

Key Fact Statement for Soneri Mustaqeem Freelancer Account W.E.F 01.01.2026

Branch _____ City _____ Date _____	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 accounts offered by other banks. You have the right to receive KFS from other banks for comparison.		
Account Type & Sient 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.			
		Freelancer Account	Retention Account (Non Chequing Current) (ESFCA)
Particulars		Current Account	Savings Account
Currency		PKR	PKR
Minimum balance for Account	To Open		
	To Keep	Rs. 0/-	Rs. 0/-
Account Maintenance Fee			
Is Profit Paid on account (Subject to the applicable tax rate)			Yes
Indicative/Expected Profit Rate			7.25%
Profit Payment Frequency		N/A	Bi Annually
Example: (On Rs.100,000, you can earn Rs.---on given periodicity)			PKR 36.25000
Premature/Early Encashment/Withdrawal Fee			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.			
Services	Mode	Soneri Mustaqeem Current Accounts	Soneri Mustaqeem Saving Account
		Remit Direct Current Account	Roshan Savings Account
Cash Transactions	Intercity		PLS Savings Account
	Intra-city	Rs. 0/-	
	Own ATM Withdrawal		N/A
	Other Banks' ATM		
	ADC/Digital/Clearing	Rs. 35/- per transaction (inclusive of FED)	
SMS Alerts	For other transactions	Free for all customers (subscribers and non-subscribers)	
		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)	PayPak	1st Year Annual Fee	Rs. 3,000/-
		Subsequent Year's Annual Fee	Rs. 3,000/-
	Standard (Master)	Issuance and/or Annual Fee	Rs. 4,000/-
	Gold (Master)	Issuance and/or Annual Fee	Rs. 5,000/-
	Platinum (Master)	Issuance and/or Annual Fee (Primary)	Rs. 10,000/-
		Issuance and/or Annual Fee (Supplementary)	Rs. 6,000/- (Platinum)
Cheque Book	Issuance	Free	Rs. 30/-
	Stop payment	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)
	Cheque book destruction charges (if not collected)	Rs.12 per leaf for all non remunerative current accounts	Free
Remittance (Local)	Banker Cheque/Pay Order	Free	Bankers Cheque Rs. 550/- per instrument
Remittance (Foreign)	Foreign Demand Draft		US\$ 20/- or equivalent plus SWIFT charges
	Wire Transfer /Foreign Telegraphic Transfer		US\$ 45/- or equivalent plus SWIFT charges
Services	Mode	Soneri Mustaqeem Current Accounts	Soneri Mustaqeem Saving Account
		Remit Direct Current Account	Roshan Savings 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	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)
			Rs. 0/-
Digital Banking	Internet / Mobile / Phone Banking subscription (One		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 ask us for more details.		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.	
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.		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.	
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.		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.	
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.		Soneri Bank Limited, Complaint Management Unit, Customer Experience Department, 1st Floor, Al-Rahim Tower, I. I. Chundrigar Road, Karachi.	
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.		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	