



FWBL MAKES A STRIDE TOWARDS DIGITAL BANKING IN 2024

Digital banking has had a profound effect on the financial services industry in recent years, reshaping how individuals and businesses manage their finances. The rapid advancements in technology have enabled digital banking to provide customers with convenient, secure, and innovative ways to conduct financial transactions without the need for branch visits.

FWBL is committed to providing its customers with financial services 24 hours a day. During the second half of the year, the bank signed Memorandums of Understanding (MOU's) and collaborated with a few organizations to improve its services even further.

FWBL, KUICKPAY, AND FJWU PARTNERSHIP

An MoU was signed on July 12, 2024 between First Women Bank Limited (FWBL), Kuickpay, and Fatima Jinnah Women University (FJWU) in Rawalpindi to form a strategic partnership that aims to drive digital innovation in the university's payment space.

This ceremony was attended by Mr. Farrukh Iqbal Khan - President & CEO of FWBL, Dr. Uzaira Rafique - Vice Chancellor of FJWU, Mr. Omer Afzal - Regional Director of Kuickpay, Faisal Hussain - Business Head of FWBL, and Mr. Wajahat Farooqi - Regional Business Head of Kuickpay.



This collaboration will leverage the unique strengths of Kuickpay, First Women Bank, and Fatima Jinnah University to create a seamless, efficient, and secure digital payment environment. FJWU will gain from this digital

transformation and facilitate payees by opening various payment channels using the Kuickpay Ecosystem to reduce cash handling for students and the management.

FWBL, KUICKPAY, AND 1LINK COLLABORATION

Mr. Farrukh Iqbal Khan - CEO, First Women Bank, and Mr. Syed Muhammad Raza - Head of IT & CDO (officiating) at First Women Bank, met Mr. Najeeb Agrawalla - CEO, 1LINK, and Mr. Arbab Ali Khan - Managing Director, Kuickpay, along with their teams at 1LINK. The meeting aimed to formalize a tripartite agreement between the organizations, enabling the bulk onboarding of billers on 1BILL aggregation platform.



FWBL, KUICKPAY AND, NFC SIGN AN MoU



Tariq, RBH Central of FWBL.

This collaboration will leverage the unique strengths of Kuickpay, First Women Bank, and NFC to create a seamless, efficient, and secure digital payment environment. NFC will gain from this digital transformation and facilitate payees by opening various payment channels using the Kuickpay ecosystem to reduce cash handling for students and the management.

An MoU was signed on October 3, 2024, between First Women Bank Limited (FWBL), Kuickpay, and National Fertilizer Corporation Institute of Engineering and Research (NFC) in Faisalabad to form a strategic partnership that aims to drive digital innovation in the institute's payment space.

This ceremony was attended by Mr. Farrukh Iqbal Khan, President & CEO of FWBL; Dr. Najaf Ali Awan, Director of NFC; Mr. Wajahat Farooq, Regional Business Head of Kuickpay; Mr. Faisal Hussain, Business Head of FWBL; and Ms. Mobina



FWBL, KUICKPAY, AND ISLAMABAD CONVENT SCHOOL ESTABLISH STRATEGIC PARTNERSHIP

First Women Bank Limited (FWBL), Kuickpay, and Islamabad Convent School inked a Memorandum of Understanding (MoU) to establish a strategic relationship with the goal of promoting digital innovation in the school's payment system.

This ceremony was attended by Mr. Farrukh Iqbal Khan, President & CEO of FWBL; Mr. Faisal Hussain, Business Head FWBL; Mr. Omer Afzal, Regional Director Kuickpay; Ms. Sharf

un Nisa Khattak, RBH North; Ms. Rozina Raja, ROM North; Mr. Snawer Gill, General Secretary Diocesan Board of Education Islamabad/Rawalpindi; Ms. Aster Sumera, Finance Manager, Diocesan Board of Education Islamabad/Rawalpindi; Ms. Magdalene, Principal, Islamabad Convent School (Morning Shift); Mr. Sarfaraz, Principal, Islamabad Convent School (Afternoon Shift); Ms. Naznine, Treasurer, Islamabad Convent School (Morning Shift); Ms. Bushra Khalid, Branch Manager, AIOU; and Ms. Mehwish Malik, Branch Operations Manager, AIOU.



In order to establish a smooth, effective, and safe digital payment environment, this partnership will make use of the distinct advantages of Islamabad Convent School, First Women Bank, and Kuickpay.

FWBL & KUICKPAY LAUNCH DIGITAL SOLUTION

The outcome of the collaboration between First Women Bank Limited (FWBL), Kuickpay, and Fatima Jinnah Women University (FJWU) in Rawalpindi has created a seamless, efficient, and secure digital payment environment. The facility was well-received by the students, teachers, and other employees.



FWBL CELEBRATES 35 YEARS OF ITS OPERATION



On December 2, 2024, FWBL celebrated 35 momentous years of inspiring transformation across generations, leading to a new era of aspiration, development, and achievement.

Through this significant turning point in its history, the bank is advancing towards its goal. The bank affirms its commitment to providing the financial means for future generations to reach higher objectives. Mr. Farrukh Iqbal Khan, the CEO and President, cut the cake during the ceremony at the head office. Both bank employees and senior executives were present at the occasion.

The ceremonies were also held at the regional offices in Central and North, where the regional heads, Ms. Mobina Tariq and Ms. Sharf Khattak, celebrated the event with their teams.

First Women Bank Limited (FWBL) is a pioneering financial institution that was established with the primary goal of empowering women economically and promoting their participation in the financial sector in 1989. Its creation was a milestone in promoting gender equality in financial services, as well as fostering women's entrepreneurship and economic independence.



FWBL has consistently provided banking services that are modern and innovative to three generations while keeping its mission intact.



2024 MARKS AN UNPRECEDENTED LEVEL OF SUCCESS FOR PAKISTANI WOMEN

Pakistani women inspired millions of people worldwide in 2024 by making important advances in business, sports, entertainment, science, and more.

- Ms. Maryam Nawaz took over the reins of Punjab as the 30th Chief Minister of Punjab. She is the first woman to hold this post in the country.
- In business, Ms. Shaista Asif and Ms. Shazia Syed were named among the "100 Powerful Businesswomen in the Middle East" by Forbes. Shaista ranked fourth, and Shazia secured the ninth position, both making significant strides in the corporate world.
- Ms. Ayla Majid became the first South Asian and Muslim to be elected president of the Association of Chartered Certified Accountants (ACCA), a global accounting body.
- The Russian House in Pakistan has awarded Karachi University's Professor Dr. Saima Saleem the Woman of the Year 2024 award for her "exceptional contributions to the field of Biological Sciences."
- Pakistani singer Ms. Arooj Aftab earned Grammy nominations for the fourth time in a row in November.
- Ms. Saleema Imtiaz became the first Pakistani woman to be nominated to the International Cricket Council's International Panel of Development Umpires in September.
- Actress Mahira Khan was honored with a Lifetime Achievement Award by the British Parliament for her contributions to the entertainment industry and women's empowerment.

PROMOTING SME DEVELOPMENT

When you support a small business, you support a dream.

SMEs, or small and medium-sized enterprises, are the cornerstone of the economy. They are the economic drivers that increase exports and growth.

FWBL's focus is on SMEs and we provide financing to all borrowers, regardless of gender, acknowledging their importance. Agriculture, forestry, hunting and fishing, cement, chemicals and pharmaceuticals, construction, electronics, finance, food, beverages, and related products, footwear and leather clothing,



people, insurance, oil and gas, services/social development and education, textiles and clothing, transportation, storage, and communication, wholesale and retail trade, etc. are among the industries in which the Bank has assisted SMEs. FWBL also promotes the industry by participating in seminars, hosting awareness campaigns, and setting up booths to cater to market needs.

In the early 90s, FWBL was the first bank in the country to pave the way for women entrepreneurs. The bank not only provided skill training to women entrepreneurs but also imparted computer literacy, set up business centers in Karachi, Lahore, and Islamabad, and later established the Women Entrepreneurship Development Division. The bank collaborated with both domestic and foreign entities, including the Aurat Foundation, SMEDA, Women Chambers, USAID, and UNIDO, etc.

During the year, SBP directed all banks to celebrate Women Entrepreneurship Day on November 19, 2024, with an aim to recognize the significant contributions of women in business and provide a platform for them to network, learn, and grow.

In this regard, FWBL regions celebrated events attended by women entrepreneurs in their offices nationwide and also participated in the event organized by the SBP to mark the day.



PROMOTING SME DEVELOPMENT

When you support a small business, you support a dream.



FWBL PARTICIPATES IN SBP EVENT IN KARACHI



The Women Entrepreneurship Day Celebration was held at SBP North Nazimabad on the occasion of International Women Entrepreneur Day on November 19, 2024, in collaboration with FWBL and other banks. The program was well attended by women entrepreneurs and bankers. A number of entrepreneurs put up stalls of their products, which were arranged free of charge by SBP.

The main speakers included SBP representatives, Ms. Mahin Sahibzadi from WCCI; Ms. Zanjabeel Asim, a renowned screenwriter; Ms. Nadia Patel, CEO of Fempro; and Samina Geti, Head of Government Initiatives at FWBL.

During the ceremony, FWBL presented the ceremonial cheque to a borrower of the PMB & A loan. The event concluded with the distribution of awards.



OUR PEOPLE

Great things in business are never done by one person. They're done by a team of people. **Steve Jobs**

OBITUARY

The following FWBL family members lost their loved ones in the past few months:

- Ms. Amna Riaz (Unit Manager, Centralized Clearing & Term Deposit) RO Karachi, Operation Division, lost her mother in July 2024.
- Ms. Zehra Usmani, Branch Operations Officer PECHS branch lost her mother in July 2024.
- Mr. Muhammad Adeel Shahzad, ADC Product Officer, IT Division lost his father on July 14, 2024.
- Ms. Durdana Meraj, Regional CAD Manager South lost her mother on July 29, 2024.

- Mr. Abdul Rehman, CCTV Technician, Head Office lost his father in October 2024.
- Ms. Yasmin Fatima, Regional CAD Manager - North lost her brother in October 2024.
- Mr. Farrukh Iqbal Khan, President & CEO, lost his father on October 10, 2024.
- Ms. Javeria Hashmi (Officer CPU Clearing & TDR), Operations Division lost her mother on October 26, 2024.
- Ms. Ameena Farooq, Head Printing & Stationery – Operations Division lost her father on October 29, 2024.

FWBL expresses its heartfelt condolences to all their bereaved families and everyone affected. We pray that Almighty Allah grants courage and patience to their families as they bear this irreparable loss. May the departed souls rest in peace. Ameen.

GO GREEN WITH FWBL

FWBL customers can sign up to get their account statement delivered directly to their inbox. This simple, hassle-free, and convenient e-statement facility gives them instant access to their account statement via email and helps us protect the environment. To apply for the e-statement facility, customers may visit their nearest branch or call 021-111-11-3925 or 0331-3925-111.



“QUOTES,”

- “It does not matter how slowly you go, as long as you do not stop.” **Confucius**
- “A problem is a chance for you to do your best.” **Duke Ellington**
- “A person who never made a mistake never tried anything new.” **Albert Einstein**
- “The greatest glory in living lies not in never falling, but in rising every time we fall.” **Nelson Mandela**
- “You have brains in your head. You have feet in your shoes. You can steer yourself in any direction you choose.” **Dr. Seuss**
- “No country can ever truly flourish if it stifles the potential of its women and deprives itself of the contributions of half its citizens.” **Michelle Obama**
- “Start where you are. Use what you have. Do what you can.” **Arthur Ashe**

FWBL COMPLAINT MANAGEMENT SERVICE

Customer satisfaction is FWBL's top priority, and customers are encouraged to lodge their complaints or suggestions via its 24/7 Call Center: 021-111-11-3925, 0331-3925111, Complaint Boxes, or register them via Fax to 021-35657756. Customers have the option to use either Internet Banking or the Mobile Banking App, as well as email at complaint.management@fwbl.com.pk. Customers can also lodge their complaints online through the FWBL website: <https://fwbl.com.pk/contact-us>



HAPPENINGS

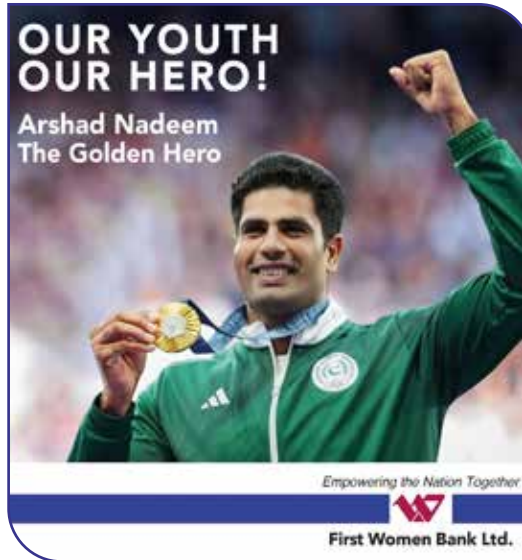
FWBL CELEBRATES PAKISTAN'S INDEPENDENCE DAY

Pakistan's Independence Day celebration was held at FWBL offices with zest. Mr. Farrukh Iqbal Khan, President & CEO of FWBL, cut the cake at the ceremonies held at the FWBL Head office in Karachi and the Central Region Office, attended by the executives and staff of the Bank. On this occasion, special prayers were also offered for the peace and prosperity of Pakistan. The majority of the employees were dressed in thematic green and white attire for the day.



OUR YOUTH, OUR HERO, ARSHAD NADEEM, THE GOLDEN HERO

The historic victory of Mr. Arshad Nadeem brought great happiness to the entire nation. On International Youth Day, FWBL congratulated Mr. Arshad Nadeem on winning a gold medal in the Olympics and referred to him as "Our Youth, Our Hero, Arshad Nadeem, The Golden Hero." Our bank wishes our youth to be inspired by his perseverance and will to succeed, according to the bank.



BE ALERT

- Stay vigilant against scams by keeping your PIN, password, and banking information confidential, and always avoid clicking on suspicious links.
- When visiting and using an ATM, always be cautious. Never use an ATM that operates differently. Keep an eye on your surroundings and always choose secure, well-lit locations.
- Be cautious of fake websites promoting tempting offers, discounts, and deals that could compromise your payment information. Shop safely by choosing reputable sites, avoiding unrealistic offers, and checking for signs of fraud.
- Always choose licensed financial services to protect your wealth and avoid potential scams.

ON THE LIGHTER SIDE

MATH

Why did the math book look sad?
Because it had too many problems.

RIDDLES

1. I can be cracked, made, told, and played; What am I?
2. The more of this there is, the less you see; What is it?
3. I speak without a mouth and hear without ears. I have no body, but I come alive with the wind. What am I?

4. The five-letter word that becomes shorter when you add two letters to it.
5. I have branches but no fruit, trunk, or leaves. What am I?

ANSWERS:

1. Jokes
2. Dark
3. ECHO
4. Short
5. A Bank






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FWBL MOBILE BANKING APP

Banking That Moves With You

Access your FWBL account 24/7 in a secure & reliable manner on your mobile phone

-  Account Balance Inquiry
-  Full Account Statement
-  IBFT
-  Utility Bill Payments
-  Mini Statement
-  Lodgment of Complaints

For details, visit www.fwbl.com.pk
or call **021-111-11-3925, 0331-3925-111**



Terms & conditions apply

Empowering the Nation Together



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FWBL کا PayPak ڈیبٹ کارڈ

ادائیگی کی سہولت ہر وقت، ہر جگہ



فیول اسٹیشنز



شاپنگ



ڈائننگ آؤٹ



اے ٹی ایمز

- FWBL کے PayPak ڈیبٹ کارڈ سے ملک بھر میں پنابکیش ادائیگی اور اے ٹی ایمز سے رقم نکالنے کی آزادی
 - ڈیبٹ کارڈ کے ذریعے پاکستان بھر میں مختلف برانڈز پر ”گولٹ لو“ کی شاندار رعایت
 - سال بھر ”گولٹ لو“ ایپ کے ذریعے پی آئی اے کی تمام ڈومیسٹک اور بین الاقوامی پروازوں پر 10 فیصد ڈسکاؤنٹ کی سہولت
 - ملک بھر میں اپنے من پسند ریٹیل آؤٹ لیٹ پر خریداری اور ادائیگی
 - خریداری کی زیادہ حد، وہ بھی بغیر پوشیدہ چارجز کے
- مزید تفصیلات کے لیے ابھی کال کریں: 021-111-11-3925 یا 0331-3925-111

Empowering the Nation Together



First Women Bank Ltd.

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Facebook: /FirstWomenBank, Twitter: /FWBLbank, Instagram: /firstwomenbank, LinkedIn: /company/fwbl, YouTube: /First Women Bank Limited

فاطمہ جناح ویمن یونیورسٹی میں ڈیجیٹل سلوشن کے فعال ہونے پر خوشی کا اظہار

فاطمہ جناح ویمن یونیورسٹی میں فرسٹ ویمن بینک اور کوئیک پی کے ڈیجیٹل سلوشن نے کام شروع کر دیا ہے۔ اس سہولت کے حصول کے بعد طالبات، اساتذہ اور انتظامیہ نے ایک ویڈیو پیغام کے ذریعے خوشی کا اظہار کیا ہے اور امید ظاہر کی ہے کہ بینک کی جانب سے خدمات اور سہولیات بہتر بنانے کا یہ سفر جاری رہے گا۔



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NOW DIRECTLY IN YOUR INBOX!**



”گوگرین“ ...

FWBL کے ساتھ

فرسٹ ویمن بینک کے صارفین اب اپنے اکاؤنٹ اسٹیٹمنٹ ای میل کے ذریعے بھی حاصل کر سکتے ہیں، یہ نہایت سادہ، آسان اور اسٹیٹمنٹ حاصل کرنے کا فوری ذریعہ ہے جو ماحول کے تحفظ میں بھی مدد فراہم کرتا ہے۔ ای اسٹیٹمنٹ کی سہولت کے لیے درخواست دینے کے لیے صارفین اپنی قریبی برانچ سے رابطہ کر سکتے ہیں یا مزید تفصیلات کے لیے بینک کے کال سینٹر سے رابطہ کر سکتے ہیں۔ فون نمبر یہ ہیں: 021-111-11-3925 اور

0331-3925-111

فرسٹ ویمن بینک کمپلینٹ مینجمنٹ سروس

صارفین کا اطمینان فرسٹ ویمن بینک کی اولین ترجیح ہے۔

بذریعہ ای میل: complaint.management@fwbl.com.pk

صارفین اپنی شکایات کے ازالے اور توجا ویز درج کروانے کے لیے مندرجہ ذیل میں سے کوئی بھی طریقہ اختیار کر سکتے ہیں۔

برانچ میں دستیاب شکایت بکس، انٹرنیٹ بینکنگ اور موبائل بینکنگ ایپ کے ذریعے۔

بذریعہ 24/7 کال سینٹر: 021-111-11-3925 اور

صارفین اپنی شکایات بینک کی ویب سائٹ

0331-3925-111

www.fwbl.com.pk کے ذریعے آن لائن بھی درج

بذریعہ فیکس: 021-35657756

کردا سکتے ہیں۔





ایف ڈبلیو بی ایل، کوئیک پے اور ون لنک کے درمیان سہ فریقی معاہدہ

فرسٹ ویمن بینک لمیٹڈ کے صدر اور سی ای او، فرخ اقبال خان نے آئی ٹی اور سی ڈی او کے قائم مقام سربراہ سید محمد رضا اور بینک کے دیگر ایگزیکٹوز کے ہمراہ ون لنک کے دفتر کا دورہ کیا اور ادارے کے سربراہ نجیب آگرہ والا سے ملاقات کی۔ کوئیک پے کی جانب سے سینیٹنگ ڈائریکٹر ارباب علی خان نے بھی میٹنگ میں شرکت کی، جس کا مقصد سہ فریقی معاہدے کو باقاعدہ بنانا تھا جس سے ون بل ایگریگیشن پلیٹ فارم پر بلز کی بڑی تعداد کی نمائندگی ہو سکے گی۔

FWBL، کوئیک پے اور NFC کے درمیان مفاہمتی یادداشت پر دستخط



3 اکتوبر 2024 کو فرسٹ ویمن بینک، کوئیک پے اور فیصل آباد میں قائم نیشنل فریڈاٹرز کارپوریشن۔ انسٹیٹیوٹ آف انجینئرنگ اینڈ فریڈاٹرز ریسرچ کے درمیان مفاہمتی یادداشت پر دستخط ہوئے۔ اس تقریب میں بینک کے صدر اور سی ای او، فرخ اقبال خان، NFC کے ڈائریکٹر ڈاکٹر نجف علی اعوان، کوئیک پے کے ریجنل بزنس ہیڈ وجاہت فاروق، ایف ڈبلیو بی ایل کے بزنس ہیڈ فیصل حسین اور ریجنل بزنس ہیڈ مبینہ طارق نے بھی شرکت کی۔ یہ تعاون کوئیک پے،



فرسٹ ویمن بینک اور NFC کی منفرد صلاحیتوں سے فائدہ اٹھانے میں مدد دے گا تاکہ ایک ہموار، موثر اور محفوظ ڈیجیٹل ادائیگی کا نظام بنایا جاسکے جس سے طلبہ، اساتذہ اور انتظامیہ مستفید ہو سکیں گے۔

FWBL، کوئیک پے اور اسلام آباد کونوینٹ اسکول کے درمیان اہم شراکت داری



FWBL، کوئیک پے اور اسلام آباد کونوینٹ اسکول نے ادائیگی کے نظام میں جدت لانے کے لیے مفاہمت کی یادداشت پر دستخط کر دیئے۔ تقریب میں بینک کے صدر اور سی ای او، فرخ اقبال خان، بزنس ہیڈ فیصل حسین، ریجنل بزنس ہیڈ ناتھ شرف النساء خٹک، ریجنل آپریشن مینیجر روزینہ راجہ، کوئیک پے کے ریجنل ڈائریکٹر عمر افضل اور اسکول کے بورڈ آف ایگریگیشن کے ارکان اور دیگر عہدیداروں نے شرکت کی۔

2024 کی آخری ششماہی میں ڈیجیٹل بینکنگ کی جانب اہم پیش رفت

ڈیجیٹل بینکنگ نے حالیہ برسوں میں فنانشل سیکٹر پر گہرا اثر ڈالا ہے جس کی بدولت آج صارفین براؤچ وزٹ کے بغیر مالی لین دین اور خریداری کے آسان، محفوظ اور جدید طریقے استعمال کر رہے ہیں۔ فرسٹ ویمن بینک لمیٹڈ بھی اپنے صارفین کو 24/7 مالیاتی خدمات فراہم کرنے کے لیے پُر عزم ہے۔

سال کی دوسری ششماہی کے دوران فرسٹ ویمن بینک نے اپنی خدمات کو مزید بہتر بنانے کے لیے مختلف اداروں کے ساتھ مفاہمت کی یادداشتوں پر دستخط کئے، جس کی تفصیل درج ذیل ہے۔

ایف ڈبلیو بی ایل، کوئیک پے اور فاطمہ جناح یونیورسٹی برائے خواتین کے درمیان نئی شراکت داری



چاہے بینکنگ کی خدمات سے استفادہ کر سکیں گے۔ اس تقریب میں بینک کے صدر فرخ اقبال خان، یونیورسٹی کی وائس چانسلر ڈاکٹر عذیرہ رفیق، کوئیک پے کے ریجنل ڈائریکٹر عمر افضل اور تینوں اداروں کے نمائندہ افراد نے بھی شرکت کی۔

12 جولائی 2024 کو فرسٹ ویمن بینک، کوئیک پے اور فاطمہ جناح ویمن یونیورسٹی راولپنڈی کے درمیان مفاہمت کی یادداشت پر دستخط ہوئے جس کا مقصد یونیورسٹی کی طالبات، اساتذہ اور غیر تدریسی عملے کو جدید بینکاری کی سہولت فراہم کرنا تھا جس سے ادائیگیوں کے نظام میں نمایاں بہتری آسکے گی اور انتہائی کم وقت میں صارفین جب

