Soneri Bank

Key Fact Statement for Non Resident Products (effective 01 July 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.	Dated:
______________________ City	Account Types & Salient Features : This information is accurate as of the date above. Services, fees and mark up rates may change on half yearly basis. For updated fees/charges, you Branch may visit our website or visit our branches.	

Particulars		Non Resident Current Accounts			Non Resident Savings Accounts		
		Repatriable (NRAR)	Non Repatriable (NRAN)	Foreign Currency (NR-FCY)	Repatriable (NRAR)	Non Repatriable (NRAN)	Foreign Currency (NR-FCY)
Currency		PKR		USD/EUR/GBP	PKR		USD/EUR/GBP
Minimum Balance for Account	To open	Rs. 0/-					
	To keep						
Account Maintenance Fee							
Is Profit Paid on account (Subject to the applicable tax rate)		N/A			YES		
Indicative Profit Rate					9.50%		USD 0.1% GBP 0.05% EURO 0% (If Balance is 2000 or above)
Profit Payment Frequency					Bi Annually		
Example (Rs.1000, you can earn Rs. on given periodicity)					47.5/-	47.5/-	USD 1 GBP 0.5
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	Rs. 0/-					
	Intra-city	Rs. 0/-					
	Own ATM withdrawal	Rs. 0/-		N/A	Rs. 0/-		N/A
	Other Bank ATM	Rs. 35/- per transaction (inclusive of FED)			Rs. 35/- per transaction (inclusive of FED)		
	International ATM / Point of Sale (POS)	Rs. 500/- per transaction or 4.50% of each cash withdrawal, whichever is higher			Rs. 500/- per transaction or 4.50% of each cash withdrawal, whichever is higher		
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-					
	For other transactions	Individuals Personal Accounts PKR & FCY Rs.250/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole - Proprietorship PKR & FCY Rs. 425/- per month USD 1.75/- per month or equivalent other FCY					
Debit Cards	Mastercard (Standard)	Standard Rs. 3,500/-	N/A	N/A	Standard Rs. 3,500/-	N/A	N/A
	Mastercard (Gold)	Gold Rs. 4,500/-			Gold Rs. 4,500/-		
	PayPak Mastercard Platinum — Primary	Rs. 9,000/-	N/A		Rs. 9,000/-	N/A	
	PayPak Mastercard Platinum — supplementary	Rs. 6,000/-	N/A		Rs. 6,000/-	N/A	
Cheque Book	Issuance	Rs. 30/- per leaf equivalent in other currencies					
	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	Banker's Cheque Rs. 500/- per instrument Security Deposit Receipt Free		N/A	Banker's Cheque Rs. 500/- per instrument Security Deposit Receipt Free		N/A
Remittance Foreign	Foreign Demand Draft	US$ 20/- or equivalent plus SWIFT charges	N/A	US$ 20/- or equivalent plus SWIFT	US$ 20/- or equivalent plus SWIFT charges	N/A	US$ 20/- or equivalent plus SWIFT
	Wire Transfer	FTT - US$ 37/- or equivalent plus Swift charges		US$ 37/- or equivalent plus SWIFT	FTT - US$ 37/- or equivalent plus Swift charges		US$ 37/- or equivalent plus SWIFT
Statement of Account	Annual/Half yearly	Rs. 0/-					
	Duplicate	Rs. 35/- or equivalent in other currencies (inclusive of FED) per 6 months Additional Rs. 35/- or equivalent in other currencies will be charged for each 6 months					

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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 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)		N/A
Digital Banking	Phone/ Mobile/Internet Banking subscription (one- time & annual)	Rs. 0/-					
Clearing (Outward)	Normal	N/A	Rs. 0/-	US$ 7/- per transactionplus courier charges (For other currencies charges will be apply as per SOC)	N/A	Rs. 0/-	US$ 7/- per transactionplus courier charges (For other currencies charges will be apply as per SOC)
	Intercity		Rs. 350/- per instrument			Rs. 350/- per instrument	
	Same Day		Rs. 600/- per instrument			Rs. 600/- per instrument	
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) **USD 3 or equivalent in other currencies**					

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: Dishonouring 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, it will be treated as dormant. If your account becomes dormant, debit transaction will be blocked however, credit transactions are allowed. To reactivate your account, you must submit Standard Dormant Account Reactivation Request, duly signed/authenticated. If a pensioner/family pension fails to undergo biometric verification or fails to submit a life certificate after every six months or a pensioner does not draw a pension for consecutive six months or widow/sister/daughter fails to submit non marriage certificate yearly, the account shall 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 signed/authenticated request for closure at parent branch or throguh digital means, with unused cheque book leafs and 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

Contact Centre: 021 111-766-374

Email: complaint.suggestion@soneribank.com

Website: 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

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name:			Dated:
Product Chosen:			
Operating Instruction of Account:			
Correspondance Address:			
Contact No.:		Mobile No.:	Email Address:
Customer Signature:		Signature Verified:	