



Personal Financial Management

1. What is the Personal Financial Management (PFM) in MTB Neo?

PFM is a smart tool within MTB Neo that helps you track, manage, and analyze your personal finances- such as your income, expenses, assets, and liabilities—on a daily & monthly basis based on your inputs.

2. Who can use the PFM feature?

All registered MTB Neo users (MTB and non-MTB account/ card holders) can access and use the PFM feature.

3. What type of data can I input into the PFM?

You can input and monitor:

- Monthly income from salary, business, house/ flat rent, investments & others etc.
- Expenses- food, rent, education, health/ medical, tax, shopping, zakat, loan/ DPS EMI, home maintenance, transportation, vacation, gifts, donation etc.
- Assets- current, fixed, investment, others.
- Liabilities- current, long term, other etc.

4. How to register to MTB Neo for using PFM as non MTB account/ card holder?

To register for MTB Neo, you will be needing a valid phone number, email & NID.

Install MTB Neo› Press "Register"› Press "Non MTB Customer"› Agree to T&C› Continue with the inputs of your mobile number, NID & other information› Set User ID & Password› Registration will be successful if all are verified successfully.

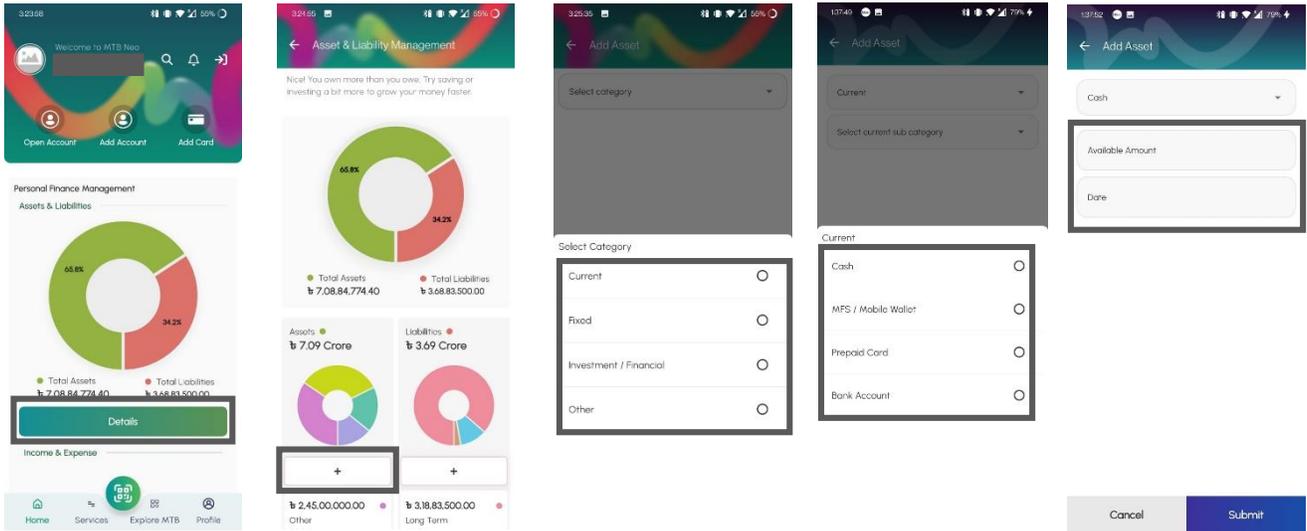
If the person is a MTB account/ Card holder, customer will have to follow the regular process of registration to MTB Neo with MTB account/ card information.



5. How to add/ input assets & liabilities?

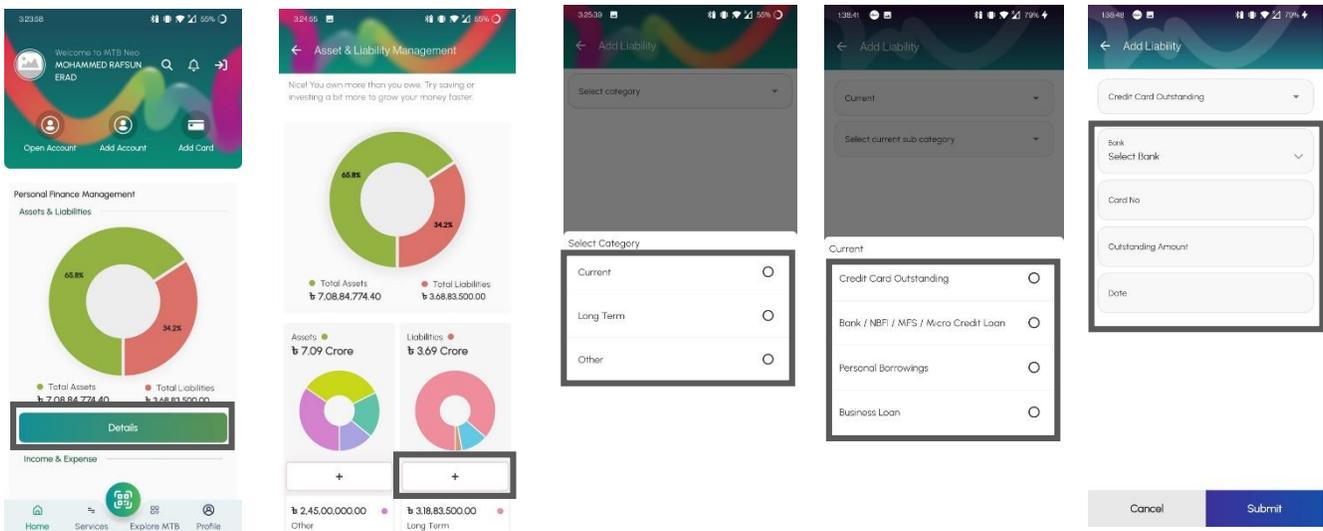
To add assets:

Press Add/ Details → Press "+" → Choose any category → Choose any sub category → Fill up required fields & Submit.



To add liabilities:

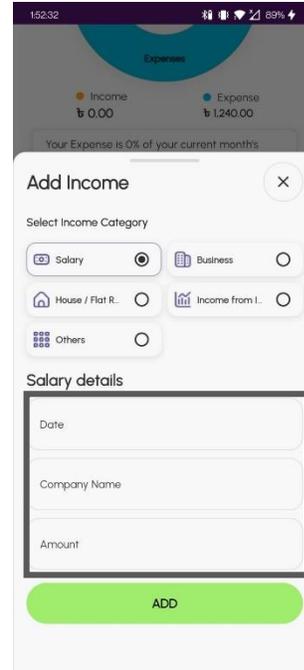
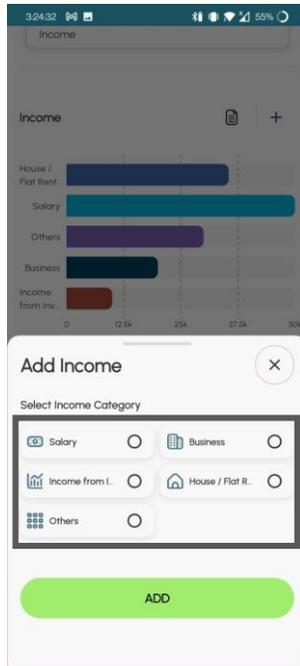
Press Add/ Details → Press "+" → Choose any category → Choose any sub category → Fill up required fields & Submit.



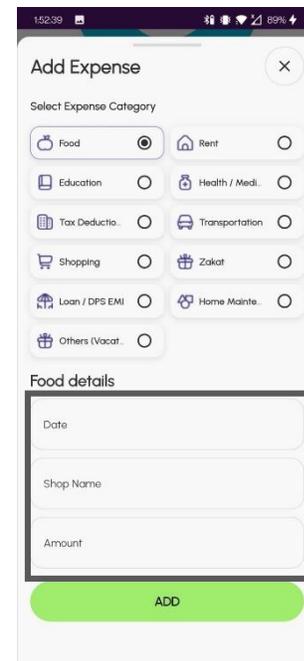
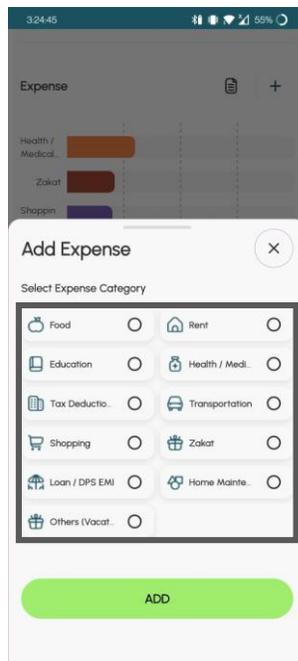


6. How to add/ input incomes & expenses?

To add incomes: Press "+" → Choose any category → Fill up required fields & Submit

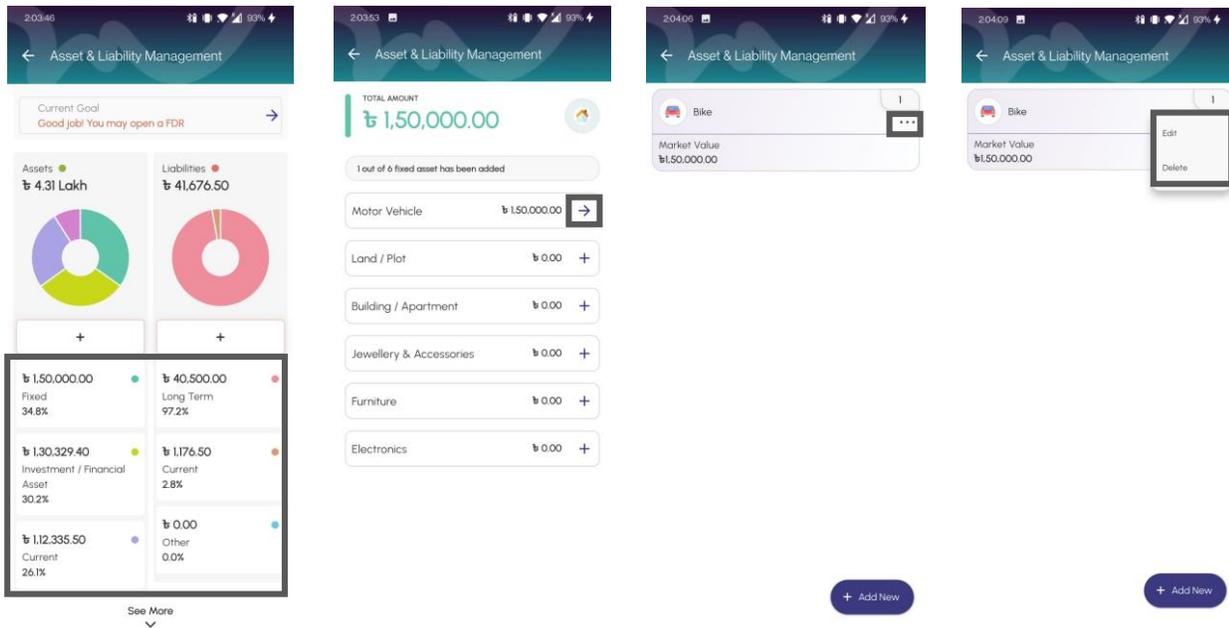


To add expenses: Press "+" → Choose any category → Fill up required fields & Submit



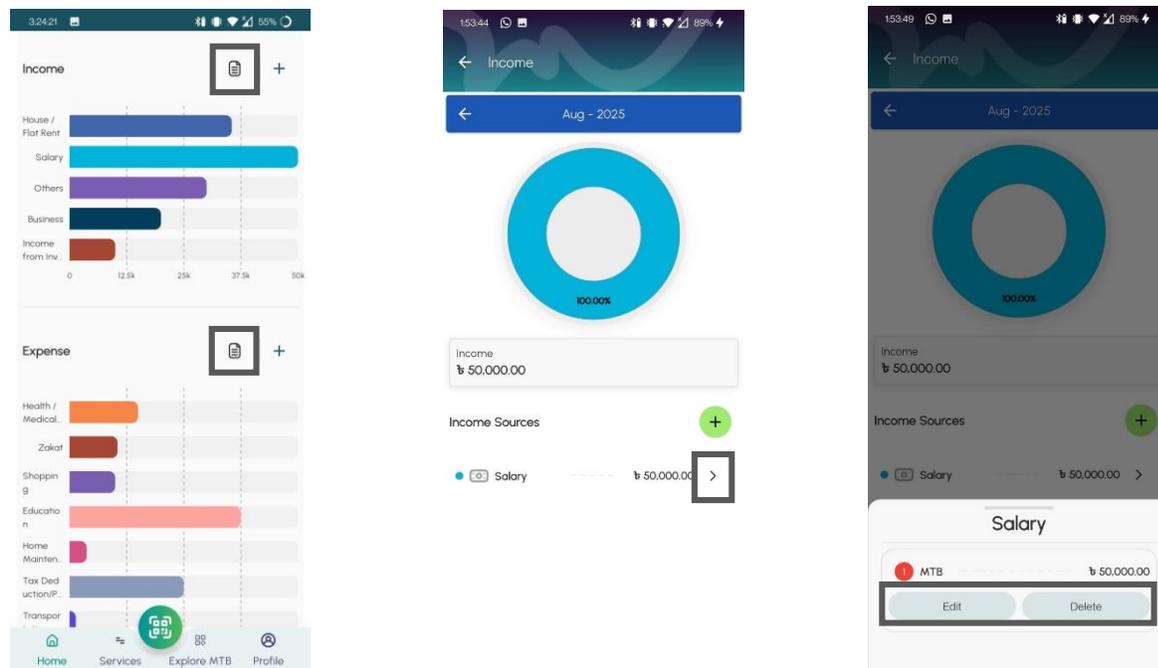
7. How to Delete/ Edit any Asset or Liability?

Press on any Asset/ Liability Category → Press on ">" Press on "... Edit or Delete (Steps Applicable for Liabilities too)



8. How to Delete/ Edit any Income or Expense?

Press on "Overview" icon → Press on ">" → Edit or Delete (Steps Applicable for Expense too)





9. Will I be charged for using the PFM tool as a non-customer?

Currently, no fees or charges are applicable for the use of MTB Neo. However, Mutual Trust Bank PLC reserves the right to introduce fees or charges in the future, subject to the nature of services provided.

10. What if I forget my password?

In this case as a Non MTB customer, you can reset your password in "Forgot ID/ Password" from login page which will require user ID, mobile number & NID.

11. What if I forget my user ID?

In this case as a Non MTB customer, you can recover your user ID in "Forgot ID/ Password" from login page which will require mobile number, NID & Date of Birth.

12. What if User ID gets locked?

In this case as Non MTB customer, you can unlock your user ID in "Forgot ID/ Password" from login page which will require User ID, mobile number & NID.

13. Is the PFM linked to my bank accounts automatically?

If you are an MTB account or card holder and have assets, liabilities, or expenses with MTB, the relevant information will be automatically retrieved and reflected within the system.

However, if you are a non-MTB account or card holder, all asset, liability, income, and expense details must be entered manually, as data from other banks are not retrieved automatically.

14. Can I use this feature if I don't have an MTB bank account?

With a simple registration process with MTB Neo, Non-MTB customers can also use the PFM by entering their financial data manually.

15. Will MTB Neo suggest savings or budgeting tips?

Based on your financial patterns, PFM will offer possible insights, alerts, and tips to help you save, budget, or control overspending.

16. Is my financial data secure?

All personal financial data entered in PFM are securely stored in accordance with MTB's data protection and privacy policies.



17. Can I edit or delete my entries?

You can update, modify, or delete any entries at any time from your PFM dashboard.

18. How do I access the PFM dashboard?

Log in to MTB Neo › Go to "Personal Financial Management" section › Operate PFM.
