pakistan has enhanced its helpline capacity by deploying more agents at its call center.

Implementation of safety measures: The general public is encouraged to take appropriate safety measures in the context of the Corona Virus and use alternate delivery channels where possible. State Bank of Pakistan recognizes that the employees of banks and other financial institutions are providing services amid the difficult working conditions arising due to COVID-19. For the protection of bank employees and customers, work place safety and to meet the operational challenges in serving the bank customers, banks have been advised to implement guidelines issued by World Health Organization, the Government of Pakistan and

the Provincial Governments in letter and spirit. Nevertheless, bank employees and customers still facing difficulties or having concerns over arrangements may bring this to the notice of State Bank of Pakistan. For this purpose, queries, concerns, complaints may be emailed to State Bank of Pakistan at cpd.helpdesk@Sbp.org.pk.

Beware of fraudsters calling to collect personal information. State Bank of Pakistan has time and again advised the general public through various channels of communication not to disclose or share any personal information about their bank accounts or credit/debit cards including CNIC number, debit or credit card number, passwords, PINs and one-time password (OTP), etc. on incoming phone calls or messages. It has been brought to the notice of State Bank of Pakistan that fraudsters, imitating as officials of State Bank of Pakistan, bank or any other government agency, have been attempting to seek personal information from the public on the pretext of verification of account due to emergency conditions under COVID-19 pandemic. It is reiterated that State Bank of Pakistan, banks or any other agency are not collecting information from banking customers regarding their bank accounts or cards. State Bank of Pakistan never asks for any personal information directly from bank customers. The general public is, therefore, advised again not to disclose personal information on incoming calls. Details of any such call or message received by the public may also be reported to **State Bank of Pakistan Helpline at 021-111-727-273** or emailed at cpd.helpdesk@Sbp.org.pk

All concerned department are advised to note instructions contained therein for meticulous compliance. Branches/Sub-Branches are advised to place attached press release (English & Urdu) at ATM vestibule and Branch notice Board.



NASIR HUSSAIN



SYED ARIF MAHTAB