

Key Fact Statement for Soneri Mustaqeem PLS Savings Account (W.E.F 01.07.2025)

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. Products/Services and/or its fees may change from time to time. For updated fees/charges, you may visit our website www.soneribank.com 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 PLS Savings Account	
Currency		PKR	
Minimum Balance for Account	To open	Rs. 100/-	
	To keep	Rs. 0/-	
Account Maintenance Fee			
Is Profit Paid on account? Subject to the applicable tax rate		Yes	
Indicative Profit Rate		7.93%	
Profit Payment Frequency		Semi-Annually	
Example (Rs.1000, you can earn Rs..... on given periodicity)		PKR 39.11	
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. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Mustaqeem PLS Savings 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. USD 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. 4500/-
	PayPak	Rs. 2700/-
	Issuance	Rs. 30/- per Leaf
Cheque Book	Stop payment	Rs. 800/- per instruction or equivalent in other currencies (Maximum Rs. 1,600/- per instruction (in case multiple cheques)
	Banker Cheque / Pay Order	Rs. 500/- flat
Remittance (Local)	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges 0.10% or - minimum Rs 1000/- . Service charges against remittances from Rupee Account
Remittance Foreign	Wire Transfer	US\$ 37/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/ . Service charges against remittances from Rupee Account
	Annual/Half yearly	Rs. 0/-
Statement of Account	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC
	ADC/Digital Channels	Rs. 0/-
Fund Transfer	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)
	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

<p>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.</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 updation: 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 sign/ authenticated request for closure at parent branch or through digital means with unused cheque book leafs & debit card (if any).</p> <p>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 Website: www.soneribank.com</p> <p>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</p>
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I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Account Holder Name:			Date:
Product:Soneri Mustaqeem PLS Savings Account			
Address			
Contact No.:		Mobile No.	
Account Holder Signature			