

Key Fact Statement for Soneri Mustaqeem Asaan Remittance Account (W.E.F 01.07.25)

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 _____	<b>Account Types &amp; Salient Features:</b> This information is accurate as of the date above. Products/Services and/or its fees may change from time to time. For updated fees/charges, you may visit our website <a href="http://www.soneribank.com">www.soneribank.com</a> or visit our nearest branch.Profit on remunerative accounts (if any) will be distributed as per the applicable Profit Sharing Ratio and weightages announced by the Bank from time to time. Current Accounts will be based on Qard. Saving Accounts and Islamic Term Deposits will be based on Mudarabah.	

Particulars		Mustaqeem Asaan Remittance Account	
		Current Account	Saving Account
Currency		PKR	
Minimum Balance for Account	To open	Rs. 0/-	
	To keep		
Account Maintenance Fee			
Is Profit Paid on account? Subject to the applicable tax rate		No	Yes
Indicative Profit Rate		N/A	7.93%
Profit Payment Frequency			Monthly
Example (Rs.1000, you can earn Rs..... on given periodicity)			PKR 6.51
Premature/Early Encashment/Withdrawal Fee		N/A	

Service Charges  
IMPORTANT: This is a list of the main service charges for this product. It does not include all charges. You can find a full list at our branches or on our website [www.soneribank.com](http://www.soneribank.com). Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Current Account	Saving Account
Cash Transaction	Intercity	NIL	
	Intra-city		
	Own ATM withdrawal	Rs. 0/-	
	Other Bank ATM	Rs. 35/- per transaction (inclusive of FED)	
	ADC/Digital /Clearing	Rs. 0/-	
SMS Alerts	For other transactions	Rs. 250 per month for PKR, US\$ 0.8 per month or equivalent FCY of account	
Debit Card (Annual Charges)	Mastercard Platinum Issuance/Annual Fee/Replacement (Primary)	Rs. 9000/-	
	Mastercard Platinum Issuance/Annual Fee/Replacement (Supplementary)	Rs. 6000/-	
	Mastercard Standard	Rs. 3500/-	
	Mastercard Gold	Rs. 4,500/-	
	PayPak	Card issuance without charges ,However,Subsequent Year's Annual Fee will be applicable as per prevailing IB SOC	
Cheque Book	Issuance	Free First Cheque book of 25 Leaves and Rs. 30/- per leaf or equivalent in other currencies for subsequent cheque book	
	Stop payment	Rs. 800/- per instruction or equivalent in other currencies ( Maximum Rs. 1,600/- per instruction in case multiple cheques)	
Remittance (Local)	Banker Cheque / Pay Order	Rs. 500/- flat	
Remittance Foreign	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges 0.10% or - minimum Rs 1000/- . Service charges against remittances from Rupee Account	
	Wire Transfer	US\$ 37/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/ . Service charges against remittances from Rupee Account	
Statement of Account	Annual/Half yearly	Rs. 0/-	
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC	
Fund Transfer	ADC/Digital Channels	Rs. 0/-	
	IBFT	Rs. 0/- up to 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/-	
Clearing	Normal	Rs. 0/-	
	Intercity	Rs. 350/- per transaction	
	Same Day	Rs. 600/- per transaction	
Closure of Account	Customer Request	Rs. 300/- or equivalent in other currencies 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

**Requirements to open an account:** 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.

**Cheque Bounce:** 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.

**Safe Custody:** 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.

**What happens if you do not use this account for a long period?** 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.

**Unclaimed Deposits:** 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.

**Closing this account:** In order to close your account submit a sign/authenticated request for closure at parent branch or through digital means with unused cheque book leafs & debit card (if any).

**How can you get assistance or make a complaint?**  
**Contact Information: Soneri Bank Limited. Complaint Management Unit, Customer Experience Department, 1st floor, Al-Rahim Tower, I.I Chundrigar Road, Karachi.**  
**Tel:** 021 111-567-890 ext: 2962 & 2548  
**Helpline:** 021 111-766-374  
**Email:** [complaint.suggestion@soneribank.com](mailto:complaint.suggestion@soneribank.com)  
**Website:** [www.soneribank.com](http://www.soneribank.com)

**If you are not satisfied with our response, you may contact:**  
Karachi Secretariat. Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi.  
**Telephone:** +9221-99217334  
**Facsimile:** +9221 - 99217375  
**Email:** [info@bankingmohtasib.gov.pk](mailto:info@bankingmohtasib.gov.pk)

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Account Holder Name: _____		Date: _____
Product:Soneri Mustaqeem Asaan Remittance Account		
Address _____		
Contact No.: _____	Mobile No. _____	
Account Holder Signature _____		