



Key Fact Statement Term Deposits (effective 15 December 2025)

Branch		Important: Read this document carefully if you are considering opening a new term deposit It is available in English and Urdu. You may also use this document to compare different TDRs offered by other banks. You have the right to receive KFS from other banks for comparison.												Date:									
City		Product Type & Salient Features: This information is accurate as of the date above. Services, fees and profit rates rates may change on half yearly basis. For updated fees/charges, you may visit our corporate website.																					
Particulars		Term Deposits					FCY Term Deposits				Soneri Monthly Munafa Account				Soneri Salana Amdani Account				Soneri Ladies First Term Deposit				
Currency		PKR					USD, GBP, EURO				PKR				PKR				PKR				
Link Account		Current or Savings Account of Resident and Non-Resident Customers					Current or Savings FCY Account of Resident and Non-Resident Customers				Current or Savings Account				Current or Savings Account				This Term Deposit can only be linked to Soneri Ladies First Account which is individual Current in nature.				
Minimum Balance for Account	To open	Rs 25,000/-					2,000 USD / GBP / EURO				Rs 25,000/-				Rs 25,000/-				Rs 25,000/-				
	To keep	No limit					No limit				No limit				No limit				No limit				
Is Profit Paid Subject to the applicable tax rate		Yes					Yes				Yes				Yes				Yes				
Indicative Profit Rate		Tenure	Monthly Intervals	Quarterly Intervals	Six Monthly Intervals	Yearly Intervals	At Maturity	Tenure	Profits Rates p.a.			Tenure	Expected Profit Rate per Annum		Tenure	Expected Profit Rate At Maturity		Tenure	Expected Profit Rate per Annum				
		1 Month	.....	.....	.....	.....	8.50%		USD	GBP	EURO	1 Year	9.75%		1 Year	10.00%	1 Year	9.75%				
		3 Months	8.10%	.....	.....	.....	8.60%					2 Year	8.00%					2 Years		8.00%		
		6 Months	8.25%	8.50%	.....	.....	8.75%	1 Month	0.30%	0.20%	0.05%	3 Year	8.00%					3 Years		8.00%		
		1 Year	8.60%	8.70%	8.75%	.....	9.10%	3 Months	0.40%	0.30%	0.05%	4 Year	8.00%									
		2 Years	6.60%	6.85%	7.35%	7.60%	8.10%	6 Months	0.50%	0.40%	0.05%	5 Year	8.00%										
		3 years	7.10%	7.35%	7.60%	7.85%	8.10%	12 Months	0.70%	0.50%	0.10%												
Profit Payment Frequency		7 Days deposits at 8.50% & 30 Days Deposit at 7.50%, Monthly, Quarterly, Six Monthly, Yearly, at Maturity					At Maturity				Monthly				At Maturity				Monthly				
Example		Intervals		Amount	Profit Rate At Maturity	Profit Amount at Maturity (in Rs.)	Intervals	Amount	Profit Rate Maturity	Profit Amount at Maturity (in FCY)	Tenure	Amount	Profit Rate	Profit Amount (in Rs.)	Tenure	Amount	Profit Rate	Profit Amount (in Rs.)	Tenure	Amount	Profit Rate	Profit Amount (in Rs.)	
		Monthly		100,000	8.50%	698.63/-	1 Month	2,000 (USD)	0.30%	0.493	1 Year	100,000	9.75%	801	1 Year	100,000	10.00%	10,000/-	1 year	100,000	9.75%	801	
		Quarterly		100,000	8.60%	2,121/-					2 Year	100,000	8.00%	658					2 years	100,000	8.00%	658	
		Six Monthly		100,000	8.75%	4,315.07/-	6 Months	2,000 (GBP)	0.40%	3.945	3 Year	100,000	8.00%	658					3 years	100,000	8.00%	658	
		1 Year		100,000	9.10%	9,100/-					4 Year	100,000	8.00%	658									
		2 Years		100,000	8.10%	16,200/-	12 Months	2,000 (EURO)	0.10%	2.000	5 Year	100,000	8.00%	658									
		3 Years		100,000	8.10%	24,300/-																	



Soneri Bank

You Must Know

General Terms & Conditions for all Term Deposits offered by Soneri Bank:

- Minimum rate of return will be in accordance with SBP's prevailing guidelines.
- Provisional rates are subject to change during the half year.
- Roll-overs of deposits on previous rates shall be in accordance with prevailing rate sheet.
- Premature encashment of a time deposit will cause reduction in rate of return by 150bps.
- Subject to the bank's internal credit assessment, financing of up to 90% of the deposit amount can be availed.
- For varied rates based on arrangement with the customer,
(% p.a) for _____(period in M/Y)

FCY Term Deposits

- FCY TDR will be booked for minimum amount of 2,000 (USD/GBP/EURO)
- In case of Premature encashment of FCY Term Deposit, penalty of 0.25% on principal amount would be applied to an extent where paid profit is either partially or fully adjusted, however there will be no reduction in principal balance.
- Subject to the bank's internal credit assessment, financing of up to 85% of the deposit amount can be availed.

Soneri Ladies First Term Deposit

- In order to avail free Breast Cancer Coverage, all eligible Soneri Ladies First Term Deposit customers must sign an undertaking for pre-existing conditions on the bank's specified format at the time of submitting TDR request.
- Only those Soneri Ladies First Term Deposit customers aged 18 years to below 60 years of age, with a minimum investment of Rs. 500,000/- in a single TDR will be entitled to avail free Breast Cancer Insurance Coverage.
- Customer having more than one TDR amounting to Rs. 500,000/- or above shall be offered single insurance coverage.
- The scheme shall only cover the primary TDR holder.
- TPL Life Insurance Ltd. will pay claims after due inspection and review.
- All reimbursement claims together with required supporting information shall be submitted to the company within forty-five (45) days from the date of commencement of insured event which resulted in loss. Where it is not reasonably possible to submit claim within forty-five (45) days, the claim may be submitted later, but not later than ninety (90) days from the date of commencement of the event which gave rise to the loss.
- Claims submitted after the period mentioned above will be considered as Time Barred claims. TPL Life Insurance Ltd. reserves the right to reject such claims.
- The free Breast Cancer Coverage is a plan of TPL Life Insurance Ltd. and SNBL is only providing the premium on behalf of the Soneri Ladies First Term Deposit customer, who enjoys the service free of cost. SNBL shall not be liable to compensate any loss suffered by the depositor due to any delay in processing or settling the customer's insurance claim or refusal thereof.
- All the terms & conditions / exclusions are governed by the "Breast Cancer Coverage Scheme Agreement" submitted to SNBL by TPL Life Insurance Ltd.

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 request for closure with unused cheque book leaves and debit card (if any) at your parent branch.

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- SONERI (766374)

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 :					
Address:					
Contact No.:		Mobile No.:		Email Address:	
Customer Signature:				Signature Verified:	