

# PAKISTAN

## Business Guide

Compiled by:

**Embassy of Switzerland**

Islamabad, October 2021

### ARRIVAL AND DEPARTURE

#### Arrival:

#### Visa:

Nationals from most of the European countries including Switzerland require a visa for travelling to Pakistan.

The government of Pakistan has introduced a new online visa system, which can be accessed by visiting the website: <https://visa.nadra.gov.pk/>. Documents required in relation to the Business Visa are enlisted on this website.

After obtaining the online visa, one must keep along multiple prints of the visa.

#### Visit Restrictions:

For visit to some restricted areas, permission is needed. For further information in this regard, please contact:

#### **Pakistan Tourism Development Corporation**

Ground Floor, Kohsar Block, Pak Secretariat

Islamabad - 44000 Pakistan

Tel.: +92 51 921 2850

Email: [info@tourism.gov.pk](mailto:info@tourism.gov.pk)

#### Departure:

Export of antiques is not allowed. All unaccompanied baggage needs an export permit. Airport tax @ Pakistani Rupees (PKR) 2'000 to 3'000 and Federal Excise Duty (FED) @ PKR 5'000 to 10'000 is levied depending upon the level of travel class. The aforementioned tax and duty is usually included in the price of the ticket. According to the current exchange rate, US\$ 1 is equal to PKR 173.5 (as of 18 October 2021).

## **LANGUAGES USED FOR BUSINESS**

'Urdu' is the national language and English is the official language of Pakistan. Correspondence and business meetings are generally carried out in English.

## **PUBLIC HOLIDAYS**

Religious holidays are celebrated according to the lunar month. Therefore the religious holidays occur on different dates each year.

Following is the list of religious and other gazetted holidays:

### **Religious holidays** (according to Islamic calendar):

- 9-10 Moharram, Ashura (Mourning by Shia community)
- 12 Rabi-ul-Awwal, Prophet Muhammad's birthday
- 01 Ramadan, Bank holiday for banks only, deduction of mandatory Islamic charity (Zakat)
- 29-30 Ramadan, 01-02 Shawal, Eid-ul-Fitr (Muslim festivity)
- 09-10-11 Zilhaj, Eid-ul-Azha (a Muslim festivity celebrated by sacrificing animals)

### **Gazetted holidays:**

- 01 January, Bank Holiday for banks only, start of the new calendar year
- 05 February, Kashmir Day
- 23 March, Pakistan National Day
- 01 May, Labour Day
- 01 July, Bank Holiday for banks only, start of the new fiscal year
- 14 August, Independence Day
- 25 December, Christmas and Jinnah's Birthday
- 26 December, Day after Christmas (for Christians only)

## **HEALTH AND INOCULATIONS**

Yellow Fever vaccination certificate is required for travellers arriving from endemic zone. Passengers from European countries do not require such certification. Vaccination against cholera, hepatitis, typhoid and polio is recommended. Malaria risk exists in Pakistan throughout the year in areas below 2'000 meters. All foreigners coming to stay in Pakistan for over one year require HIV AIDS-free certificate. In view of the recent Standard Operating Procedures (SOPs), introduced by the government of Pakistan, passengers coming from Switzerland need to provide proof of negative RT-PCR test conducted not more than 72 hours from the commencement of original travel. It is also mandatory for them to install PASS TRACK app on their cell phones and enter their personal details as required.

## **TIME ZONES**

UTC / GMT +5 hours

## **TIME DIFFERENCE BETWEEN SWITZERLAND AND PAKISTAN**

### **Pakistan**

Time zone: Asia / Karachi (UTC / GMT +5 hours)

### **Switzerland**

Time zone: Europe / Zürich (UTC / GMT +1 hours)

## **ELECTRICITY SUPPLY**

220 / 240V, 50 Hz (Round - two or three-pin plugs / sockets are used)

Switzerland Global Enterprise

## METHODS OF PAYMENT

**Currency:** Basic unit of currency is PKR (Pakistani Rupee), which is divided into 100 paisas. Currency notes of 5'000, 1'000, 500, 100, 50, 20, and 10 are in use. Coins of 1, 2, 5, and 10 are in circulation.

**Exchange rate:** Pakistan observes floating exchange rate system. The exchange rate is CHF 1 = PKR 183 (as of 18 October 2021).

**Import / export of currencies / restrictions:** Travelers to Pakistan can bring (import) with them without limit any foreign currency notes or coins. Import / export of foreign currency notes and coins by post is illegal and liable for confiscation, besides any legal action that may be taken against the sender. There are no restrictions on the import of foreign exchange instruments either personally or by post.

Export of currency notes of the Government of Pakistan and the State Bank of Pakistan exceeding PKR 500 and PKR 3'000 in value to India and countries other than India respectively (per person at any one time) is prohibited.

With regards to the export of foreign exchange / currency from Pakistan, the State Bank of Pakistan - <http://www.sbp.org.pk/> - has granted the following general permission to:

1. Authorized Dealers to send out of Pakistan, checks, drafts or bills of exchange which have been acquired by them in the normal course of their business and within the terms of their authorization.
2. Any person maintaining an account expressed in a foreign currency, and held under any permission, general or otherwise, granted by the State Bank of Pakistan to take or send out of Pakistan, checks or drafts drawn on such account.
3. Any person, other than a person to whom foreign exchange is issued for travelling purposes only, to send out of Pakistan foreign exchange issued to him by an Authorized Dealer.
4. Any person to take out of Pakistan foreign exchange issued to him by an Authorized Dealer in Pakistan and endorsed on his passport.
5. Any person not ordinarily resident in Pakistan, to take out of Pakistan the unspent amount of foreign currency brought by him into Pakistan, provided the period of his continuous stay in Pakistan does not exceed three months, and
6. Any person to take out of Pakistan US\$ 10'000 or equivalent thereof in other foreign currencies.

**Credit cards:** Credit cards such as MasterCard and Visa etc. are widely accepted at most of the banks, 4 and 5 star hotels and major shops in major cities.

**ATMs:** The ATM (Maestro & Cirrus) facility is available at major banks in larger cities only. Use of ATMs during business hours inside a bank, supermarket, or large commercial building is advised.

## TRANSPORTATION

### BY AIR

Karachi, Lahore, and Islamabad are the main gateways to Pakistan by air. Six other international airports are in Peshawar, Quetta, Faisalabad, Sialkot, Multan and Gwadar. In total, there are 134 airfields in Pakistan.

About 20 airlines fly to Pakistan from over 40 countries, direct or via Middle East. There is no direct flight from Switzerland to Pakistan. British Airways is the only European carrier, which operates to Pakistan. Middle-Eastern carriers Emirates, Etihad, Qatar, Oman & Turkish Airlines operate daily to Karachi, Lahore, and Islamabad as well as at least 3 times a week to Peshawar and Multan.

PIA, Airblue, and SreneaAir have regular daily domestic flight connections between Karachi and Islamabad / Lahore / Peshawar / Quetta / Sialkot / Faisalabad and Multan.

Facilities at airports include duty free shops, restaurants, post offices, banks, ATMs, currency Exchange offices and shops. Radio and yellow cabs are available at all airports. Uber and Careem taxi services are also operating in major Pakistani cities.

Jinnah International Airport - JIAP (Karachi) is located north-east of the metropolis. Taxi takes about 25-30 minutes to the city centre and charges approximately US\$ 10. Public bus charges approximately US\$0.25 per passenger and it takes around one hour.

Islamabad International Airport is located west of city. Taxi takes about 20-30 minutes and charges approximately US\$ 20.

Allama Iqbal International Airport - AAIAP (Lahore) is located east of the Lahore. Taxi takes about US\$ 10 to the main hotels for a 30-45 minute drive.

Bacha Khan International Airport (Peshawar) is located west of Peshawar city. Taxi charges about US\$ 7 in about 15-20 minutes to the city.

The payment to the public transport / taxi is made in equivalent amount in the local currency. The public transport is overcrowded and dangerous. Therefore it should be avoided. Yellow cabs are also not recommended because of sub-standard service. 'Rent-a-car' companies, though expensive, provide better and secure service. However, the rates should be always negotiated in advance. Complementary pick / drop service of the hotels is the best available means of transport to the hotels.

## **BY ROAD**

A large portion of travel between cities in Pakistan is carried out by bus. Travelling between some major cities (Karachi-Lahore-Quetta and Peshawar) by bus may take more than 24 hours, and is usually advised against, because of highway robbery, known locally as 'dacoitry'. With that exception, however, travel by bus is often the cheapest and most convenient alternative. For travel within major cities (Karachi, Lahore, and Islamabad), Careem and Uber services are also available.

## **BY RAIL**

Pakistan has an extensive network of railways which provides an important mode of transportation to the farthest corners of the country. Where travelling about more than 500 km is needed, travel by train (in air-conditioned sleeper, or 1st class sleeper) is advisable, since it is safer than travel by road. It is important to mention that trains in Pakistan are rarely punctual and delay of minimum 2-3 hours is normal. Train timings in Pakistan are revised twice a year for summer and winter seasons.

## **HOTELS**

Pakistan offers a wide range of accommodation. Modern, well-equipped chain hotels operate in all major cities of the country. The detail is as under:

- ❖ Karachi: Avari Towers, Mövenpick, Pearl Continental, Marriott, and Ramada Plaza
- ❖ Lahore: Avari, Royal Swiss, Bahria Grand Hotel & Resort, Pearl Continental, and The Nishat Hotel
- ❖ Islamabad: Marriott, Serena, and Pearl Continental (Rawalpindi)
- ❖ Peshawar: Green Hotel, Hotel Grand, and Pearl Continental

## **COMMUNICATION**

To call from Switzerland 0092 + city code + telephone number

To call Switzerland 0041 + city code + telephone number

## **BUSINESS HOURS**

<b>Places</b>	<b>Monday to Friday</b>	<b>Saturday</b>
Offices:	0900-1700 hours	
Banks:	0900-1730 hours	
Government offices:	0900-1700 hours	
Shops:	1000-2200 hours	1000-2200 hours

## **ADDRESSES AND OPENING HOURS OF THE EMBASSY OF PAKISTAN IN SWITZERLAND**

### **Embassy of Pakistan**

Bernastrasse 47  
CH-3005 Bern  
Tel.: +41 31 350 1790 / 91 / 92  
Fax: +41 31 350 1799  
E-mail: [parepberne@bluewin.ch](mailto:parepberne@bluewin.ch)

### **Visiting hours:**

Monday to Friday 0930 - 1230 hours

## **ADDRESS OF THE SWISS EMBASSY**

### **Embassy of Switzerland**

Street No. 6, Diplomatic Enclave, G-5/4  
G.P.O. Box No. 1073  
Islamabad  
Tel.: +92 51 209 88 00  
Fax: +92 51 227 92 86  
E-mail: [islamabad@eda.admin.ch](mailto:islamabad@eda.admin.ch)

### **Visiting hours:**

Monday to Friday 0900 - 1200 hours  
Visa: Monday to Thursday 0900 - 1100 hours

## **TIPS FOR INITIATING BUSINESS CONTACTS**

Swiss or other foreign companies interested in finding potential partners can register their request in the matchmaking database maintained by the Board of Investment (BOI) - <http://boi.gov.pk/Home.aspx>. If the partner being sought is not already listed on the BOI database, the BOI can help to provide a list of Pakistani companies by searching other data sources. The interested companies can send their requests to the Executive Director General, Board of Investment at: [edg@pakboi.gov.pk](mailto:edg@pakboi.gov.pk).

The Swiss representation and the Swiss Business Council in Pakistan can also possibly assist by providing available information about a Pakistani company with the courtesy of different trade and commercial organizations in Pakistan or through a direct contact with the company.

The Swiss Business Council has been launched since 05 May 2008 in Karachi, by renowned Swiss multinational companies operating in Pakistan to develop, facilitate and monitor the trade and business relationship between Pakistan and Switzerland. Its primary intent is to bridge business to business relations between both countries, whilst encouraging links and cooperation in political, economic, cultural and educational fields.

To mention: Switzerland Global Enterprise (S-GE) in Zürich and the Swiss Business Council, in March 2014, had signed a service performance agreement for cooperation in the field of trade enhancement and investment promotion between Switzerland and Pakistan.

The Swiss Business Council, in close collaboration and patronage of the Embassy, more efficiently as an extended arm of S-GE to introduce new and improved products and services from Swiss companies as well as attract Pakistani entities to do business in Switzerland. Following are the contact details of Swiss Business Council:

20th Floor, B.R.R. Tower,  
I. I. Chundrigar Road,  
Karachi - 74000  
Tel.: +92 21 3565 6444  
Fax: +92 21 3522 1627  
E-mail: [info@swissbusinesscouncil.com.pk](mailto:info@swissbusinesscouncil.com.pk)

## **BUSINESS PRACTICES**

**Meetings:** The Pakistani businesspersons have the tendency of making elaborate presentation of their establishment and business performance. It is advisable to verify the facts and figures with the export performance report issued by the bank or the annual audit report prepared by a certified chartered accountant.

A comprehensive presentation of your company with concrete proposals is encouraged. In your presentations, you should demonstrate your understanding for the political and economic situation in Pakistan.

Pakistanis will be eager to reach the conclusion in the first meeting. After having agreed on the financial aspect of the deal, they will appear to be readily willing to accommodate the subsequent conditions. Written agreement with precise details is always recommended. Follow-up interaction is essential.

**Forms of address:** A person without a title is addressed as Mr., Mrs. or Miss.

**Names:** Pakistanis do not follow a uniform pattern of names. Generally the people have only two names, but many use their tribe or clan name as first or the last name in addition. 'Khan', 'Malik', 'Chaudhry', 'Bhatti', 'Qureshi', 'Afridi', 'Khattak' and 'Bangash' are common examples of the tribe or clan names.

**Typical name for a man:** 'Muhammad' is commonly used as part of the name but not as the first name, e.g. 'Muhammad Javed', 'Malik Muhammad Javed' or 'Muhammad Javed Khan'. His friends, in all the cases, call him: Javed

Official form of address: Mr. Javed

Written form of address: Complete name

**Typical name for a woman:** Generally, the ladies have two names. The last name denotes the father's name for single ladies and the husband's name for the married, e.g. 'Hina Javed'. Her friends call her: Hina.

Official form of address: Miss / Mrs. Hina or Miss / Mrs. Javed

Written form of address: Miss / Mrs. Hina Javed

Majority of Christians in Pakistan follow the western name order.

**Meetings and greeting:** A handshake at first contact in the day and while departing is a common practice. Ladies in Pakistan generally do not shake hands. Only a slight informal bow to show respect and courtesy to the ladies is always encouraged. Introduction is brief. Only the name and corporate title is sufficient for the introduction.

**Business cards:** Exchange of business cards is done in an informal manner. When you receive a card, make a deliberate glance at it before putting it in your pocket.

**Dress:** Casual dress is not recommended. Men should wear lounge suit in business situations and parties. Women should dress conservatively. They are suggested not to wear a skirt or a low neck and sleeveless shirt.

**Body language:** When Pakistanis nod, it means that they are listening and understanding. You should also nod to show that you are listening and understanding the other side.

Note:

- A smile, interpreted in the right context, is always appreciated.
- Never sit with your ankle crossed over your knee.
- Avoid touching others with your feet.
- Do not show affection in public, especially with the ladies, such as hugging.

**Gifts:** Exchange of gifts is carried out at the end of the series of meetings in a globally practiced style and manner. Corporate shields and insignias are recommended gift items. These items should not be wrapped. Alcohol bottles should never be presented as gifts.

**Meals / Business meals:** Pakistanis are traditionally hospitable. They will invariably invite you for meals and dinners. You will always be treated as guests. Alcohol is not served in hotels or restaurants; it might be served at home parties. Please be noted that during the month of Ramadan (month of fasting for Muslims), restaurants do not serve meals from dawn to dusk (except those based in five star hotels, airports, railway stations and hospitals). Furthermore, eating, drinking and smoking in public places is prohibited.

**Advertising restrictions:** Advertisement contents should not be prejudicial to the Islamic teachings. Alcoholic products and the products with pork ingredients cannot be advertised. Sex is also a sensitive issue in Pakistan.

## **SPECIAL FEATURES ON THE MARKET**

Pakistani businesses are quite price-sensitive and add pressure on the foreign vendor's profit margin.

Date: 18 October 2021

Author: Ajwat Arslan Khan  
Advisor on Commercial Affairs

Author's address: Embassy of Switzerland  
Street 6, G-5/4, Diplomatic Enclave  
Islamabad/Pakistan  
Tel: ++92 51 209 88 00  
Tel: ++41 58 48 53015  
E-mail: [ajwatarслан.khan@eda.admin.ch](mailto:ajwatarслан.khan@eda.admin.ch)