



Key Fact Statement for Soneri Remit Direct Account (effective 01 January 2026)

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.		
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 may visit our website or visit our nearest branch.		
Particulars	Current		PLS Savings
Currency	PKR		PKR
Minimum Balance for Account	To open	Rs. 0/-	Rs. 0/-
	To keep	Rs. 0/-	Rs. 0/-
Account Maintenance Fee	Rs. 0/-		Rs. 0/-
Is Profit Paid on account. Subject to the applicable tax rate	N/A		Yes
Indicative Profit Rate	N/A		9.00%
Profit Payment Frequency	N/A		Monthly
Example (Rs.1000, you can earn Rs on given periodicity)	N/A		Rs.7.40/-



Service Charges

IMPORTANT: This is a list of the main service charges for this product. It does not include all charges. You can find a full list at our branches or on our website www.soneribank.com. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes		Current	PLS Savings
Cash Transaction	Intercity		Rs. 0/-	Rs. 0/-
	Intra-city		Rs. 0/-	Rs. 0/-
	Own ATM withdrawal		Rs. 0/-	Rs. 0/-
	Other Bank ATM		Rs. 35/- per transaction (inclusive of FED)	Rs. 35/- per transaction (inclusive of FED)
SMS Alerts	ADC/Digital /Clearing		Rs. 0/-	Rs. 0/-
	For other transactions		PKR Rs. 300/- per month	PKR Rs. 300/- per month
Debit Card (Annual Charges)	Mastercard	Primary	Rs. 10,000/-	Rs. 10,000/-
	Platinum	Supplementary	Rs. 6000/-	Rs. 6000/-
	Standard		Rs. 4,000/-	Rs. 4,000/-
	Gold		Rs. 5,000/-	Rs. 5,000/-
	PayPak		Rs. 3,000/-	Rs. 3,000/-
Cheque Book	Issuance		Free	Rs. 30/- per leaf or equivalent in other currencies
	Stop payment		Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)	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		Free	Banker's Cheque Rs. 550/- per instrument Security Deposit Receipt Free
Remittance Foreign	Foreign Demand Draft		N/A	N/A
	Wire Transfer		N/A	N/A
Statement of Account	Annual/Half yearly		Rs. 0/-	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	
Fund Transfer	ADC/Digital Channels		Rs. 0/-	Rs. 0/-
	IBFT		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)		Rs. 0/-	Rs. 0/-
Clearing	Normal		Rs. 0/-	Rs. 0/-
	Intercity		Rs. 400 per instrument	Rs. 400 per instrument
	Same Day		Rs. 600 per instrument	Rs. 600 per instrument
Closure of Account	Customer Request		Rs. 0/-	



You Must Know

Requirements to open an account: To open the account you will need to satisfy some identification on 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. Soneri Remit Direct account is for individuals/joint only. The account can be fed by inward remittances, as well as, local credits including cash, cheques or any other type of fund transfers, etc. the account can be fed by inward remittances, as well as, local credits including cash, cheques or any other type of fund transfers, etc. Please ask us for more details.

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.

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 Update on: 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 (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.

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. In case you resign/leave your employer, it would be the responsibility of your company to intimate the concerned Branch Manager / Relationship Manager about your exit. The concerned person from branch will ensure to get the product category changed to Normal Current Account or PLS Savings Account, as the case may be, to continue the relationship.

If you have availed any Financing from SNBL, it should be settled before your exit. However, if there is any exception, it will be referred to ECC for necessary approval.

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: 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:** in_nkingmohtasib.gov.pk

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Account Holder Name:

Product: Soneri Remit Direct Current Account or Soneri Remit Direct PLS Savings Account

Address

Contact No.:

Mobile No.

Account Holder Signature