

# Key Fact Statement for Islamic Deposit Products W.E.F 01.07.2025

Branch _____ City _____		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. Account Types and 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 branches.											Dated: _____											
Particulars		Soneri Mustaqeem Current Accounts						Soneri Mustaqeem Savings Accounts						Term Deposit Receipts										
		Remunerative		Non Remunerative				Bachat		Ladies		Sahara		Youngster		Munafa		Pensioner		Asaan		Meaadi		
Currency		Rahat Account PKR	Jari Account PKR	Asaan PKR	Ladies PKR	Pensioner PKR	Foreign Currency USD/GBP/EURO/JPY	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	
Minimum Balance for Account	To Open	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 1000/-	Rs. 0/-	USD 100 GBP 100 EUR 100 JPY 5,000	Rs. 100/-	Rs. 1000/-	Rs. 0/-	Rs. 100/-	Rs. 100/-	Rs. 0/-	Rs. 100/-	Rs. 100/-	Rs. 0/-	Rs. 100/-	Rs. 100/-	Rs. 0/-	Rs. 100/-	Rs. 100/-	Rs. 25,000/-		
	To Keep	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	0	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 25,000/-		
Account Maintenance Fee		Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	0	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-		
Is Profit Paid on account (Subject to the Indicative Profit Rate (%) (per annum)		Yes	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Profit Payment Frequency		Monthly	N/A						7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	7.93%	Monthly, Quarterly, Half Yearly and Yearly		
Example: (On Rs.1,000, you can earn Rs.—on given periodicity)		0.041							Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Contact your branch for profit calculation		
Premature/Early Encashment/Withdrawal Fee		N/A																					Prevailing Pre-Mature Enchasmment Schedule will be applicable	
Service Charges IMPORTANT: This is a list of the main service charges for these accounts. It does not include all charges. You can find a full list at our branches or on our website <a href="http://www.soneribank.com">www.soneribank.com</a> . Please note that all Bank Charges are exclusive of applicable taxes.																								
Particulars		Soneri Mustaqeem Current Accounts						Soneri Mustaqeem Savings Accounts																
		Remunerative		Non Remunerative				Bachat		Ladies		Sahara		Youngster		Bachat		Munafa		Pensioner		Asaan		
Services		Modes	Rahat	Jari	Ladies	Asaan	Pensioner	Foreign Currency	Ladies	Sahara	Youngster	Bachat	Munafa	Pensioner	Asaan									
Cash Transaction	Intercity	Rs 0/-	Rs 0/-	NIL				Rs 0/-	NIL															
	Intra-city	Rs 0/-								Rs 0/-														
	Own ATM Withdrawal	Rs 35/- per transaction (Inclusive of FED)								Rs 35/- per transaction (Inclusive of FED)														
	Other Banks ATM	N/A								N/A														
SMS Alerts	ADC/Digital	Free for all customers (subscribers and non-subscribers)																						
	Clearing	Free for all customers (subscribers and non-subscribers)																						
Debit Cards	For other transactions		Rs 0/-	Rs 250/- per month for PKR. USD 0.80 per month or equivalent FCY of account										Rs. 0/-	Rs 250/- per month for PKR. USD 0.80 per month or equivalent FCY of account									
	Mastercard (Standard)	1st Year Annual Fee	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	N/A	Rs. 3,500/-	N/A	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	N/A							
		Subsequent Year's Annual Fee	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	N/A	Rs. 3,500/-	N/A	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	Rs. 3,500/-	N/A							
	Mastercard (Gold)		Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-	N/A	Rs. 4,500/-	N/A	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-	Rs. 4,500/-	N/A							
	Mastercard Platinum Issuance/Annual Fee/ Replacement (Primary)		Rs. 9,000/-						NIL	Rs. 9,000/-								N/A						
	Mastercard Platinum Issuance/Annual Fee/ Replacement (Supplementary)		Rs. 6,000/-						NIL	Rs. 6,000/-								N/A						
	PayPak	1st Year Annual Fee	Free on maintaining monthly average balance of Rs. 25,000/-, if average balance is not maintained, charges of Rs. 2,200/- will be applicable			Free Card issuance	Rs. 2,700/-	Rs. 2,700/-	N/A	Free Card issuance	Rs. 2,700/-	Free Card issuance	Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	N/A							
		Subsequent Year's Annual Fee	Free on maintaining annual average balance of Rs. 25,000/-, if average balance is not maintained, charges of Rs. 2,200/- will be applicable			Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	N/A	Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	Rs. 2,700/-	N/A							
	Cheque Book	Issuance	First cheque book free (10 leaves) Subsequently cheque books, free upon maintain 25,000/- monthly average balance			First Free Cheque book of 25 Leaves and Rs. 30/- per leaf equivalent in other currencies for subsequent cheque book	Rs. 30/- per leaf equivalent in other currencies			First Free Cheque book of 25 Leaves and Rs. 30/- per leaf equivalent in other currencies for subsequent cheque book	First Free Cheque book of 10 Leaves and Rs. 30/- per leaf equivalent in other currencies for subsequent cheque book			Rs. 30/- per leaf equivalent in other currencies										
			Stop payment		Minimum Rs.800/- per cheque & Maximum Rs. 1600 /- per instruction (in case multiple cheques)																			
Remittance (Local)	Banker Cheque / Pay Order	Issuance of 3 Banker's Cheque per month - Free on maintaining Rs. 25,000/- monthly average balance.			Rs 0 upto 2 per Month otherwise Rs 500/ Flat	Rs. 500/- flat		N/A	Rs 0 upto 2 per Month otherwise Rs. 500/- flat	Rs. 500/- flat and 0.50% of fees/dues or Rs. 25/- per instrument whichever is less in case of fees/dues in favour of Educational Institutions HEC/Board etc.														
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				N/A	US\$ 20/- or equivalent plus SWIFT charges 0.10% or - minimum Rs 1000/- . Service charges against remittances from Rupee Account	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges 0.10% or - minimum Rs 1000/- . Service charges against remittances from Rupee Account															
	Wire Transfer /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				N/A	US\$ 37/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/-	US\$ 37/- or equivalent plus SWIFT charges	US\$ 37/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/-															
Services	Modes	Rahat	Jari	Ladies	Asaan	Pensioner	Foreign Currency	Ladies	Sahara	Youngster	Bachat	Munafa	Pensioner	Asaan										
Statement of Account	Annual / Half yearly																							
	Duplicate	Rs 0/-	(Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC)	Rs 0/-	(Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC)				Rs.0/-	Rs. 35/- (inclusive of FED)														
Fund Transfer	ADC/Digital Channels	Rs. 0/-																						
	Others (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	Internet / Mobile / Phone Banking subscription (One-time & annual)	Rs. 0/-																						
Clearing	Normal	Rs. 0/-						Rs. 0/-																
	Intercity	Rs. 350/- per instrument						Rs. 350/- per instrument																
	Same Day	Rs. 600/- per instrument						Rs. 600/- per instrument																
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)			Rs. 0/-			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)				Rs. 0/-	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)		Rs.0/-									

You Must Know									
<p><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.</p> <p><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.</p> <p><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.</p> <p><b>Record updation:</b> 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><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.</p>				<p><b>Unclaimed Deposits:</b> In terms of Section 31 of <b>Banking Companies (Amendment) Act, 2024</b>, 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><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 leafs &amp; debit card (if any).</p> <p><b>How can you get assistance or make a complaint?</b> <b>Contact Information:</b> Soneri Bank Limited. Complaint Management Unit, Customer Experience Department, 1st floor, Al-Rahim Tower, I.I Chundrigar Road, Karachi. <b>Tel : 021 111-567-890 ext: 2962 &amp; 2548</b> <b>Helpline: 021 111-766-374</b> <b>Email: <a href="mailto:complaint.suggestion@soneribank.com">complaint.suggestion@soneribank.com</a></b> <b>Website: <a href="http://www.soneribank.com">www.soneribank.com</a></b></p> <p><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></p>					
I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT									
Customer's Name:								Date:	
Product Chosen:									
Mandate of Account:	Single/Joint/Either or Survivor								
Address:									
Contact No.:				Mobile No:		Email Address:			
Customer's Signature:					Signature Verified:				