

Key Fact Statement for Freelancer Account (W.E.F 01.07.25)

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.		Date:
		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		Freelancer Account		Retention Account (Non Chequing Current)
		Current	Saving	(ESFCA)
Currency		PKR		USD/GBP/EURO
Minimum Balance for Account	To open	Rs. 0/-		
	To keep			
Account Maintenance Fee/		N/A	YES	N/A
Is Profit Paid on account			7.93%	
Indicative Profit Rate			Bi Annually	
Profit Payment Frequency			PKR 39.11	
Example (Rs.1000, you can earn				
Services	Modes	Service Charges: 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 www.soneribank.com or from branches. Please note that all bank charges are exclusive of applicable taxes.		
Cash Transaction	Intercity	NIL		N/A
	Intra-city	Rs. 0/-		
	Own ATM withdrawal			
	Other Bank ATM	Rs. 35/- per transaction (Inclusive of FED)		
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-		
	For other transactions	Rs 250/- per month for PKR. USD 0.80 per month or equivalent FCY of account		
Debit Cards	Mastercard (Standard)	Rs. 3,500/-		\$10 (Issuance/Annual/Replacement – Mastercard Standard)
	Mastercard (Gold)	Rs. 4,500/-		\$15 (Issuance/Annual/Replacement – Mastercard Gold)
	PayPak	Rs. 2,700/-		
Cheque Book	Mastercard Platinum Issuance/Annual Fee/ Replacement (Primary)	Rs. 9,000/-		N/A
	Mastercard Platinum Issuance/Annual Fee/ Replacement (Supplementary)	Rs. 6,000/-		N/A
	Issuance	Rs.30/- per leaf equivalent in other currencies		N/A
	Stop payment	Rs. 800/- per cheque, Maximum Rs. 1600 per transaction (incase of multiple cheques)		
	Remittance (Local)	Rs. 500/- and in favor of Educational Institutions, HEC/Board etc0.50% of fees/dues or Rs. 25/- per instrument whichever is less		
	Remittance Foreign	Foreign Demand Draft - FDD	US\$ 20/- or equivalent plus SWIFT charges, services charges against remittance from rupee account 0.10% or Min Rs. 1000/-	
Foreign Telegraphic Transfer (FTT) /Foreign Outward Remittance		US\$ 37/- or equivalent plus SWIFT charges, services charges against remittance from rupee account 0.10% or Min Rs. 1000/-		
Statement of Account	Annual/Half yearly	Rs. 0/-		
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED)		
Particulars		Freelancer Account		Retention Account (Non Chequing Current)
		Current	Saving	(ESFCA)
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		N/A
Clearing(Outward)	Normal	Rs. 0/-		N/A
	Intercity	Rs. 350/- per transaction		
	Same Day	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)		

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?</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>Helpline: 021 111-766-374</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		
Customer Name:		Dated
Product Chosen:		
Mandate of Account:	Single/Joint/Either or Survivor	
Address:		
Contact No.:		Mobile No.
Customer Signature		