



9:00 AM - 5:00 PM

BUSINESS CONDUCT & FAIR TREATMENT OF CONSUMERS-FTC

REGULATORY FRAMEWORK (BC& FRF)

FEE: PKR 18,000 PLUS TAX

Introduction

SBP has issued a comprehensive regulatory framework title, 'Business Conduct and Fair Treatment of Consumers Regulatory Framework (BC&FRF)' to emphasize prudent banking conduct, consumer protection, and the fair treatment of customers.

This training session for officials of Financial Institutions has been structured to enhance their capacity for the effective dissemination and implementation of these policies. This will enable the reinforcement of SBP's policy objectives at the operational level, thereby promoting sound practices, safeguarding consumer interests, and strengthening public confidence in the financial system.

Training Objectives

- Understanding of BC& FRF:
- Strengthen Compliance Capacity:
- Enhance Customer-Centric Practices:
- Foster Ethical Decision-Making:
- Support Financial Inclusion Goals:

Broad Outline

- FTC Outcomes Based Principles
- General Obligations, Governance And Oversight
- Disclosure And Transparency
- Fair Treatment And Business Conduct
- Data Protection And Privacy
- Dispute Resolution Mechanism
- Awareness Raising And Capacity Building

Expected Outcomes

- Comprehend SBP Regulations: Demonstrate a clear understanding of the SBP's regulatory framework, including the guidelines on banking conduct, consumer protection, and fair treatment of customers.
- Apply Best Practices: Implement best practices in banking conduct that align with SBP's expectations, ensuring ethical and transparent operations within their institutions.



TRAINING DATE
20
AUGUST
2026
FULL DAY SESSION

- Enhance Customer Relations: Improve the quality of customer service by applying the principles of fair treatment and effective complaint resolution, leading to higher customer satisfaction and loyalty.
- Make Ethical Decisions: Exhibit improved decision-making skills in complex situations where ethical considerations and regulatory compliance intersect.
- Support Financial Inclusion: Develop and implement strategies to promote financial inclusion, ensuring that banking services are accessible to a broader segment of the population.



TARGET AUDIENCE:
Officers from FIs



FACILITATOR
SBP/BPRD/BCPD

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