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## Circulars/Notifications - Banking Conduct & Consumer Protection Department



### BC&CPD Circular No. 01 of 2017

October 18, 2017

The Presidents/Chief Executives  
All Banks / DFIs / MFBs

Dear Sirs/Madams,

#### **Know Your Rights and Responsibilities as a Bank's Consumer**

Adequate financial literacy is one of the integral components of Fair Treatment of Consumer (FTC) regime as it promotes responsible conduct and helps consumers take informed financial decisions. Consumer empowerment and protection through financial literacy also enhance public confidence and trust in financial markets. Realizing its importance, SBP has developed a booklet on 'Know Your Rights and Responsibilities as a Bank's Consumer' and a brochure on 'Protecting Your Payment Cards'.

In this regard, all banks/DFIs/MFBs are advised to make available the enclosed booklet and brochure to the general public in English and Urdu languages at their branches across Pakistan and place the same on their websites for consumer awareness by December 31, 2017.

Please acknowledge receipt.

**Annexure:** [Know Your Rights and Responsibilities as a Bank's Consumer](#) - English - [\(High resolution file\)](#).

[Know Your Rights and Responsibilities as a Bank's Consumer](#) - Urdu - [\(High resolution file\)](#).

[Protecting Your Payment Cards](#) - [\(High resolution file\)](#).

Yours truly,

Sd/-  
(Muhammad Akmal)  
Director

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