

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

Branch _____ City _____	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: _____		
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.						
Particulars		Soneri Mustageem Current Accounts		Soneri Mustageem Saving Account		
		Remit Direct Current Account		Roshan Savings Account	PLS Savings Account	Remit Direct Savings Account
Currency		PKR		PKR	PKR	PKR
Minimum balance for Account		Rs. 0/-		Rs. 0/-	100/-	Rs. 0/-
To Open						
To Keep						
Account Maintenance Fee		Rs. 0/-		Rs. 0/-	Rs. 0/-	Rs. 0/-
Is Profit Paid on account (Subject to the applicable tax rate)					Yes	Yes
Indicative/Expected Profit Rate				7.25%	7.25%	7.25%
Profit Payment Frequency				Quarterly	Semi-Annually	Monthly
Example: (On Rs.100,000, you can earn Rs.—on given periodicity)		N/A		18.12500	6.04167	6.04167
Premature/Early Encashment/Withdrawal Fee					N/A	
						Monthly, Quarterly, Semi Annually & Yearly
						Monthly
						Maturity
						Contact your branch for profit calculation
						Contact your branch for profit calculation
						100
						Prevailing Pre-Mature Enchasmment Schedule will be applicable
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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 Mustageem Current Accounts	Soneri Mustageem Saving Account	Term Deposit Receipts				
		Remit Direct Current Account	Roshan Savings Account	PLS Savings Account	Remit Direct Savings Account	Meadri TDR	Ladies First TDR	Salana Amdani TDR
Cash Transactions	Intercity							
	Intra-city							
	Own ATM Withdrawal	Rs. 0/-		Rs. 0/-				
SMS Alerts	Other Banks' ATM	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)				
Debit Cards (Annual Charges)	PayPak	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)	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)					
	1st Year Annual Fee	1st year annual fee will be Free, on maintaining monthly average balance of Rs. 25,000/-, If average balance is not maintained, charges will be applicable as per prevailing SOCs.	Rs. 3,000/-	1st year annual fee will be Free, on maintaining monthly average balance of Rs. 25,000/-, If average balance is not maintained, charges will be applicable as per prevailing SOCs.				
	Subsequent Year's Annual Fee	Subsequent Annual fee shall be applicable as per prevailing IB SOCs.	Rs. 3,000/-	Subsequent Annual fee shall be applicable as per prevailing IB SOCs.				
Cheque Book	Standard (Master)	Issuance and/or Annual Fee	Rs. 4,000/-	Rs. 4,000/-				
	Gold (Master)	Issuance and/or Annual Fee	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)				
Remittance (Local)	Banker Cheque/Pay Order	Free	Free	Free First cheque book of 10 leaves				
	Foreign Demand Draft	Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)	Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)					
	Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward	Rs. 12 per leaf for all non remunerative current accounts	Free					
Remittance (Foreign)	Banker Cheque/Pay Order	Free	Free					
	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges					
Services	Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward	US\$ 45/- or equivalent plus SWIFT charges	US\$ 45/- or equivalent plus SWIFT charges					
	Others (IBFT)	Rs. 0/- Upto 25,000/- per month Above Rs 25,000/- 0.1% or Rs. 200/- per transaction	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/-	Rs. 0/-					
	Normal	Rs. 0/-	Rs. 0/-					
Closing of Account	Intercity	Rs. 400/- per instrument	Rs. 400/- per instrument					
	Same Day	Rs. 600/- per instrument	Rs. 600/- per instrument					
	Customer request	Rs. 0/-	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, 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.

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 signed request for closure with unused cheque book leaves and debit card (if any) at the parent branch.

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. Complaint 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 Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi. Telephone: +9221 - 99217334 Facsimile: +9221 - 99217375
Email: info@bankingmohtasib.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.:		Email Address	
Customer's Signature:		Signature Verified	