



## Key Fact Statement for Conventional Digital Deposit Products (effective 01 January 2026)

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.										Dated: _____						
Branch _____		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 may visit our website or visit our branches.																
Particulars		Current						Saving										
		Current	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Current	Retention Account (Non Chequing Current) (ESFCA)	Ladies First	PLS Savings	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Saving							
Currency		PKR	PKR			USD/GBP/EUR	PKR	PKR	PKR									
Minimum Balance for Account	To open	Rs. 0/-	Rs. 0/-	0	Rs. 1,000/-	Rs. 1,00/-	Rs. 0/-	Rs. 45/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-						
	To keep																	
Account Maintenance Fee																		
Is Profit Paid on account (Subject to the applicable tax rate)												Yes						
Indicative Profit Rate												9.00%						
Profit Payment Frequency												Half Yearly						
Example (Rs.1000, you can earn Rs. on given periodicity)									Rs. 45/-			Rs. 45/-						
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 <a href="http://www.soneribank.com">www.soneribank.com</a> or from branches. Please note that all bank charges are exclusive of applicable taxes.																
Cash Transaction	Intercity	Rs. 0/-	Rs. 0/-	N/A	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-						
	Intra-city	Rs. 0/-	Rs. 0/-	N/A	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-						
	Own ATM withdrawal	Rs. 0/-			N/A	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-						
	Other Bank ATM	Rs. 35/- per transaction (inclusive of FED)			N/A	Rs. 35/- per transaction (inclusive of FED)		Rs. 35/- per transaction (inclusive of FED)				Rs. 0/-						
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-			N/A	Rs. 0/-	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole - Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY											
	For other transactions	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole - Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY			N/A	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole - Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY												
Debit Cards	Mastercard	1st Year Annual Fee	Standard Rs. 4,000/-	Standard Rs. 4,000/-	Standard USD 12	Standard Rs. 4,000/-	Standard Rs. 4,000/-											
		Subsequent Year's Annual Fee	Gold Rs. 5,000/-	Gold Rs. 5,000/-	Gold USD 18	Gold Rs. 5,000/-	Gold Rs. 5,000/-											
	Mastercard Platinum	Primary	Primary Rs. 10,000/-	Primary Rs. 10,000/-		Primary Rs. 10,000/-	Primary Rs. 10,000/-											
		Supplementary	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-		Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-											
	PayPak	1st Year Annual Fee	Free on maintaining monthly average balance of Rs.25,000/-, if average balance is not maintained, charges of Rs.2,000/- will be applicable	PayPak Rs. 3,000/-			N/A	Rs. 3,000/-	PayPak Rs. 3,000/-									
		Subsequent Year's Annual Fee	Free on maintaining monthly average balance of Rs.25,000/-, if average balance is not maintained, charges of Rs.2,000/- will be applicable	PayPak Rs. 3,000/-			N/A	Rs. 3,000/-	PayPak Rs. 3,000/-									
Cheque Book	Issuance		Free	Free		N/A	Free	Rs. 30/- per leaf equivalent in other currencies										
	Stop payment		Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)			N/A	Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)											
	Cheque book destruction charges (if not collected within 45 days)		Rs.12 per leaf for all non remunerative current accounts					N / A										
Remittance (Local)	Banker Cheque / Pay Order Issuance		Free	Free			N/A	Free	Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free									
	Free	Free	N/A				Free	Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free										
Services	Modes		Current						Saving									
	Ikhtiar and Current	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Current	Retention Account (Non Chequing Current) (ESFCA)	Ladies First	PLS Savings/ Pensioners	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Saving								
	Foreign Demand Draft		US\$ 20/- or equivalent plus SWIFT charges						N/A	N/A	US\$ 20/- or equivalent plus SWIFT charges							
Remittance (Foreign)	Wire Transfer		FTT - US\$ 45/- or equivalent plus Swift charges								US\$ 45/- or equivalent plus SWIFT charges							
	Service charges against issuance of FTT/FDD against Rupee account		0.10% or minimum 1000/-						0.10% or minimum 1000/-									
	Annual/Half yearly		Rs. 0/-						Rs. 0/-									
Statement of Account	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									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						
	E-Statement		N/A						Free									
	Funds Transfer		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)		Free						Rs. 0/-	Rs. 0/-	Free							
Clearing (Outward)	Normal		Rs. 0/-			N/A	Rs. 0/-	Rs. 0/-										
	Intercity		Rs. 400/- per instrument			N/A	Rs. 400/- per instrument	Rs. 400/- per instrument										
	Same Day		Rs. 600/- per instrument			N/A	Rs. 600/- per instrument	Rs. 600/- per instrument										
Closure of Account	Customer request		Rs. 0/-	Rs. 0/-		Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-							
You Must Know																		
Requirements to open an account: 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.							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.											
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.							Closing this account: In order to close your											