



Logistics, Communication and Marketing Group (LCMG)

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This Policy shall remain in the permanent custody of LCMG.

Distribution List

S. No.	Group/ Division
1	President
2	Group Chief, Risk Management Group
3	Group Chief, Retail Banking Group
4	Group Chief, Corporate & Investment Banking
5	Group Chief, Treasury & Capital Markets Group
6	Group Chief, International, Financial Institutions & Remittances Group
7	Group Chief, Operations Group
8	Group Chief, Human Resource Management Group
9	Group Chief, Audit & Inspection Group
10	Group Chief, Compliance Group
11	Group Chief, Logistics, Communication & Marketing Group
12	Chief Information Officer/ Group Chief, Information Technology Group
13	Group Chief, Financial Control Group
14	Group Chief, Aitemaad Islamic Banking Group
15	Group Chief, Digital Banking Group
16	Group Head, Asset Recovery Group
17	Divisional Head, Legal Division
18	PSO to the President
19	All General Managers / Regional Heads / Regional Executives / Director Staff

***This is a Bank-wide Policy, an internal document, which must be adopted and followed across the Bank. Therefore, ensuring dissemination to and adherence by all personnel of the Bank will be the responsibility of the respective Group Chiefs/ Divisional Heads and Regional Heads.*

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A. Introduction

1. Purpose

The purpose of this Marketing, Communication & PR Policy (“Policy”) is to ensure that the Bank formulates and implements marketing activities that are executed across various communication channels and mediums, thereby streamlining marketing and communication functions within the organization. This Policy serves as a broad guideline for the Bank to utilize various marketing channels, both online and offline, to achieve objectives related to Marketing, Communications & Public Relations.

2. Scope

This Policy defines guidelines for Marketing, Communications and Public Relations (PR) activities that the Bank undertakes, and will be read in conjunction with “Shariah Guidelines for Marketing” (Annex-A) applicable for marketing products and services related to Aitemaad Islamic Banking.

3. Policy Owner

Logistics Communication & Marketing Group (LCMG) shall be the owner of this Policy which shall be implemented by its Strategic Marketing Division (SMD) and concerned stakeholders of the Bank.

4. Revisions

The Policy shall be reviewed after every three (03) years or on need basis. However, LCMG shall ensure that this Policy is reviewed and updated to reflect changes in internal and any regulatory requirement on as and when basis.

5. Distribution

This Policy is for internal use of NBP officials only. Any act of divulgence to a third party shall be viewed as a breach of trust, and as such may attract disciplinary actions as per Bank's relevant policy in vogue.

B. Marketing & PR Committee

Marketing and Public Relations Committee (MPRC) shall be a Sub-Committee of the Executive Committee, essentially be responsible for the following in collaboration with SMF:

1. Approve Bank’s Annual Marketing Calendar to be presented by SMD, duly recommended by concerned User Groups.
2. Recommend Bank’s Marketing & PR Budget to Financial Control Group based on recommendations received from concerned User Groups.
3. Approve Corporate / Product Campaigns of the Bank.

4. Recommend engagement of Marketing, PR Agencies and consultants to the financial approving authority to support and enhance the marketing efforts of the Bank.
5. Review and evaluate Marketing & PR activities undertaken by the Bank, provide feedback on effectiveness of marketing support received from relevant stakeholders, and recommend way forward to enhance effectiveness.

The President shall constitute MPRC comprising of concerned Group Chiefs/Heads, and may make changes to the abovementioned TORs as and when required.

C. Marketing Planning

1. Annual Marketing Calendar

SMD shall prepare a Marketing Calendar upon commencing of the financial year, highlighting key initiatives planned for the year. SMD shall collaborate with relevant User Groups, ensuring the integration and enhancement of their plans to prevent overlapping activities. Accordingly, SMD shall recommend a collective Marketing Calendar to MPRC for its approval, ensuring cohesion and consistency in marketing activities.

2. Marketing Budget

The Bank shall prepare the Annual Marketing Budget, based on proposed Marketing & PR activities that relevant User Groups plan to undertake in the upcoming year to meet their marketing objectives. For this purpose, SMD shall provide support to User Groups for better understanding on costings related to their proposed marketing activities. User Groups shall also ensure that their Marketing Budgets are objectively and judiciously utilized towards timely planning and execution of initiatives & campaigns. Such Groups shall keep a provision for Marketing & PR activities that may be required to be executed in view of any government and/or regulatory requirements, which are otherwise not part of the Marketing Calendar.

D. Marketing Execution

1. Marketing Agencies

The Bank will appoint upto six (06) accredited Advertising Agencies through Prequalification process as per PPRA Rules, for managing and executing marketing initiatives & campaigns or as per prevailing rules and regulations of the Press Information Department (PID). However, wherever required, the Bank may acquire the services of other creative, digital and event management agencies for the purpose of designing and execution of marketing activities or managing events for the Bank.

2. Corporate & Product Campaigns

The Bank's advertising campaigns, encompassing promotion of NBP's corporate brand, products, services, events, sponsorships, etc., shall be released on appropriate mediums including Print, Electronic, Digital media and Outdoor Advertising mediums. These campaigns shall be executed considering key elements of the potential target audience including their demographics, behaviors, financial needs, etc.

3. Branding

LCMG through SMD shall manage and facilitate branding and advertising requirements for the Bank, including but not limited to Conventional (Print, Electronic, Outdoor) and Digital domains. The Bank shall maintain a consistent and impactful brand image to achieve Bank's objectives related to corporate and product spread.

4. Corporate Events & Sponsorships

The Bank, as and where appropriate, shall enhance its brand stature, promote its products and maintain business relationships, through sponsorships and alliances. SMD shall facilitate and support building Bank's image at events and sponsorships as required by concerned User Groups.

5. Social Media Channels (SMCs)

SMD is responsible for managing and maintaining Social Media Channels and Newsletters. Any new SMC proposed for social handles or content promotion shall require approval of the MPRC. SMD shall act as moderators for Social Media Channels ensuring compliance with rules and regulations of such channels.

6. Campaign Spend

The Bank shall determine whether moneys spent towards major product and corporate campaigns (over PKR 50 Mn) have achieved campaign goals, to assess campaign's performance in terms of brand reach and consumer eyeballs. SMD shall submit such comprehensive reports to concerned User Group for its review accordingly.

7. Brand Guidelines

The Bank shall formulate Brand Guidelines to define rules and standards that would communicate how its brand should be represented by ensuring brand consistency and demonstrate the stature of the Bank. SMD shall support relevant Groups on following Brand guidelines when creating content, marketing materials, and other brand-related activities to maintain a strong brand identity. These Brand Guidelines shall be approved by the Executive Committee and ensure implementation of the same. SMD will ensure that marketing materials that are customer centric are reviewed by Compliance Group.

E. Internal Communication

The Bank shall foster an effective mode for communication within the organization aimed to inform and engage Bank's officials with the purpose to share information and create awareness related to the Bank through email broadcasts and newsletters.

F. External Communication

The primary objective of external communication is to develop a favorable narrative about the Bank, which will be effectively communicated through various Conventional (Print, Electronic & Outdoor) and Digital platforms. This entails engaging in both paid and unpaid promotional activities, as well as establishing strong connections with media contacts.

1. Hiring of PR Agency

The Bank shall appoint a full-time Public Relations Agency (PRA) with the objective of effectively supporting and managing its external communication and media management with the view to improve media relations and safeguard organizational reputation. The selection of a PRA will be undertaken in adherence to PPRA Rules based on requirements of the Bank related to Media Relations, Crisis Management, and internal & external Stakeholder Engagement.

2. Media Monitoring

In order to gain a deep understanding of market sentiments, emerging trends, and comprehensive reports, the Bank shall access real-time insights into its media presence and reputation through establishing systematic tracking and analysis of daily media coverage for continuous monitoring of both Conventional & Digital Platforms.

3. External Publication

The Bank shall execute multifaceted activity to shape the desired narrative, enhance the Bank's image, control reputation damage and extend support to media outlets for a sustainable relationship. As such, as and when required, the Bank shall develop Press Releases, Articles, Interviews, Paid Contents, Advertisements, Video Contents and Classified Advertisements, among others.

4. Media Management:

The Bank shall cultivate and maintain positive partnerships with entities related to media and relevant associations through regular engagements including meetups, conducting and participating in events, with the objective to foster relationships ensuring that media outreach efforts are in alignment with the Bank's corporate communication strategy.

5. Crisis Management

The Bank shall ensure formulating a communication strategy that would enable to protect its reputation when a media crisis strikes, which may include negative media news and sentiments on any of the media platforms, through taking timely measures to safeguard Bank's repute and image in consultation with relevant internal stakeholders and PR Agency.

6. Classified Ads

All classified advertisements (Notices, Tender / Auction Notices, Announcements, Career Ads, or any other relevant material) shall be published by SMD following the SOPs and guidelines advised by PID.

G. Financial Powers

The President shall have the authority to delegate / reassign Financial Powers to LCMG, concerned User Groups and MPRC for approving expenses related to Marketing, Communications & PR activities.

H. Compliance with Regulatory Requirements

The Bank shall be responsible to comply with all applicable rules, regulations, and guidelines related to regulatory entities, including but not limited to, Pakistan Procurement Regulatory Authority (PPRA), Ministry of Information & Broadcasting (MOIB), Press Information Department (PID), State Bank of Pakistan (SBP).

The Bank shall also uphold high ethical and moral standards, also keeping in view industry best practices, while undertaking Marketing & PR activities, including honesty, transparency, individual rights & privacy, human dignity and social responsibility.

* This marks the end of the Policy *

(Annexure A)

Marketing Policy Shariah Guidelines for Marketing

National Bank Of Pakistan
Aitemaad - Islamic Banking Group

1. Introduction

Banking has earned a significant place in our lives. Banking influences us individually as well as collectively, as a society. Islamic banking system has emerged as a strong subsector in global banking sector. Many people look up to it as an alternative to the conventional banking for satisfying their dynamic financial and investment needs and wants.

The system, constituted by interest-free financial intermediaries operating in accordance with Islamic Shariah, has added a new dimension to the contemporary economic models. The Islamic banking system is built on the prohibition of RIBA (interest), one of the fundamental principles of Islamic Shariah. In this vein, Islamic banking products are developed on the principle of profit and loss sharing between banks and their customers.

These products need intensive advertising to inform people about their existence and availability. However, as in all the business practices, Shariah must be observed carefully in advertising. Bank must convey the most appropriate messages that really explain products and services without any exaggeration and reduce any confusion among customers about such products.

It is being increasingly recognized that advertising practices need to incorporate appropriate ethical standards. The Islamic Shariah, with its detailed ethical guides can play an important role in that regard. For product advertisement following shariah guidelines should be followed:

2. Shariah Guidelines

2.1 Human Element

Use Natural objects for product advertisement and avoid using human element. If needed use male model in electronic and social media no human & living beings element use in print media. Women in any form not allowed for advertisement in print, social and electronic medium

2.2 Human Voice:

Male voice over is allowed for electronic and radio Ad campaigns but If female voiceover is needed depending on the Advertisement requirement than approval will be taken from Shariah Board.

For voice over the message must avoid emotional appeal and emphasizes on lamentation, cry, or loud weeping” this is referred as emotional appeal which is not allowed. Islam emphasizes polite, kind, and direct communication between people.

2.3 Music:

Use Nasheed, no instrumental music is allowed in any form of advertisements. The background setting should be in conformity and the overall aura should be optimistic.

2.4 Honesty:

Be honest and free from any deception, nor should it hide any facts. It also includes the concept of fairness in advertising and avoid exaggeration.

The Ad should not contain any false promises which are not intended to be delivered.

2.5 Sponsorship

Sponsorships are the main part of Bank's CSR and advertisement tools from which bank not only market its products & services but contribute in society and promote awareness. In this regards, only shariah permissible activities & conferences will be sponsored, specially, Islamic banking and financing related activities.

2.6 Awareness Campaigns

Islamic banks launch customized awareness campaigns on large-scale. The campaign should focus on explaining the features and benefits of the Islamic Banking Products and cast off the perception of complexity and uncertainty of Islamic products.

3. Shariah Approval

Shariah approval is mandatory for

- 3.1 Product launch & promotion campaign (electronic, print, social media)
- 3.2 Marketing collateral reviewed and approved by shariah
- 3.3 All EMV /PayPak debit card promotional campaigns
- 3.4 All 3 parties marketing materials which include Bancatakaful etc
- 3.5 Hajj, Eid and Ramadan media campaigns
- 3.6 All other promotional campaigns for customer awareness