

Key Fact Statement for Soneri Mustaqeem Remit Direct Account (W.E.F 1.7.25)

Branch		Important: 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 monthly basis. For updated fees/charges, you may visit our website or visit our nearest branch.		
Particulars		Current		Saving
Currency		PKR		PKR
Minimum Balance for Account	To open	Rs. 0/-		Rs. 0/-
	To keep	Rs. 0/-		Rs. 0/-
Account Maintenance Fee		Rs. 0/-		Rs. 0/-
Is Profit Paid on account. Subject to the applicable tax rate		N/A		Yes
Indicative Profit Rate		N/A		7.93%
Profit Payment Frequency		N/A		Monthly
Example (Rs.1000, you can earn Rs on given periodicity)		N/A		PKR 6.51
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 . Please note that all bank charges are exclusive of applicable taxes.				
Services	Modes		Current	Savings
Cash Transaction	Intercity		NIL	NIL
			NIL	NIL
	Intra-city		Rs. 0/-	Rs. 0/-
	Own ATM withdrawal		Rs. 0/-	Rs. 0/-
	Other Bank ATM		Rs. 35/- per transaction (Inclusive of FED)	Rs. 35/- per transaction (Inclusive of FED)
SMS Alerts	ADC/Digital /Clearing		Rs. 0/-	Rs. 0/-
	For other transactions		Rs 250/- per month for PKR. USD 0.80 per month or equivalent FCY of account	Rs 250/- per month for PKR. USD 0.80 per month or equivalent FCY of account
Debit Card (Annual Charges)	Mastercard Standard		Rs. 3,500/-	Rs. 3,500/-
	Mastercard Gold		Rs. 4,500/-	Rs. 4,500/-
	PayPak		Free Issuance of PayPak Debit Card – PayPak Debit Card 1st year annual fee will be Free, on maintaining monthly average balance of Rs. 25,000/-, If average balance is not maintained, charges will be applicable as per prevailing Schedule of Charges. Subsequent Annual fee shall be applicable as per prevailing IB SOC.	Free Issuance of PayPak Debit Card – PayPak Debit Card 1st year annual fee will be Free, on maintaining monthly average balance of Rs. 25,000/-, If average balance is not maintained, charges will be applicable as per prevailing Schedule of Charges. Subsequent Annual fee shall be applicable as per prevailing IB SOC.
	Mastercard Platinum Issuance/Annual Fee/Replacement (Primary)		Rs. 9,000/-	Rs. 9,000/-
	Mastercard Platinum Issuance/Annual Fee/Replacement (Supplementary)		Rs. 6,000/-	Rs. 6,000/-
Cheque Book	Issuance		Free first cheque book of 10 leaves, subsequent cheque books Rs. 30 per leaf	Free first cheque book of 10 leaves, subsequent cheque books Rs. 30 per leaf
	Stop payment		Rs. 800/- per cheque, instruction or equivalent in other currencies Maximum Rs. 1600 per transaction (incase of multiple cheques)	Rs. 800/- per cheque, instruction or equivalent in other currencies Maximum Rs. 1600 per transaction (incase of multiple cheques)
Remittance (Local)	Banker Cheque / Pay Order		Rs. 500/- flat	Rs. 500/- flat
Remittance Foreign	Foreign Demand Draft		N/A	N/A
	Wire Transfer		N/A	N/A
Statement of Account	Annual/Half yearly		Rs. 0/-	Rs. 0/-
	Duplicate		Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC
Fund Transfer	ADC/Digital Channels		Rs. 0/-	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)	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/-	Rs. 0/-
Clearing	Normal		Rs. 0/-	Rs. 0/-
	Intercity		Rs. 350/- per transaction	Rs. 350/- per transaction
	Same Day		Rs. 600/- per transaction	Rs. 600/- per transaction
Closure of Account	Customer Request		Rs. 0/-	Rs. 0/-

You Must Know	
<p>Requirements to open an account: All individuals (Single or Joint) can open this account.</p> <p>To open the account you will need to satisfy some identification requirements as per the regulatory instructions and Bank’s 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.</p> <p>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.</p> <p>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.</p> <p>Record Update on: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact parent branch to update your information.</p> <p>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.</p>	<p>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.</p> <p>Closing this account: In order to close your account submit a signed request for closure with unused cheque book leaves and debit card (if any) at your parent branch. In case you resign/leave your employer, it would be the responsibility of your company to intimate the concerned Branch Manager / Relationship Manager about your exit. The concerned person from branch will ensure to get the product category changed to Normal Current Account or Savings Account, as the case may be, to continue the relationship. If you have availed any Financing from SNBL Islamic Banking, it should be settled before your exit. However, if there is any exception, it will be referred to ECC for necessary approval.</p> <p>How can you get assistance or make a complaint?</p> <p>Contact Information: Soneri Bank Limited. Complaint Management Unit, Customer Experience Department, 1st Floor, Al-Rahim Tower, I.I. Chundrigar Road, Karachi.</p> <p>Tel: 021 111-567-890 Ext: 2962 & 2548</p> <p>Contact Centre: 021-111- SONERI (766374)</p> <p>Email: complaint.suggestion@soneribank.com</p> <p>Website: www.soneribank.com</p> <p>If you are not satisfied with our response, you may contact :</p> <p>Karachi Secretariat. Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi.</p> <p>Telephone: +9221 - 99217334</p> <p>Facsimile: +9221 - 99217375</p> <p>Email: info@bankingmohtasib.gov.pk</p>

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT			
Account Holder Name:			Date:
Product: Soneri Mustaqeem Remit Direct Current Account or Soneri Mustaqeem Remit Direct Savings Account			
Address			
Contact No.:		Mobile No.	
Account Holder Signature			