

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

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|--|---|-----------------------------------|--------|-----------|-------------------------------------|-------------------------|--|-------------|-----------------|-----------------|------------|---------------------------------|-----------|-------------|---------|-------------------------|--------------------|---------|
| Branch _____ | IMPORTANT: Please 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 account offered by other banks. You have right to receive KFS from other banks for comparison. Account Type & Slient 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. | | | | | | | | | | | | | Date: _____ | | | | |
| City _____ | | | | | | | | | | | | | | | | | | |
| Particulars | | Soneri Mustaqeem Current Accounts | | | | | Soneri Mustaqeem Remunerative Current Accounts | | | | | Soneri Mustaqeem Saving Account | | | | | | |
| | | Jari Account | Ladies | Pensioner | FCY | Asaan, Asaan Remittance | Kisaan | SME | Sarmaya Account | Mustaqeem Rahat | Ladies | Sahara | Youngster | Bachat | Munafa | Asaan, Asaan Remittance | Pensioner | |
| Currency | | PKR | PKR | PKR | USD/GBP EUR/JPY | PKR | PKR | PKR | PKR | PKR | PKR | PKR | PKR | PKR | PKR | PKR | PKR | |
| Minimum balance for Account | To Open | 100/- | 1000/- | Rs. 0/- | USD 100/ JPY 100/ EUR 100/ GBP 5000 | 100/- | Rs. 100/- | Rs. 100/- | Rs. 0/- | 100/- | Rs. 1000/- | Rs. 0/- | 100/- | 100/- | 100/- | 100/- | Rs. 0/- | |
| | To Keep | | | | | | Rs. 0/- Rs. 0/- | | | | | | | | | | Rs. 0/- Rs. 0/- | |
| Account Maintenance Fee is Profit Paid on account (Subject to the applicable tax rate) | | N/A | | | | | | | | | | | | | | | | |
| Indicative/Expected Profit Rate | | | | | | | 0.01% | 0.01% | 0.05% - 8.00% | 0.05% | | 7.93% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% | 7.25% |
| Profit Payment Frequency | | | | | | | Monthly | Monthly | Monthly | Monthly | | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |
| Example: (On Rs. 1,000, you can earn Rs.—on given periodicity) | | | | | | | PKR 0.00833 | PKR 0.00833 | PKR 0.041 | PKR 0.041 | | 6.04167 | 6.04167 | 6.04167 | 6.04167 | 6.04167 | 6.04167 | 6.04167 |
| Premature/Early Encashment/Withdrawal Fee | | | | | | | | | N/A | | | | | | | | | N/A |
| 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. | | | | | | | | | | | | | | | | | | |

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|------------------------------|--|---|---|-------------|-----------|-----|-------------------------|---|-----|-----------------|-----------------|--------|---|-----------|--|--------|-------------------------|--|--|--|--|--|
| Services | Mode | | Soneri Mustaqeem Current Accounts | | | | | Soneri Mustaqeem Remunerative Current Accounts | | | | | Soneri Mustaqeem Saving Account | | | | | | | | | |
| | | | Jari Account | Ladies | Pensioner | FCY | Asaan, Asaan Remittance | Kisaan | SME | Sarmaya Account | Mustaqeem Rahat | Ladies | Sahara | Youngster | Bachat | Munafa | Asaan, Asaan Remittance | Pensioner | | | | |
| Cash Transactions | Inter-city | | Rs. 0/- | | | | | | | | | | | | | | | | | | | |
| | Intra-city | | Rs. 0/- | | | | | | | | | | | | | | | | | | | |
| | Own ATM Withdrawal | | Rs. 0/- | | | | | | | | | | | | | | | | | | | |
| | Other Banks' ATM | | Rs. 35/- per transaction (inclusive of FED) | | | | | | | | | | | | | | | | | | | |
| SMS Alerts | For other transactions | | Individuals Personal Accounts PKR Rs.300/- 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/- | | Free for all customers (subscribers and non-subscribers) | | | | | | | |
| | | | Free for all customers (subscribers and non-subscribers) | | | | | | | | | | | | | | | | | | | |
| Debit Cards (Annual Charges) | PayPak | 1st Year Annual Fee | Free on maintaining Monthly average balance 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 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 Annu 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 Annu 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/- | | | | | | | | | |
| | 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) / Issuance and/or Annual Fee (Supplementary) | Rs. 10,000/- | | | | | Rs. 10,000/- | | | | | Rs. 10,000/- | | | | | | | | | |
| Cheque Book | Issuance | | Free | | | | | First cheque book free (10 leaves), & Rs. 30/- per leaf for subsequent CB | | | | | Rs. 30/- per leaf | | | | | | | | | |
| | Stop payment | | Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques) | | | | | Free | | | | | Free | | | | | | | | | |
| | Cheque book destruction charges (if not collected within 45 days) | | Rs. 12 per leaf for all non remunerative current accounts | | | | | Free | | | | | Free | | | | | | | | | |
| Remittance (Local) | Banker Cheque/Pay Order | | 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 | | | | | Rs. 550/- flat | | | | |
| | 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 | | | | |
| Remittance (Foreign) | Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance | | US\$ 45/- or equivalent plus SWIFT charges | | | | | NA | | | | | US\$ 45/- or equivalent plus SWIFT charges | | | | | US\$ 45/- or equivalent plus SWIFT charges | | | | |
| | Mode | | Soneri Mustaqeem Current Accounts | | | | | Soneri Mustaqeem Remunerative Current Accounts | | | | | Soneri Mustaqeem Saving Account | | | | | | | | | |
| 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 | ADD/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) | | | | | | | | | | 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 | Inter-city | | Rs. 400/- per instrument | | | | | | | | | | | | | | | | | | | |
| | Same Day | | Rs. 600/- per instrument | | | | | | | | | | | | | | | | | | | |
| Closure of Account | Customer request | | Rs. 0/- | | | | | | | | | | | | | | | | | | | |

You Must Know

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| <p>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 ask us for more details.</p> <p>Cheque Book: Dishonoring of cheques is subject to a criminal trial in Pakistan as per section 489 of Pakistan Penal Code. Accordingly, you should be writing cheques with utmost prudence.</p> <p>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.</p> <p>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.</p> <p>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 discharge 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.</p> | <p>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.</p> <p>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 the parent branch.</p> <p>Asaan Account: 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: Aet 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 CBD, 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 Mohattas Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi. Telephone: +9221- 99217334 Facsimile: +9221- 99217375 Email: info@bankingmohattasib.gov.pk</p> |
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I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT

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