



### General Terms & Conditions Governing the Opening and Operation of Asaan Category Accounts

- All accounts are opened and maintained by the Bank under these Terms and Conditions and all account holders hereby agree to be governed by them. Only resident Pakistani individuals can open these accounts in Pak Rupees, either as single or joint accounts.
- The initial deposit to open the Asaan Account will be Rs. 100/-, subject to SBP regulations issued from time to time. However, in case of Asaan Remittance Account, there will be no requirement of initial deposit. Moreover, there is no minimum balance requirement in any Asaan category accounts.
- Only one Asaan category Account (single or joint) per CNIC shall be allowed.
- Following transactional limits shall be strictly followed and applicable on these accounts:

ASAAN ACCOUNT	ASAAN REMITTANCE ACCOUNT
Total Debit Per Month: Rs. 1,000,000/-	Credit Balance Limit: Rs. 3,000,000/-
Total Credit Balance Limit: Rs. 3,000,000/-	Cash Withdrawal Limit: Rs. 500,000/- per day
	Fund Transfer Limit: Rs. 500,000/- per day to any other account
	Local Credit allowed: Rs. 1,000,000/- per month
	No commercial remittance allowed
	Account shall be fed through Home Remittances from abroad only

- Remittance from sanction countries (as per prevailing list) shall not be credited in account. The Bank reserves the right to refuse credit of remittance in customer's account and return the funds to the remitting bank, in case any concern is identified from AML/CFT and other regulatory perspectives.
- These accounts are restricted for cross-border (outward) transactions except for internationally accepted debit cards; however, such transactions shall be allowed subject to applicable limits.
- The Bank reserves the right to decline or hold transactions that exceed the prescribed limits, except below transactions including any inward remittances, subject to proper analysis of transaction and evaluation of risk at bank's end, which may exceed restrictions.
- Credit of any profit/return on deposit in the savings category account(s) or any other credit transactions beyond total credit balance limits, in case of inward remittances in Asaan Account subject to proper analysis of transaction and evaluation of risk.
- Bank charges, government taxes or levies, and instructions issued under any law or from the court will not be subject to debit or withdrawal restrictions beyond total debit per day/month limit, as prescribed above product-wise.
- If a time deposit investment is made through the Asaan Account, the amount lying in the investment will be clubbed with the credit balance of the account for calculating total credit balance limit.
- I/We understand that if there is no transaction (debit or credit) or activity (e.g. login through digital channels) conducted by me/us for a period of 1 year, the account shall become dormant, after which, no debit transaction will be allowed in my/our account, until the dormant account is activated. However, credit transaction shall be allowed as per prevailing bank policies. These credit transactions and other debit transactions executed by the bank for recovery of any charges, loan, profit/markup, taxes/duties, etc. in dormant account shall not be considered for reactivation of dormant accounts.
- I/We understand that for activation of dormant account, I/we shall have to submit written request duly signed by me/us to the bank through mediums/channels registered in bank's record and after completion of all the applicable requirements issued from time to time by the bank.
- A deposit/account/instrument, which remains inoperative for a period of fifteen (15) years, shall become unclaimed and will be surrendered to the State Bank of Pakistan of Pakistan as per the provisions of Banking Companies (Amendment) Act, 2024 and as per SBP instructions received from time to time.
- Customers having any regular account(s) are not eligible to open these accounts either individually or jointly and vice versa. Similarly, customer(s) having Asaan Account can only open Asaan Remittance Account and vice versa. If regular account category is required, they may close their Asaan category account and open a regular account, subject to completion of additional due diligence requirements for regular account.
- I/We authorise the bank to share my/our account information with any third party or regulatory or law enforcement authorities/agencies, if required by law or to a credit bureau or agency in adherence to the applicable laws, rules and regulation under legal obligations for any purpose and/or any outsourced activity, including, but not limited to, the printing of my/our cheque books, or for any other reason, as the bank may deem necessary.
- Statement of Account will be centrally dispatched at such frequency as stipulated by the State Bank of Pakistan. Additional statements of account will be issued against a charge as per SBP regulation or Schedule of Charges of the bank.
- The bank shall determine, the rate of return/profit payable on savings savings category accounts in accordance with prevailing rules and regulations of the State Bank of Pakistan.
- Zakat shall be deducted on valuation date from savings accounts having balance equal or greater than NISAB amount as declared for that particular Zakat year. Declaration on prescribed form for exemption of Zakat deduction should be registered with the bank at least one month prior to the valuation date or as per Zakat rules applicable from time to time.
- There are no charges for opening or closing of accounts, however, the Bank may levy charges on various services and products offered to the account holder(s) as per the Schedule of Charges issued from time to time. Withholding tax or any other levy shall be deducted/recovered as per applicable laws, rules and regulations.
- I/We understand that the Bank will use my/our telephone/mobile number to contact me/us regarding the confirmation of account opening along with all future correspondence and will maintain record of it as per the Bank record retention policy. Further, I/we hereby understand that the Bank may also use any other channel to contact me/us instead of my/our given address.

I/We hereby confirm having read and understood these terms and conditions as well as confirm the receipt of the detailed Terms and Conditions booklet separately and agree to observe and be bound by such additional terms including any changes, supplements or modifications thereto made by the bank from time to time and also available on bank's website [www.soneribank.com](http://www.soneribank.com).

Signature/Thumb Impression of Applicant 1	Signature/Thumb Impression of Applicant 2
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### Declaration

I/We request to open my/our account(s) with Soneri Bank Limited. By signing this application form, I/we confirm that I/we have read and understood the terms and conditions governing the account(s) and service(s), a copy of which has been supplied to me/us along with the Account Opening Form. I/We agree to be bound by the terms and conditions and any amendments, which Soneri Bank Limited may deem fit.

میں ہم سونیری بینک لیمیٹڈ کے ساتھ اپنا اکاؤنٹ (اکاؤنٹ) کھولنے کی رخصت کرتا ہوں اور اسے اس درخواست فارم پر مختلط کر کے میں اپنے اکاؤنٹ (اکاؤنٹ) اور سروں (سرور) پر اگر اکاؤنٹ خواہ اپنے کو پورا کر جائے گا۔ جن کی ایک کاپی محفوظ اکاؤنٹ کھولنے کے فارم کے ساتھ فرماں کی گئی ہے۔ میں ہم سونیری بینک لیمیٹڈ ماسب سمجھے شراکت و خواباً اور کسی بھی تین ماں کے پابند ہونے پر رضامند ہوں گے۔

Signature(s) of the Applicant(s). Also to be used as Specimen Signature Card		Passport size photograph of a person unable to sign or with Shaky/Immature Signature/Iliterate/Photo Account اس شخص کی پاسپورٹ سائز تصویر جو صحیح طور پر دستخط کرنے کے لیے مختلط نہیں ہے۔ کچھ ہوں/ناخواندہ ہو/غافلہ اکاؤنٹ
Full Name: _____	Full Name: _____	
درخواست گزار (1) کے مختلط/اگوٹھے کا نام (1) _____ Signature/Thumb Impression of Applicant (1)		درخواست گزار (2) کے مختلط/اگوٹھے کا نام (2) _____ Signature/Thumb Impression of Applicant (2)
<input type="checkbox"/> کوئی یک یا جزو زندہ ہو <input type="checkbox"/> مشرکہ <input type="checkbox"/> Any One of Us <input type="checkbox"/> افرادی <input type="checkbox"/> دیگر _____ <input type="checkbox"/> دیگر _____ <input type="checkbox"/> اگوٹھے کے میں سے کوئی ایک		

### صرف و فری احتساب کے لئے

SBP/Industry Code: _____	آرائی/لینڈ فلائی اکاؤنٹ: _____	Marketed by: _____
CRC Code: _____	Target: _____	Segment: _____
Customer Status: _____		رتبہ صارف: _____

We certify that the Account Opening Form and the above specimen signatures have been signed by the Account Holder(s) in our presence. Further, we undertake and confirm all account opening formalities including face-to-face interaction have been completed by us.

ہم قصد یتیں کہ اکاؤنٹ کھولنے کے فارم پر اور مندرجہ بالا نام و مختلط اکاؤنٹ ہولڈر (ز) نے ہماری موجودگی میں کئے ہیں۔ مزید برآں ہم اقرار کرتے ہیں کہ کھاتے کوئی تمام رسمی کارروائیاں بھول آئنے سے گستاخ مکمل ہو جیں گے۔

Checked and Signed by: _____ Counter Services Officer's/Branch Operation Manager's Signature with Stamp کاؤنٹر سروز آئیفی / برائی ایجنسی پرنسپل میگر کے مختلط نام	Approved and Signed by: _____ Branch Manager's Signature with Stamp برائی نیجیر کے مختلط نام
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### اکاؤنٹ کو لو کیلئے حلف نامہ

### Undertaking For Account Opening

اکاؤنٹ نمبر Account Number:		
اکاؤنٹ نامہ Title of Account:		

I/We, \_\_\_\_\_ w/o, s/o, d/o \_\_\_\_\_ holding CNIC/SNIC/NICOP/POC/ARC bearing No. \_\_\_\_\_ (the "ID Card") have applied the opening of an account for Soneri Bank Limited (the "Bank") in the name of \_\_\_\_\_. I/We hereby undertake and hold myself/ourselves liable for any and/or all consequences, including but not limited to, losses and claims which the Bank may face and/or my arise as a result of the information provided herein and also in the Account Opening Form (the "AOF") and the same are true and correct to the best of my/our knowledge and belief. These undertakings and declarations shall supplement the terms of the AOF and shall be treated as its integral part.

میں/ہم بذریعہ/اہم بڑی میں ("شناختی کارڈ") نے سوئیں بینک لیپر (بینک) میں حاصل نمبر CNIC/SNIC/ NICOP/POC/ARC کے نام سے اکاؤنٹ کو لوگی درخواست دی ہے۔ میں/ہم بذریعہ اقرار کرتا ہوں اکرتی ہوں اکرتے ہیں کہ اکاؤنٹ کو لوٹنے کے فرماں میں بینک کو ہونے والے تفصیلات اور بیوں سمیت لیکن ان تک محدود نہیں، کسی بھی اور ایسا تمام تباہ کا خود مدار ہوں گا ایسی اور یہ معلومات میری/ ہماری دانست میں بالکل درست اور صحیح ہیں۔ یہ حلف اور اکاؤنٹ کو لوٹنے کے فارم کی شرائکا پورا کرے اور اسے ان کا لازمی حصہ سمجھا جائے گا۔

<input type="checkbox"/> <b>UNDERTAKING FOR DIFFERENCE IN RESIDENTIAL ADDRESS ON ID CARD AND THE AOF</b>	
<b>شناختی کارڈ اور اکاؤنٹ کو لوٹنے کے فارم پر رہائشی میں فرق کا حلف نامہ</b>	
<p>1. That I/we am/are currently residing at _____ کہ میں/ہم اس وقت رہائش پر ہوں گیں</p> <p>2. That my/our current address as per my/our ID Card is: _____ کہ ہمارے شناختی کارڈ کے مطابق میرا/ہمارا موجودہ پتہ ہے</p> <p>3. That my/our residential address mentioned in the AOF differs from the address on my/our ID Card stated above because: _____ اکاؤنٹ کو لوٹنے کے فارم میں بیان کردہ میرا/ہمارا رہائشی پتہ ہمارے شناختی کارڈ پر درج مذکورہ بالا پتے سے مختلف ہے کیونکہ</p>	
 Customer's Signature	کی جانب سے دستخط کی تصریحات BOM/BM Signature Verified by BOM/BM

<input type="checkbox"/> <b>UNDERTAKING FOR DIFFERENCE IN SIGNATURE ON ID CARD AND THE AOF</b>		
<b>شناختی کارڈ اور اکاؤنٹ کو لوٹنے کے فارم پر دستخط میں فرق کیلئے حلف نامہ</b>		
<p>1. That it is to inform you that I/we have appended the signature on the account opening form, which differs from my/our signature as mentioned on my/our ID Card(s).</p> <p>2. That it is requested to accept my/our signature on the AOF as valid and effective, since I/we wish to operate my/our account with new signatures.</p> <p>3. That in consideration of your accepting my/our different/changed signature on all cheques, orders for payments and other written instructions and requests as may from time to time be issued by me/us in connection with transactions or operations in my/our said account.</p> <p>4. That I/we hereby irrevocably undertake to indemnify and keep the bank harmless and protected against all losses, damages, claims, demands, litigations, costs, charges and expenses whatsoever which the bank may at any time incur or sustain as a consequence of my/our different/changed signature(s) on my/our Account Opening Form.</p>		
<p>1. آپ بولٹن کیا جاتا ہے کہ میں/ہم نے اکاؤنٹ کو لوٹنے کے فارم پر جو دستخط کے میں بہوں دستخط کے میں ہوں گے ہمارے شناختی کارڈ پر موجود دستخط سے مختلف ہیں۔</p> <p>2. کہ AOF پر میرے/ہمارے دستخط کو درست اور موقوت شایم کرنے کی درخواست کی جاتی ہے کیونکہ میں/ہم اپنے اکاؤنٹ کو نئے دستخطوں سے چاننا چاہتا ہوں/چاہتے ہیں۔</p> <p>3. کہ آپ مذکورہ اکاؤنٹ میں لین دین یا اپنے بیٹھنے سلسلے میں مقام قابوی ہونے والے تمام مکانات، پر اور روز اور مکر ہر یہی بیانات اور رخواستوں پر میرے/ہمارے دستخط اور دستخط ابتدی ہونے کی وجہ سے کسی وقت دینک کو ہونے والے تمام تفصیلات، ضرر، بیوں، مطالبات، قانونی چارہ جو بیوں، الگوں، چارہ اور اخراجات کی تلاش کروں گا اکریں گے اور جیکے کو ان سے محفوظ اور بڑی لذت ملے جائیں گے۔</p> <p>4. کہ میں/ہم بذریعہ بہانہ قائم نہیں اقرار کرتا ہوں اکرتی ہوں کہ میرے/ہمارے شناختی کارڈ پر دستخط اور دستخط ابتدی ہونے کی وجہ سے کسی وقت دینک کو ہونے والے تمام تفصیلات، ضرر، بیوں، مطالبات، قانونی چارہ جو بیوں، الگوں، چارہ اور اخراجات کی تلاش کروں گا اکریں گے اور جیکے کو ان سے محفوظ اور بڑی لذت ملے جائیں گے۔</p>		
Customer's Signature as per ID Card شناختی کارڈ کے مطابق کے دستخط	Customer's Signature as per the AOF کے مطابق اکاؤنٹ کے دستخط	BOM's/BM's Signature: _____ BOM/BM کے دستخط
		I confirm that both the signatures of the customers have been obtained in my presence. میں اس تصریح کرتا ہوں کہ میرے دوں دستخط میری موجودگی میں حاصل کئے گئے ہیں۔

<input type="checkbox"/> <b>SELF DECLARATION OF HOUSEWIFE/DEPENDENT FOR BANK ACCOUNT OPENING</b>	
<b>بینک اکاؤنٹ کو لوٹنے کے لیے خاتون نامہ/خمرکا حلف نامہ</b>	
<p>I, hereby solemnly declare that I am financially dependent on my husband/father/son/other (specify) _____.</p> <p>I further declare that I am the beneficial owner of the funds in the above mentioned account and I undertake to inform the bank in writing if there is any change in the information provided above.</p> <p>(Copy of ID Card/ID Document and source of income proof of the fund provider to be attached)</p>	
<p>میں بذریعہ اعلان کرتی ہوں کہ میں اپنے شوہر/باپ/بیوی/دیگر ( مضائقہ) پر مالی طور پر انحصار کرتی ہوں۔</p> <p>میں اس اعلان کرتی ہوں کہ میں مذکورہ اکاؤنٹ میں موجودہ زری مبلغ اور اگر مندرجہ بالا فرماں میں کوئی تبدیلی ہوتی ہے تو میں بینک کو تحریکی طور پر مطلوب کرنے کا عہد کرتی ہوں۔</p> <p>(فیز فراہم کرنے والے کے شناختی کارڈ/شناختی دستاویز اور ذرائع آمنی کی شہوت کی کامی مسلک کی جائے گی)</p>	
 Customer's Signature	کی جانب سے دستخط کی تصریحات BOM/BM Signature Verified by BOM/BM