

APRIL 1-3, 2026

9:00 AM - 5:00 PM

ISLAMABAD



BUSINESS CONDUCT & FAIR TREATMENT OF CONSUMERS (FTC) REGULATORY FRAMEWORK (BC& FRF)

FEE: PKR 54,000 PLUS TAX



Program Overview

The State Bank of Pakistan (SBP), as the central bank, holds the mandate to regulate and supervise the financial system with a view to ensure its stability, integrity, and inclusiveness. In pursuance of this mandate, 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 3-day certification program is designed to enhance the understanding and application of the Business Conduct and Fair Treatment of Consumers Regulatory Framework (BC&FRF) among professionals from financial institutions. The program aims to strengthen participants' capacity to align institutional practices with regulatory expectations and consumer protection principles.

Participants will gain comprehensive knowledge of regulatory standards, governance and disclosure requirements, complaint-handling mechanisms, and fair treatment practices. The sessions will also focus on ethical leadership, responsible business conduct, and strategies for embedding a consumer-centric culture across financial institutions. Through case studies, practical exercises, and interactive discussions, participants will develop the skills required to ensure compliance while fostering trust, transparency, and accountability within their organizations.

Participants

Officials from Financial Institutions and SBP BSC, EMIs, PSOs/PSPs, Private Credit Bureaus, MFBs and DFIs

Trainer

Officers from SBP (BPRD, CPD, and CRMD)

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.
- ▶ **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.

Training Methodology

Presentation, Quizzes, Q&A, Case Studies, Interactive Discussion

Logistics and Requirements

- ▶ **Materials:** Presentation slides, handouts etc.
- ▶ **Equipment:** Projector, laptop, and internet access.
- ▶ **Refreshments:** Tea/coffee and lunch for participants.
- ▶ **Photographer:** For Group and Classroom Photos

TRAINING MANAGER:

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BUSINESS CONDUCT & FAIR TREATMENT OF CONSUMERS (FTC) REGULATORY FRAMEWORK (BC& FRF)



Day-1

Inaugural session

- ▶ Recitation
- ▶ Welcome note
- ▶ Key note speech

Overview of Structure of BC &FRF

- ▶ Scope
- ▶ Applicability
- ▶ Contours

Part I: PRINCIPLES

Module – 1: FTC OUTCOMES BASED PRINCIPLES

- ▶ Market Conduct
- ▶ Disclosure
- ▶ Fair Treatment of Consumers
- ▶ Non-Discrimination
- ▶ Product Suitability
- ▶ Service Charges
- ▶ Confidentiality & Privacy
- ▶ Dispute Resolution Mechanism

Part II: RULE BASED INSTRUCTIONS

Module – 2: GENERAL OBLIGATIONS, GOVERNANCE AND OVERSIGHT

- ▶ Obligations Of Financial Institutions
- ▶ Role And Responsibilities Of Bods
- ▶ Role Of Executive Management Dealing
- ▶ Role Of Internal Audit

Activity (Case Study/ Group Discussion)

Module – 3: DISCLOSURE AND TRANSPARENCY

- ▶ Format And Manner Of Disclosure
- ▶ Advertising And Sales Materials
- ▶ Disclosure Of Terms And Conditions
- ▶ Key Facts Statements (KFS)
- ▶ Statements
- ▶ Notifications

Module – 4: FAIR TREATMENT AND BUSINESS CONDUCT

- ▶ Product Suitability
- ▶ Customer Mobility

Day 2

Quick Recall Session

Module – 4: FAIR TREATMENT AND BUSINESS CONDUCT

- ▶ Unfair Practices
- ▶ Special Segments

Quiz

Module – 5: DATA PROTECTION AND PRIVACY

- ▶ General Rules For Data Protection During Collection And Processing
- ▶ Customer Consent Management
- ▶ Confidentiality & Anonymization Of Customer Data/Information
- ▶ Confidentiality & Security Of Customer Data Under Third Party Arrangements
- ▶ Security Of Customer Data/Information

Module – 6: Digital Frauds

- ▶ Overview of Digital Frauds and Scams, their differences.
- ▶ Types of frauds and scams
- ▶ Typologies used by fraudsters
- ▶ Regulatory Instructions, key controls
- ▶ Developments in industry
- ▶ Awareness Campaigns

Day 3

Quick Recall Session

Quiz

Module – 7: DISPUTE RESOLUTION MECHANISM

- ▶ Structure
- ▶ Policies & Procedures
- ▶ Resolution Process
- ▶ Monitoring & Assessing Complaint Handling Mechanism
- ▶ Record Keeping

Module – 8: AWARENESS RAISING AND CAPACITY BUILDING

- ▶ Capacity Building
- ▶ Awareness Raising
- ▶ Reporting to SBP

Activity (Case Study)

Module – 9: Supervisory Framework of Banking Conduct

- ▶ Evolution of Conduct Supervision at SBP
- ▶ Conduct Assessment Framework (CAF):
- ▶ CAF Components and the Product Life Cycle
- ▶ Process of Self-Assessment and regulatory expectations
- ▶ Role of Senior Management and Board Oversight

Module – 9:

- ▶ Sunwai:
- ▶ Need and Features of Sunwai
- ▶ Regulatory Expectations on Sunwai
- ▶ Sunwai Awareness
- ▶ Way Forward



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