

Key Fact Statement for Soneri Mustaqem Foreign Currency Products (effective 01.01.26)

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.	Date: _____																										
City _____	Account Types & Salient Features: This information is accurate as of the date above. Services, fees and profit rates may change on Monthly basis. For updated fees/charges, you may visit our website or visit our branches.																											
Particulars	Current Accounts		Saving Accounts																									
	Foreign Currency	Soneri Forex Plus	Foreign Currency	Soneri Forex Plus																								
Currency	USD/GBP/EURO/JPY	USD/GBP/EURO	USD/GBP/EURO/JPY	USD/GBP/EURO																								
Minimum Balance for Account	100 in USD/GBP/EURO, 500 in JPY	Rs. 0/-	100 in USD/GBP/EURO, 500 in JPY	Rs. 0/-																								
Account Maintenance Fee/	Rs. 0/-		Rs. 0/-																									
Is Profit Paid on account ?(Subject to the applicable tax rate)	Yes																											
Indicative Profit Rate	N/A																											
Profit Payment Frequency	Monthly																											
Example (USD 1000, you can earn USD on given periodicity)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Slabs</th> <th>USD</th> <th>GBP/EURO</th> <th>Slabs</th> <th>USD</th> <th>GBP/EURO</th> </tr> </thead> <tbody> <tr> <td>Upto 4,999.99</td> <td rowspan="5" style="text-align: center;">0.00%</td> <td rowspan="5" style="text-align: center;">0.00%</td> <td>Upto 4,999.99</td> <td style="text-align: center;">0.00%</td> <td style="text-align: center;">0.00%</td> </tr> <tr> <td>5,000 to 9,999.9</td> <td style="text-align: center;">0.00%</td> <td style="text-align: center;">0.00%</td> </tr> <tr> <td>10,000 to 24,999.9</td> <td style="text-align: center;">0.00%</td> <td style="text-align: center;">0.00%</td> </tr> <tr> <td>25,000 to 99,999.9</td> <td style="text-align: center;">0.00%</td> <td style="text-align: center;">0.00%</td> </tr> <tr> <td>100,000 & Above</td> <td style="text-align: center;">0.00%</td> <td style="text-align: center;">0.00%</td> </tr> </tbody> </table>				Slabs	USD	GBP/EURO	Slabs	USD	GBP/EURO	Upto 4,999.99	0.00%	0.00%	Upto 4,999.99	0.00%	0.00%	5,000 to 9,999.9	0.00%	0.00%	10,000 to 24,999.9	0.00%	0.00%	25,000 to 99,999.9	0.00%	0.00%	100,000 & Above	0.00%	0.00%
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Premature/Early Encashment/Withdrawal Fee	N/A																											

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

Services	Modes	Foreign Currency	Soneri Forex Plus	Foreign Currency	Soneri Forex Plus
Cash Transaction	Intercity	Rs. 0/-			
	Intra-city				
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)			
Cheque Book	Issuance	Free		Rs. 30/- per leaf or equivalent in other currencies	First Free Cheque book of 10 Leaves and Rs. 30/- per leaf or equivalent in other currencies for subsequent cheque book
	Stop payment	Rs. 800/- per cheque, Maximum Rs.1600 per transaction(incase of multiple cheques)			
	Cheque book destruction charges (if not collected within 45 days)	Rs.12 per leaf for all non remunerative current accounts		Free	
Remittance Foreign	Foreign Demand Draft - FDD	US\$ 20/- or equivalent plus SWIFT charges			
	Foreign Telegraphic Transfer (FTT) /Foreign Outward Remittance	US\$ 45/- or equivalent plus SWIFT charges			
Statement of Account	Annual/Half yearly	Rs. 0/-			
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED)			
Fund Transfer	ADC/Digital Channels	Rs. 0/-			
	IBFT	N/A			
Digital Banking	Internet / Mobile / Phone Banking subscription (One-time & annual)	Rs. 0/-			
Clearing(Outward)	Normal	Flat US\$ 6/- per cheque. Courier charges shall be applied on lodgement other than Karachi city			
Account Closure		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 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 updation: 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 sign / authenticated request for closure at parent branch or through digital means with unused cheque book leaves & debit card (if any)

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

Helpline: 021 111-766-374

Email: complaint.suggestion@soneribank.com

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: info@bankingmohtasib.gov.pk

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