



## 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 also use this document to compare different accounts offered by other banks. You have right to receive KFS from other banks for comparison.																		
City _____		Account Type & Sient Features: This information is accurate as of above date. Services, fees and profit rate may change on half yearly basis. For update fees, charges you may visit our website or our nearest branch.																		
		Soneri Mustaqeem Current Accounts							Mustaqeem Remunerative Accounts				Soneri Mustaqeem Saving Account						Term Deposit Receipts	
Particulars		Jari Account	Ladies	Pensioner	FCY	Asaan	Asaan Remittance	Kisaan	SME	Mustaqeem Rahat	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan	Pensioner	Meadl		
Currency		PKR	PKR	PKR	USD/GBP EUR/JPY	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR		
Minimum balance for Account	To Open	100/-	1000/-	0	USD 100/ GBP 100/ EUR 100/ JPY 5000	100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	100/-	Rs. 1000/-	Rs. 0/-	100/-	100/-	100/-	100/-	Rs. 0/-	Rs. 25,000/-		
	To Keep	Rs. 0/- Rs. 0/-							Rs. 0/- Yes							Rs. 25,000/-				
Account Maintenance Fee		Rs. 0/-							Rs. 0/-											
Is Profit Paid on account (Subject to the applicable tax rate)		N/A							Yes	Yes	Yes	Yes								
Indicative/Expected Profit Rate		N/A							0.01%	0.01%	0.05%	7.93%	7.25%	7.25%	7.25%	7.25%	7.25%	Monthly, Quarterly, Semi Annually & Yearly Contact your branch for profit calculation		
Profit Payment Frequency		N/A							Monthly	Monthly	Monthly	Monthly								
Example: (On Rs.1,000, you can earn Rs.—on given periodicity)		N/A							PKR 0.00833	PKR 0.00833	PKR 0.041	6.04167	6.04167	6.04167	6.04167	6.04167	6.04167			
Premature/Early Encashment/Withdrawal Fee		N/A							N/A							Prevailing Pre-Mature Enchastment Schedule will be applicable				
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 www.soneribank.com. 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	
		Jari Account	Ladies	Pensioner	FCY	Asaan	Asaan Remittance	Kisaan	SME	Rahat Mustaqeem	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan	Pensioner	Meadl		
Cash Transactions	Inter-city	Rs. 0/-							Rs. 0/-				Rs. 0/-							
	Intra-city	Rs. 0/-							Rs. 0/-				Rs. 0/-							
	Own ATM Withdrawal	Rs. 0/-							Rs. 0/-				Rs. 0/-							
	Other Banks' ATM	Rs. 35/- per transaction (inclusive of FED)							Rs. 35/- per transaction (inclusive of FED)				Rs. 35/- per transaction (inclusive of FED)							
	ADC/Digital/Clearing	Free for all customers (subscribers and non-subscribers)							Free for all customers (subscribers and non-subscribers)				Free for all customers (subscribers and non-subscribers)							
SMS Alerts	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) Individual USD 0.80/- per month or equivalent other FCY-							Rs. 0/-				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) Individual USD 0.80/- per month or equivalent other FCY							
Debit Cards (Annual Charges)	PayPak	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/-					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 is not maintained, charges of Rs. 3,000/- will be applicable		Rs. 3,000/-					Free on maintaining Annual average balance of Rs. 25,000/-, if average balance is 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/-						N/A			
	Gold (Master)	Issuance and/or Annual Fee	Rs. 5,000/-	Rs. 5,000/-	USD 18/-	Rs. 5,000/-					Rs. 5,000/-									
	Platinum (Master)	Issuance and/or Annual Fee (Primary)	Rs. 10,000/-								Rs. 10,000/-									
		Issuance and/or Annual Fee (Supplementary)	Rs. 6000/- (Platinum)								Rs. 6000/- (Platinum)									
	Issuance	Free							First cheque book free (10 leaves), & Rs. 30/- per leaf		Free		Rs. 30/-							
		Stop payment	Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)							Free		Free		Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)						
Cheque Book		Rs. 12 per leaf for all non remunerative current accounts							Free		Free		Free							
Cheque book destruction charges (if not collected within 45 days)		Free							Rs. 550/- flat		3 Banker's Cheque per month Free on maintaining Rs. 25,000/- monthly average balance. Rs. 550/- flat for subsequent CBS		Free		Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free					
Remittance (Local)		Free							Rs. 550/- flat		Free		Free		Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free					
Foreign Demand Draft		US\$ 20/- or equivalent plus SWIFT charges				NA			US\$ 20/- or equivalent plus SWIFT charges				US\$ 20/- or equivalent plus SWIFT charges							
Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance		US\$ 42/- or equivalent plus SWIFT charges				NA			US\$ 42/- or equivalent plus SWIFT charges				US\$ 42/- or equivalent plus SWIFT charges							

Services	Mode	Soneri Mustaqeem Current Accounts						Mustaqeem Remunerative Accounts			Soneri Mustaqeem Saving Account						Term Deposit Receipts			
		Jari Account	Ladies	Pensioner	FCY	Asaan	Q	Kisaan	SME	Rahat Mustaqeem	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan		Pensioner	Mead	
Statement of Account	Annual / Half yearly						Rs. 0/-											N/A		
	Duplicate																			
Fund Transfer	ADC/Digital Channels						Rs. 0/-													
	Others (IBFT)																			
Digital Banking	Internet / Mobile / Phone Banking subscription (One-time & annual)						Rs. 0/-													
Clearing	Normal						Rs. 0/-													
	Intercity						Rs. 400/- per instrument													
	Same Day						Rs. 600/- per instrument													
Closure of Account	Customer request						Rs. 0/-													
You Must Know																				
<b>Requirements to open an account:</b> 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 ask us for more details. <b>Cheque Bounces:</b> 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. <b>Safe Custody:</b> 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. <b>Record updation:</b> Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact parent branch to update your information. <b>What happens if you do not use this account for a long period?</b> 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.							<b>Unclaimed Deposits:</b> 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. <b>Closing this Account:</b> In order to close your account submit a signed request for closure with unused cheque book leaves and debit card (if any) at the parent branch. <b>Asaan Account:</b> Following transactional limits shall be followed and applicable: <b>Total Debit Per Month Rs. 1,000,000/- Total Credit Balance Limit: Rs. 3,000,000/-</b> <b>How can you get assistance or make a complaint?</b> <b>Minor Accounts:</b> Aer 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, Complaint Management Unit, Customer Experience Department, 1st Floor, Al-Rahim Tower, I. I. Chundrigar Road, Karachi. <b>Tel: 021 111-567-890 Ext: 2962 &amp; 2548</b> <b>Contact Centre: 021-111- SONERI (766374) Email: complaint.suggestion@soneribank.com Website: www.soneribank.com</b> <b>If you are not satisfied with our response, you may contact:</b> Karachi Secretariat, Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi. Telephone: +9221 - 99217334 Facsimile: +9221 - 99217375 <b>Email: info@bankingmohtasib.gov.pk</b>													
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				