



## Key Fact Statement for Islamic Deposit Products W.E.F 01.01.2026

Branch		IMPORTANT: Please read this document carefully, if you are considering opening a new account, it is available in English and Urdu. You can also use this document to compare different account offered by other banks. You have the right to receive KFS from other banks for comparison.																								
City		Account Type & Sistem Features: This information is accurate as of above date. Services, fees and profit rate may change on a half yearly basis. For update fees, charges you may visit our website or our nearest branch.																								
Particulars		Soneri Mustaqeem Current Accounts						Mustaqeem Remunerative Accounts						Soneri Mustaqeem Saving Account						Term Deposit Receipts						
Currency		Jari Account	Ladies	Pensioner	FCY	Asaan	Asaan Remittance	Kisaan	SME	Mustaqeem Rahat	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan	Pensioner	Meadi								
Minimum balance for Account	To Open	100/-	1000/-	0	USD 100/- GBP 100/- EUR 100/- JPY 5000	100/-	Rs. 100/-	Rs. 100/-	PKR	100/-	Rs. 1000/-	Rs. 0/-	100/-	100/-	100/-	100/-	Rs. 0/-	Rs. 25,000/-								
	To Keep				Rs. 0/-	Rs. 0/-							Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 25,000/-								
Account Maintenance Fee																										
Is Profit Paid on account (Subject to the applicable tax rate)																										
Indicative/Expected Profit Rate																										
Profit Payment Frequency																										
Example: (On Rs 1,000, you can earn Rs.--- on given periodicity)																										
Premature/Early Encashment/Withdrawal Fee																										
Service Charges																										
IMPORTANT: This is a list of the main service charges for these accounts. It does not include all charges. You can find a full list at our branches or on our website <a href="http://www.soneribank.com">www.soneribank.com</a> . Please note that all Bank Charges are exclusive of applicable taxes.																										
Services	Mode	Soneri Mustaqeem Current Accounts						Mustaqeem Remunerative Accounts						Soneri Mustaqeem Saving Account						Term Deposit Receipts						
Cash Transactions	InterCity	Jari Account	Ladies	Pensioner	FCY	Asaan	Asaan Remittance	Kisaan	SME	Rahat Mustaqeem	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan	Pensioner	Meadi								
	Intra-city							Rs. 0/-																		
	Own ATM Withdrawal							Rs. 0/-																		
	Other Banks' ATM							Rs. 35/- per transaction (inclusive of FED)																		
SMS Alerts	ADC/Digital/Clearing							Free for all customers (subscribers and non-subscribers)																		
	For other transactions							Individuals Personal Accounts: PKR Rs.300/- (Individual USD 0.80/- per month or equivalent other FCY) per month																		
								All business & entities accounts including Sole - Proprietorship PKR. Rs. 500/- per month/USD 1.75/- per month or equivalent other FCY)																		
Debit Cards (Annual Charges)	1st Year Annual Fee	Free on maintaining Monthly average balance of Rs. 25,000/-, if average balance is not maintained, charges of Rs. 3,000/- will be applicable						Rs. 3,000/-																		
	Subsequent Year's Annual Fee	Free on maintaining Annual average balance of Rs. 25,000/-, if average balance not maintained, charges of Rs. 3,000/- will be applicable						Rs. 3,000/-																		
	Standard (Master)	Issuance and/or Annual Fee	Rs. 4,000/-	Rs. 4,000/-	USD 12/-			Rs. 4,000/-												Rs. 4,000/-						
	Gold (Master)	Issuance and/or Annual Fee	Rs. 5,000/-	Rs. 5,000/-	USD 18/-			Rs. 5,000/-												Rs. 5,000/-						
Cheque Book	Platinum (Master)	Issuance and/or Annual Fee (Primary)						Rs. 10,000/-											Rs. 10,000/-							
	Issuance and/or Annual Fee (Supplementary)							Rs. 6,000/- (Platinum)											Rs. 6,000/- (Platinum)							
	Stop payment							Minimum Rs. 800/- per cheque											Rs. 30/-							
	Cheque book destruction charges (if not collected within 45 days)							Maximum Rs. 1,600/- per instruction (in case of multiple cheques)											Minimum Rs. 800/- per cheque							
Remittance (Local)	Banker Cheque/Pay Order							Rs.12 per leaf for all non remunerative current accounts											Free							
	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges						3 Banker's Cheque per month Free on maintaining Rs. 25,000/- monthly average balance.	Rs. 550/- flat for subsequent CBS										Bankers Cheque Rs. 550/- per instrument							
	Wire Transfer / Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance	US\$ 42/- or equivalent plus SWIFT charges						NA											US\$ 20/- or equivalent plus SWIFT charges							
Remittance (Foreign)																			US\$ 42/- or equivalent plus SWIFT charges							

Services	Mode	Soneri Mustaqeem Current Accounts				Mustaqeem Remunerative Accounts			Soneri Mustaqeem Saving Account					Term Deposit Receipts Meadi			
		Jari Account	Ladies	Pensioner	FCY	Asaan	0	Kisaam	SME	Rahat Mustaqeem	Ladies	Sahara	Youngster	Sehat	Munafa	Asaan	Pensioner
Statement of Account	Annual / Half yearly	Rs. 0/-															
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC															
Fund Transfer	ADC/Digital Channels	Rs. 0/-															
	Others (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)															
Digital Banking	Internet / Mobile / Phone Banking subscription (One-time & annual)	Rs. 0/-															
	Normal	Rs. 0/-															
Clearing	InterCity	Rs. 400/- per instrument															
	Same Day	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 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 refer to the bank's website for more information. You will also need to provide a signed request for closure with unused cheque book leaves and debit card (if any) at the parent branch.

**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:** 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.

**Undelined 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.

**Other Accounts:** Following transactional limits shall be followed and applicable:

**Total Debit Per Month** Rs. 1,000,000/- **Total Credit Balance Limit:** Rs. 3,000,000/-

**How can you get assistance or make a complaint?**

**Minor Accounts:** After attaining the age of majority i.e. 18 years, the former minor will have to open a new account after completing the necessary documentation on and CDD, and the Bank shall have the right to place a debit block on the account, till the new account is opened, to get the funds transferred into the new account.

Soneri Bank Limited, Complaints 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 Mohsinab Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kyani Road, Karachi. Telephone: +9221-99217334 Facsimile: +9221-99217375

Email: info@bankingmohsinab.gov.pk

#### I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT

Customer's Name:		Date:	
Product Chosen:			
Mandate of Account:	Single/Joint/Either or Survivor		
Address:			
Contact No.:	Mobile No.:	Email Address	
Customer's Signature:		Signature Verified	