

As per the regulatory directives of State Bank of Pakistan issued from time to time, the Bank will be required to report the borrowing status of the Borrowing Customer in SBP Electronic Credit Information Bureau (eCIB) as well as any private bureaus, including but not limited to any negative history like overdue, late payments, financial relief (waiver, write-off etc.), restructuring, litigation etc. Such data of negative history (overdue/write off/late payments/rescheduling- Restructuring) may continue to appear in Customer's eCIB reports up to a period of 2 years for Individual/ Joint Account Holder/ Consumer customers from the date of final settlement and up to 10 years for Corporate customers (partnerships, limited liability concerns, GRE) in case of financial relief i.e. write off/waivers. Rescheduling/ Restructuring will continue to appear in corporate customers for a period of 5 years from the date of reporting. The Bank shall not be responsible and shall be held harmless against any implications with other financial institutions or creditors arising whatsoever as a result of such reporting.