

Checklist

Application for Third Party Service Provider (TPSP) License for Pakistan

*Note: Applicant shall submit a complete application pack with each section segregated and clearly marked. **Incomplete application shall be returned un-actioned.***

S. No.	Documents	Status of Compliance (<i>Complied/ Not Complied</i>)	Initial Check of Submission of Complete Application (<i>For Official Use</i>)
1	Application Form (Attached as per Annexure-A)		
2	Applicable Fees: a. Application Processing Fee *1 (non-refundable): Rs. 50,000/- b. Initial License Fee (to be submitted after approval of grant of license): Rs. 10,000,00/- .		
3	Resolution of the Board of Directors of the Applicant authorizing the principal and backup contact representative (on the letter head of applicant company). (Attached as per Annexure-B)		
4	Certificate on original letter head from the Group/Joint venture/ Consortium members that they are the participants for TPSP license in Pakistan through the applicant company. (where applicable)		
5	Complete scanned copy of application (Soft Copy).		
Section 1 - Technical Resources/ Competence of the Applicant			
6	a. Technical competence and experience of applicant`s management/ key persons related to Mobile Banking/ Branchless Banking, who will work on TPSP setup and arrangements.		
	b. Network Plan showing the provision of services through following platforms : <ul style="list-style-type: none"> • Short Messaging Service (SMS) • Wireless Application 		

	<p>Protocol (WAP)</p> <ul style="list-style-type: none"> • Interactive Voice Response (IVR) • Unstructured Supplementary Data (USSD) • SIM Tool Kit (STK) • Any other means, if any 		
	<p>c. Network Diagram and specifications comprising of:</p> <p>i. Any-to Any Model: Arrangement between multiple authorized financial institutions at the one end and multiple telecom operators at the other end.</p> <p>ii. Network elements Complete details of all network elements that will be used in setting up the TPSP along with functionalities of all elements.</p> <p>iii. Mechanism Detail of Signaling, Channeling, Routing Switching Mechanism and session/ call flows for all type of transactions among accounts.</p> <p>iv. Interconnection and Interoperability Detail of the system to enable integration interconnection and interoperability among TPSPs, AFIs and all telecom operators and in such a manner that a customer of any mobile operator can open and operate his mobile account offered by any Branchless Banking Provider.</p> <p>v. Authentication Detail of Authentication procedures/protocols involved in performing all type of transactions i.e. account opening, funds transfer, utility bill payment, merchant payment etc.</p> <p>vi. Confidentiality and Privacy Detail of security and encryption arrangement in the network in order to ensure the integrity of transaction / session data during</p>		

	<p>transmission and end-to-end delivery to devices.</p> <p>vii. Security Detail of arrangement to support high security of the confidential information being routed on the network.</p> <p>viii. Accuracy, duplication and delay Detail of availability of best possible arrangement to avoid loss or delay in transaction, to retrieve aborted/ disrupted technical transactions and to eliminate chances of duplication of transactions resulting from delays or session failures due to network access problems in systems.</p> <p>ix. Redundancy Detail of arrangement to support high availability of services and ensure network redundancy arrangements and proper disaster management/ hot backup systems to ensure smooth operations.</p> <p>x. Quality of Service Detail of arrangements to ensure high quality of services including but not limited to the KPIs for QoS set in TPSP license template.</p> <p>xi. Data Records Details of all resources used for data storage along with maintenance of all proofs of technical transactions / logs.</p> <p>xii. Reporting Detail of Day-end report generation mechanism to be sent to member AFI(s) for reconciliation and technical transaction logs to enable processing of audit trails required to be reconstructed in the event of any dispute(s) or supervisory concerns of PTA and SBP, without</p>		
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	<p>compromising the confidentiality. The reports should also be provided to facilitate the AFIs to build incentivization scheme for their customers.</p> <p>xiii. Connectivity with NADRA: necessary technical arrangements should be taken to forward customer credentials to NADRA and receive response for real-time account opening of the customers.</p> <p>xiv. Unified USSD Gateway The TPSP should acquire a USSD code from PTA which is common for all telecom operators. This USSD code shall enable the customer to open and access mobile account(s) offered by any of branchless banking provider of his choice.</p> <p>xv. Connectivity with PSO/PSP: The TPSP should be able to connect with other PSO/PSPs for seamless routing of transactions between different platforms.</p> <p>xvi. Establishment and maintenance of Call Center The TPSP should establish and maintain a Call Center/Helpdesk to receive calls/complaints from customers of Asaan Mobile Scheme-AMA. The call center should also be used to conduct verification of newly onboarded account holders as well as create awareness amongst customers through outbound calls. This call center shall co-ordinate with the helpdesks of respective AFI's to</p>		
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	<p>forward complaints and provide/receive their status.</p> <p>xvii. Adaptability In line with the National financial Inclusion Strategy, the TPSP should be designed in a way to satisfy the existing and future requirements of Asaan mobile Account Scheme.</p> <p>xviii. CNIC/MSISDN verification Since the TPSP shall be connected to all telecom operators, it should establish a mechanism that ensures that the credentials provided by the customer at the time of account opening (CNIC + MSISDN) match with the record maintained by the telecom operator.</p> <p>xix. Charges The charges per transaction may be defined in such a way that is affordable for the customer.</p> <p>xx. Rules The rules of transaction flow (messages types, attributes) may be defined.</p>		
	d. Detailed plan/ strategy for compliance with requirements of Critical Telecom Data and Infrastructure Security Regulations, 2020.		
Section 2 - Financial Resources/ Viability of the Applicant			
7	Description of the Applicant's Business Plan for the Initial Five Years of Operation		
	a. Feasibility of the Project , statement showing initial cost of the project, bank statement in the name of company, projected balance sheet, profit and loss account and cash flow statement.		
	b. Details of others projects currently managed by the company and the bank balance attributable for these projects.		
	c. Audited financial statements of		

	the company/ applicant for the last three (3) years where applicable.		
	Brief Description of Committed Financial Resources and Certificate of Good Standing with the Fiscal Administration		
8	Brief description of committed financial resources to meet Capex of the project for the 1st year in the form of bank statement of the company's account duly signed and stamped by bank manager, confirmed commitments, letter of intent, MOU signed by the bank and CFO/ Authorized officer of the company for any long term debt.		
9	Applicant's Taxpayer Registration Certificate. (Taxpayer status shall be Active)		
10	Performance Bank Guarantee (shall be submitted after approval of grant of license). (Attached as per Annexure-C)		
11.	"Fit and proper test" as per Regulations for Mobile Banking Interoperability, 2016 of: i. Directors, CEOs and Key Executives; and Beneficial owner(s), sponsor(s) and shareholder(s) (holding 10% or more shares)		
Section 3 - Details of Company and its Directors/ Shareholders			
	Information of the Applicant		
12	a. SECP's Certificate of Incorporation of the Applicant, duly Certified True Copy (CTC) by SECP. CTC should not be older than three (3) months from the date of receipt of application at PTA. Note: The company shall not be a single member company. At least two directors are required.		
	b. Memorandum and Articles of Association , duly certified true copy by SECP. CTC should not be older than three (3) months from		

	the date of receipt of application at PTA.		
	c. List of Directors on company letter head duly signed and stamped by authorized representative, along with SECP's certified Form-29 . CTC should not be older than three (3) months from the date of receipt of application at PTA. (Attached as per Annexure-D)		
	d. Names of the Directors of the Applicant, and relation of each Director to any other Operator licensed by the Authority or any other Applicant for a License.		
	e. Shareholders of the Applicant, including details of each shareholder's equity ownership on company letter head duly signed and stamped by authorized representative, along with SECP's certified Form-A . CTC should not be older than three (3) months from the date of receipt of application at PTA. (Attached as per Annexure-E)		
	f. Names of each Affiliate of a shareholder of the Applicant, where the Affiliate is an Operator or an applicant for a License, and description of the relation to the Applicant.		
	g. Detail of list of associated companies , subsidiaries and other related parties of the applicant		
	Credential of Director(s) and Authorized Representative(s) of the Applicant		
13	a. Readable Copies of Valid Computerized National Identity Card (CNIC) (<i>for Pakistani national</i>)		
	b. Readable Copies of Valid Passport (<i>for foreign nationals</i>)		
14	Undertaking (Attached as Annexure-F)		

	<p>Note: An undertaking shall be on judicial stamp paper of PKR 100/- duly Notarized, mentioning details (Name, Designation and seal of Company) of Executant and Date of execution.</p>		
15	<p>Special Power of Attorney by the Applicant authorizing the individual who submits and signs the Application.</p> <p>Note: Power of Attorney shall be on judicial stamp paper of PKR 100/- duly Notarized, mentioning details (Name, Designation and seal of Company) of Executant and Date of execution.</p> <p>Power of Attorney shall be executed by an individual as per authorization made in Board Resolution as per Serial No. 3.</p> <p>(Attached as per Annexure-G)</p>		
16	<p>Affidavit of the Person granted the Power of Attorney by the Applicant.</p> <p>Note: Affidavit shall be on judicial stamp paper of PKR 100/- duly Notarized, mentioning details (Name, Designation and seal of Company) of Deponent and Date of execution.</p> <p>Affidavit shall be executed by the authorized representative of the company as per authorization made in Board Resolution.</p> <p>(Attached as per Annexure-H)</p>		
Section 4 - Report on Economic Viability and Potential Benefits of the Project to the Users of Telecommunication Services			
17	<p>Report on Economic Viability and Potential Benefits of the Project to the Users of Telecommunication Services.</p>		
18	<p>Draft Service Level Agreement among Telecom Operators, TPSP and Authorized Financial Institution (AFI) as per specification mentioned in Regulation [5(2)] of "Regulations for technical implementation of mobile</p>		

	banking, 2016".		
19	Any other relevant document(s).		

**1 Application Processing Fee (APF) shall be made in the form Bank Draft/Pay Order only in favor of "Pakistan Telecommunication Authority" and same shall be attached with application at the time of submission of application.*

APPLICATION FORM:

<Application Form on the Company's Original Letter Head>

(To be completed in capital letters)

I, _____ certify that I am the authorized representative of _____, hereinafter

called 'The Company' and is legally authorized to sign for and on behalf of the Company and that all the statements made are true and correct to the best of my knowledge.

1. *On behalf of the company I would like to apply for a Third Party Service Provider (TPSP) License*
2. *I have completed all prerequisites.*
3. *I understand that the submission of this proposal does not automatically qualify my company for the issuance of a TPSP license by Pakistan Telecommunication Authority.*

Company Full Name _____

Postal Address _____

National Identity card No. _____

Telephone (in Company's name): _____

Fax: _____

Email: _____

Signature: _____ Date: _____

Name: _____ Place: _____

Position: _____

Company Seal

APPLICANT PROFILE *:

(To be submitted with the application form)

(To be completed in capital letters)

1. Company details

1.1 Name of Company

1.2 Postal address

Telephone:_____ Fax:_____

Email:_____

1.3 Registered office address

Telephone:_____ Fax:_____

Email:_____

2. Contact Information

2.1 Name of Contact person: _____

2.2 Designation: _____

2.3 Computerized National Identity Card number:_____

Telephone:_____ Fax:_____

Email:_____ Cell Phone No:_____

Passport No. (Foreigners only) _____

* At any time in future, if any of the above mentioned information changes, the applicant's official representative(s) mentioned above or any one of the shareholder directors will be liable to submit the same to PTA Licensing Division.

APPLICATION SUBMISSION INSTRUCTIONS:

The Application Form must be in English language and one (1) original plus (3) three hard copies duly signed and stamped by the Applicant's authorized representative and (3) three soft copies on separate CDs (readable format) must be submitted to the following address of PTA to:

Director (Wireline Licensing)
Pakistan Telecommunication Authority
H/Qs F-5/1, Islamabad 44,000
Pakistan

Applications shall be submitted in sealed envelopes and the envelopes shall make clear: Applicant's name, reference to "Application for TPSP". This envelope shall bear the submission address. Each application shall be marked as "ORIGINAL" or "COPY" appropriately.

[On the Letter Head of Applicant Company]

I, _____ Company Secretary of [HERE GIVE FULL NAME AND ADDRESS OF THE APPLICANT ENTITY] (the "Company"), do hereby certify that the following is a true and correct copy of a Resolution duly adopted at a meeting of the Board of Directors of the Company duly convened and held on _____, and at this resolution has not been modified, rescinded or revoked, and is at present in full force and effect:

RESOLVED THAT the Company be and is hereby authorized to apply for the Third Party Service Provider, ("TPSP") and to comply with all requirements of its application process and the terms of the License, if any, granted as a consequence;

FURTHER RESOLVED THAT Mr. _____ s/o Mr. _____ bearing CNIC/Passport No _____ resident of [here give designation of the appointee as Principal Contact Representative] and

Mr. _____ s/o Mr. _____, bearing CNIC/Passport No _____ resident of _____ [here give designation of the appointee as Backup Contact Representative] be and are hereby appointed as authorized representatives of the Company (the "Authorized Contact Representatives"), for and on its behalf, to execute all documents and take all actions as may be required, necessary or incidental in connection with submission and grant of the application of the License, including submission of the Power of Attorney in the form and manner prescribed at Annex D of the Information Memorandum issued by the Pakistan Telecommunication Authority for which all necessary instructions and information has been provided to him;

FURTHER RESOLVED THAT Mr. _____ son of Mr. _____ bearing CNIC/Passport No _____, director/secretary of the Company be and is hereby authorized on behalf of the Company to execute a Power of Attorney in favor of the Authorized Representative on such terms as may be deemed expedient and in the form prescribed by the Pakistan Telecommunication Authority.

Certified to be a true copy:

Company Secretary

Company Seal and Stamp

Performance Bank Guarantee

Guarantor:

Name of local bank in Pakistan with credit rating of AA+ and above, or a foreign bank having credit rating of A1 and above, acceptable to the Authority (the "Guarantor") **Bank's address**

Beneficiary: Pakistan Telecommunication Authority (PTA)

PTA Headquarters Building F-5/1 Islamabad, Pakistan,
(the "Beneficiary").

Principal: TPSP Name _____

A company incorporated under the laws of Pakistan with its registered offices at _____ (the "Principal").

Guarantee Amount: Rs. 10,000,000/- (Pak Rupee ten million) (the "Guarantee Amount")

Effective Date: (Exact date to be incorporated here)

Expiry: (Expiry date shall be accordingly changed) at the counters of the Guarantor

WHEREAS:

A. The Principal has committed to furnish an unconditional, irrevocable and continuing Performance Bond in the form of Bank Guarantee (the "Guarantee") of (Name of Bank) for the sum Rs. 10,000,000/- as security for compliance with the network roll out obligations in accordance with the License No..... Condition # 13 ("The license") **dated** _____, **20XX**; and

B. The Guarantor has executed this unconditional without recourse, irrevocable and continuing Performance Bond in the shape of Bank Guarantee at the request of the Principal for the

performance of Principal's rollout obligations as described in condition 12 of the license to establish, maintain, and operate as Third Party Service Provider (TPSP) for Class Financial and Applications Services in Pakistan.

NOW THEREFORE the parties agree as follows:

1. Subject to the terms of this Guarantee, the Guarantor hereby un-conditionally, irrevocably and continuingly guarantee without recourse to the Beneficiary, i.e. PTA, as primary obligor and as a guarantor of payment, the due, complete and punctual payment within 3 working days upon receipt of written notice of claim from the Beneficiary (in the form attached hereto as Appendix A), of all amounts which are or may become due and payable by the Principal under clause 12 of the License (the "Guarantor Obligations"), in respect of breach of its performance obligation further stipulated above.
2. The maximum aggregate liability of the Guarantor under or in connection with this Guarantee shall be limited to the Guarantee Amount, together with interest thereon at the prevailing one (1) month Karachi Interbank Offer Rate (KIBOR) from the date from which payment is due to the Beneficiary until receipt of payment by the Beneficiary or collection thereof against the Principal and the Guarantor.
3. This Guarantee is un-conditional, irrevocable and continuing, and the Principal shall be entitled to have this Guarantee returned on its request upon successful completion of defined network rollout obligation under the License met by the Principal/Licensee and duly approved by Beneficiary/PTA.
4. In case any phased network roll-out obligation is not fulfilled, the Performance Bond against the defined network roll-out obligation not met shall be encashed by the Authority. This Performance Bond shall remain in force and valid until 6 months after the associated phase of the network roll-out obligation.
5. If any payment by the Principal or any discharge given by the Beneficiary is avoided or reduced as a result of insolvency or any similar event:
 - a. the liability of the Guarantor shall continue as if the payment, discharge, avoidance or reduction had not occurred; and
 - b. the Beneficiary shall be entitled to recover the value or payment from the Guarantor, as if the payment discharge, avoidance or reduction had not occurred.
6. Subject to clause 3 above, this Guarantee is valid until (add Expiry Date), by which date notice of claims, if any, must have been given to the Guarantor, and failing such notice of

claim by close of business on (add Expiry Date)(18 months from the effective date) this guarantee shall be null and void.

7. Any claim or notice made or given by the Beneficiary to the Guarantor under this Guarantee shall be deemed to be sufficiently made and given if in writing in the form attached in Appendix A and delivered at the counters of the Guarantor at the following address:

Bank Name: _____

Address: _____

8. This Guarantee shall be governed by and construed in accordance with the Uniform Customs and Practice for Documentary Credits, 2007 Revision, ICC Publication No .600 (UCP) and/or Uniform Rules for Demand Guarantees, 2010 Revision, ICC Publication No.758 (URDG) and their updated versions, whichever is applicable, to the extent that such provisions are not inconsistent with this Guarantee and the laws of Pakistan, and engages us in accordance with the terms thereof. No recourse is permissible upon the occurrence of events listed in Article 17 (UCP) or Article 26 (URDG), to any other branch, subsidiary or affiliate of(Bank Name).

For matters not covered by the Publication, the laws of Pakistan shall be applicable and the Guarantee related matters will be governed, accordingly. We hereby unconditionally and irrevocably understand and accept the exclusive jurisdiction of the Courts of Pakistan at Islamabad.

Notwithstanding anything contained herein above, the Guarantor's liability under this Guarantee is limited to Rs. 10,000,000/- (Pak Rupees ten million), together with interest thereon at the prevailing one (1) month Karachi Interbank Offer Rate (KIBOR) from the date the payment is due to the Beneficiary until receipt of payment by the Beneficiary and reasonable expenses not exceeding in the aggregate 2% of the Guarantee Amount incurred by the Beneficiary in collection thereof against the Principal and the Guarantor. Claims under this Guarantee will be payable and must be lodged and received (*accompanied by the original instrument of Bank Guarantee*) solely at the counters of Bank's name (Bank Address) on or before ("Expiry Date") and will be payable solely by _____ (Bank's name) at Islamabad, Pakistan. Except for any claims duly received at the Guarantor's counters in Islamabad before close of business on the Expiry Date, the Guarantor shall stand discharged and released of all its obligations under this Guarantee at close of business on the Expiry Date and shall not be liable for any claims lodged thereafter, notwithstanding that Beneficiary may have failed to return the original instrument of Bank Guarantee to the Guarantor duly cancelled at expiry hereof.

Bank Guarantee No. _____ duly issued on the (Effective Date) for and on behalf of _____ (Licensee Name) as Guarantor.

By

Name (*Bank's Representative*):

Title:

In the presence of:

Witnesses:

1- Name: _____

Address:

Occupation:

CNIC No.:

2-Name: _____

Address:

Occupation:

CNIC No.:

APPENDIX-A

Beneficiary's Demand under Unconditional, Irrevocable & Continuing Bank Guarantee / Letter of Credit No. _____

Issued by _____ (Bank Name) at Islamabad Branch

Drawn under Letter of Credit
No. _____
(Insert Bank Guarantee/Letter of Credit Number and Date)

To _____
(Name and Address of Issuing Bank)

The undersigned hereby demands that _____ pay to the order of
(Name of issuing Bank)

the undersigned (Beneficiary/PTA) before close of the 3rd business day after receipt of the notice a sum of Rs. 10,000,000/- (Pak Rupees ten million), together with interest thereon at the prevailing one (1) month Karachi Interbank Offer Rate (KIBOR) from the date the payment is due to the Beneficiary until receipt of payment by the Beneficiary and reasonable expenses not exceeding in the aggregate 2% of the Guarantee Amount incurred by the Beneficiary in collection thereof against the Principal and the Guarantor. The Bank Guarantee / Letter of credit is enclosed for endorsement by _____ (Bank Name) at Islamabad Branch of the amount drawn for cancellation.

Dated:- -----

Pakistan Telecommunication Authority

Director General (Licensing) _____

List of Directors of the Company

S. No.	Director(s) Name	Designation (if any in the company)	Nationality	CNIC / Passport No.	Addresses	Mobile Number	Email ID
1					Residence: Office:		-
2					Residence: Office:		-
3					Residence: Office:		-
4					Residence: Office:		

List of Shareholders of the Company

S. No.	Shareholder(s) Name	Designation (if any in the company)	No. of Shares hold by Shareholder	Total Shares of the Company	Nationality	CNIC/ Passport No./Company's Registration No.	Addresses	Mobile Number	Email ID
1							Residence: Office:		
2							Residence: Office:		
3							Residence: Office:		
4							Residence: Office:		

*An undertaking shall be on **judicial stamp paper of PKR 100/- duly Notarized**, mentioning details (Name, Designation and seal of Company) of Executant and Date of execution.*

UNDERTAKING

- a) That the company [..... company name] or its Directors have never been declared insolvent by a court of law.
- b) That the Directors of the company have never been convicted by a court of law for major offences or unethical/immoral turpitude (other than minor offences).
- c) That neither the applicant company nor its group/consortium members are defaulter(s) with reference to other PTA licenses/transactions.
- d) That the applicant company or any shareholder/Director is not in default of any payment due to the Authority or Board.
- e) It is certified that I have thoroughly gone through IM and Checklist for Application for Third Party Service Provider (TPSP) License for Pakistan.

Executed by Authorized Representative

Signature

Name

CNIC #

Designation

Date

Company Seal

Oath Commissioner
Signed
Stamp
Date

Power of Attorney shall be on judicial stamp paper of PKR 100/- duly Notarized, mentioning details (Name, Designation and seal of Company) of Executant and Date of execution.

POWER OF ATTORNEY

[To be submitted on a stamp paper of Rs.100]

KNOW ALL MEN BY THESE PRESENTS THAT WE _____, (“Company Name”) Incorporated in _____ (country) having our registered office at _____(hereinafter called the "Applicant") on approval by the [Board of Directors] and after meeting all necessary requirements for appointing a Special Attorney do hereby nominate, constitute, appoint and execute _____ [here give name, parentage identity document number and address of the Special Attorney] (hereinafter to be called as “Attorney”) to be and to act as our lawful attorney, for us, in our name and on our behalf to exercise any and all of the powers herein contained and ancillary thereto, that is to say:

1. to sign, execute and/or authenticate all applications or other correspondence, statements and documents required to be submitted to Pakistan Telecommunication Authority (hereinafter the "Authority") and to act for and on our behalf in all matters including negotiating the terms and conditions of the Third Party Service Provider ((herein after “TPSP”) license and signing any and all documents relating to TPSP licensing for provision of technical services for mobile banking in Pakistan.
2. to fulfil all the requirements and formalities as may be required to be fulfilled for TPSP licensing process and grant of the License applied for and on behalf of the Applicant in this regard.
3. to attend all meetings with and hearings before the Authority or any other governmental officer or entity and to provide any and all necessary documents and material information or assistance as may be required by the Authority for its satisfaction to issue the TPSP License applied for by the Applicant;
4. to execute any and all such documents and undertake all such acts as may be necessary in order to comply with the directions, decisions and orders of the Authority relating to TPSP application process and issuance of License applied for by the Applicant.
5. and generally to do any and all such acts as may be necessary or incidental for TPSP application process and grant of the License applied for by the Applicant. We hereby agree and undertake to bind ourselves irrevocably to all commitments made, acts done, agreements made and arrangements entered into by the Attorney and hereby anticipatorily and irrevocably confirm and ratify all acts, deeds and things which the said Attorney shall

lawfully do or cause to be done in express and implied exercise of any of the powers contained herein.

This Power of Attorney shall not be revoked without prior written notice reasonably in advance to the Authority and such revocation shall not invalidate any and all action taken by the Attorney before the revocation in exercise of the powers vested hereby. In witness whereof we have signed this power of attorney at this day _____ of _____, <Year>.

EXECUTANT
Seal of the Company

WITNESSES:

1. _____
National ID/CNIC NO. _____
Passport Number (in case of foreign national). _____

2. _____
National ID/CNIC NO. _____
Passport Number (in case of foreign national). _____

Annexure - H

Affidavit shall be on judicial stamp paper of PKR 100/- duly Notarized, mentioning details (Name, Designation and seal of Company) of Deponent and Date of execution.

Affidavit by the Authorized Contact Representative

I, _____ son/daughter resident
of _____ State on oath as under:

1. That I am the _____ [here give the designation of the deponent] and Attorney of _____ [here give full name and address of the Applicant] (hereinafter referred to the "Applicant"), and am fully conversant with all the facts to which I am deposing.

2. That I have been duly authorized to sign on behalf of the Applicant the application for grant of a [here specify the nature of the license] (hereinafter referred to the "Applicant"), and all other documents relating or pertaining thereto on behalf of the Applicant.

3. That all the statements made in the Application are true, correct and complete in all respects. Nothing relevant has been omitted or concealed.

4. That neither the Applicant nor any of its subsidiaries or affiliates, nor any of its major shareholders or directors has ever defaulted in its obligation to any bank or financial institution or to a regulatory body in any part of the world.

5. That the Applicant has at all times complied in all material respects with the terms and conditions of all contracts to which it has been a party, and all licenses, approvals, permits otherwise granted by any public or regulatory authority in Pakistan.

6. That neither the Applicant nor any of its subsidiaries or affiliates, nor any of its major shareholders or directors or the Applicant have been convicted of any offence involving moral turpitude under the laws of Pakistan.

7. That the Applicant has adequate financial resources, technical and management capability and expertise and corporate approvals to comply with the obligations to be imposed by the license applied for by the Applicant.

8. That the Applicant shall comply with all its obligations under the license applied for and shall make payment of fees and other amounts due and payable in accordance with the terms of the license.

9. That the Applicant shall in a timely manner provide all such information and documents as may be required to be so submitted in accordance with the license applied for.

10. That the Applicant shall at all times comply with all the relevant provisions of the Pakistan Telecommunication (Re-organization) Act, 1996, and all rules and regulations framed or promulgated from time to time there-under.

11. That what is stated above is true and correct to the best of my knowledge. If any statement made herein is subsequently found to have been untrue, the Application may be deemed to have been withdrawn by the Applicant and may be dismissed by the Authority as such. If the Application has already been granted, the Licensee may be forthwith terminated by the Authority.

DEPONENT

The affidavit has been sworn by the deponent above-named in my presence on this ____ day of ____ <Year>.

OATH COMMISSIONER