

Key Fact Statement for Islamic Digital Deposit Products (W.E.F 01-07-2025)

Branch _____		<b>Important:</b> Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.					Date: _____				
City _____		Account Types & Salient Features : This information is accurate as of the date above. Services, fees and profit rates may change on half yearly basis. For updated fees/charges, you may visit our website or visit our branches.									
Particulars		Current					Saving				
		Jari Account	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account	Retention Account (Non Chequing Current)	Bachat	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account	
Currency		PKR					USD/GBP/EURO			PKR	
Minimum Balance for Account	To open	Rs. 100/-	Rs. 0/-					Rs. 100/-	Rs. 0/-		
	To keep	Rs. 0/-						Rs. 0/-			
Account Maintenance Fee/ Initial Balance Requirement		Rs. 0/-						Rs. 0/-			
Is Profit Paid on account (Subject to the applicable tax rate)		N/A					YES				
Indicative Profit Rate							7.93%				
Profit Payment Frequency							Monthly	Bi Annually			
Example (Rs.1000, you can earn Rs. on given periodicity)							6.51	39.11			
Services	Modes	<b>Service Charges:</b> This is a list of the main service charges for this account. It does not include all charges. You can find a full list of updated charges on our website <a href="http://www.soneribank.com">www.soneribank.com</a> or from branches. Please note that all bank charges are exclusive of applicable taxes.									
Cash Transaction	Intercity	Rs. 0/-	NIL								
	Intra-city	Rs. 0/-					NIL	Rs. 0/-			
	Own ATM withdrawal							Rs. 35/- per transaction (Inclusive of FED)			
	Other Bank ATM							Rs. 35/- per transaction (Inclusive of FED)			
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-	Rs 250/- per month for PKR. USD 0.80 per month or equivalent FCY of account								
	For other transactions							Rs. 0/-			
Debit Cards	Mastercard (Standard)	Rs. 3,500/-					Issuance/Annual Fee/Replacement USD 10				
	Mastercard (Gold)	Rs. 4,500/-					Issuance/Annual Fee/Replacement USD 15				
	Mastercard Platinum Issuance/Annual Fee/ Replacement (Primary)	Rs. 9,000/-					NIL	Rs. 9,000/-			
	Mastercard Platinum Issuance/Annual Fee/ Replacement (Supplementary)	Rs. 6,000/-					NIL	Rs. 6,000/-			
	PayPak-1st Year Annual Fee	Free on maintaining monthly average balance of Rs. 25,000/-, if average balance is not maintained, charges of Rs. 2,700/- will be applicable	Rs. 2,700/-			NIL	Rs. 2,700/-				
	PayPak-Subsequent Year's Annual Fee	Free on maintaining annual average balance of Rs. 25,000/-, if average balance is not maintained, charges of Rs. 2,700/- will be applicable									
Cheque Book	Issuance	First cheque book free (10 leaves) Subsequently cheque books, free upon maintain 25,000/- monthly average balance	Rs. 30/- per leaf equivalent in other currencies				Rs. 30/- per leaf equivalent in other currencies				
	Stop payment	Rs. 800/- per cheque, Maximum Rs. 1600 per transaction(incase of multiple cheques)					Rs. 800/- per cheque, Maximum Rs. 1600 per transaction(incase of multiple cheques)				
Remittance (Local)	Banker Cheque / Pay Order Issuance	Issuance of 3 Banker's Cheque per month - Free on maintaining Rs. 25,000/- monthly average balance.	Rs 500/- and in favor of Educational Institutions, HEC/Board etc0.50% of fees/dues or Rs. 25/- per instrument whichever is less					Rs. 500/- and in favor of Educational Institutions, HEC/Board etc 0.50% of fees/dues or Rs. 25/- per instrument whichever is less			
Remittance Foreign	Foreign Demand Draft - FDD	US\$ 20/- or equivalent plus SWIFT charges 0.10% or - minimum Rs 1000/- . Service charges against remittances from Rupee Account	N/A		US\$ 20/- or equivalent plus SWIFT charges 0.10% or - minimum Rs. 1000/- . Service charges against remittances from Rupee Account		N/A		US\$ 20/- or equivalent plus SWIFT Charges 0.10% or - minimum Rs. 1000/- . Service charges against remittances From Rupee Account		
	Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance	US\$ 37/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/ . Service charges against remittances from Rupee Account			US\$ 37/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/-				US\$ 37/- or equivalent plus SWIFT Charges 0.10% or minimum Rs. 1000/-		
Statement of Account	Annual/Half yearly	Rs. 0/-									
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED)									
Fund Transfer	ADC/Digital Channels	Rs. 0/-									
	IBFT	Rs 0/- Upto 25,000/- per month Above Rs 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)					N/A	Rs 0/- Upto 25,000/- per month Above Rs 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)			
Digital Banking	Phone/ Mobile/Internet Banking subscription (one- time & annual)	Rs. 0/-						Rs. 0/-			
	Clearing (Outward)	Normal	Rs. 0/-					Rs. 0/-			
Intercity		Rs. 350/- per transaction						Rs. 350/- per transaction			
Same Day		Rs. 600/- per transaction						Rs. 600/- per transaction			
Account Closure	Customer request	Rs. 300/- or whatever minimum balance is available (Banker's cheque issuance charges will be additional if issued for the remaining balance of the account)						Rs. 0/-	Rs. 300/- or whatever minimum balance is available (Banker's cheque issuance charges will be additional if issued for the remaining balance of the account)		

You Must Know

<b>Requirements to open an account:</b> To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.				<b>Unclaimed Deposits:</b> In terms of Section 31 of Banking Companies (Amendment) Act, 2024, all deposits which have not been operated during the period of last 15 years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact your parent branch.			
<b>Cheque Bounce:</b> Dishonoring of cheques is subject to a criminal trial in Pakistan as per section 489-F Pakistan Penal Code. Accordingly, you should be writing cheques with utmost prudence.				<b>Closing this account:</b> In order to close your account submit a sign / authenticated request for closure at parent branch or through digital means with unused cheque book leaves & debit card (if any)			
<b>Safe Custody:</b> Safe custody of access tools to your account like Debit cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. Soneri Bank does not initiate calls to acquire any information. Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact parent branch to update your information.				<b>How can you get assistance or make a complaint?</b> <b>Contact Information: Soneri Bank Limited. Complaint Management Unit, Customer Experience Department, 1st floor, Al-Rahim Tower, I.I Chundrigar Road, Karachi.</b> <b>Tel:</b> 021 111-567-890 ext: 2962 & 2548 <b>Helpline:</b> 021 111-766-374 <b>Email:</b> <a href="mailto:complaint.suggestion@soneribank.com">complaint.suggestion@soneribank.com</a> <b>Website:</b> <a href="http://www.soneribank.com">www.soneribank.com</a>			
<b>What happens if you do not use this account for a long period?</b> If your account remains inoperative for 12 months (i.e. no debit or credit transaction or login through digital channels), it will be treated as dormant. If your account becomes dormant, no debit transactions/withdrawal shall be allowed to you. To reactivate your account, you must submit duly filled and signed request to the bank through mediums/channels registered in bank's record and completion of all the applicable bank's requirements. In case of pension account, if you fail to provide biometric verification or life certificate, after every six months or do not draw pension payments for consecutive six months, your pension account will become dormant. In case of family pensioner (widow/daughter/-sister), if you fail to submit a non-marriage declaration on or before 30th September of each year, your account will become dormant.				<b>If you are not satisfied with our response, you may contact:</b> Karachi Secretariat. Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi. <b>Telephone:</b> +9221 - 99217334 <b>Facsimile:</b> +9221 - 99217375 <b>Email:</b> <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a>			

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name:					Dated
Product Chosen:					
Mandate of Account:	Single/Joint/Either or Survivor				
Address:					
Contact No.:		Mobile No.	Email Address		
Customer Signature				Signature Verified	