



## Key Fact Statement Term Deposits (effective 01 May 2026)

<b>Branch</b>	<b>Important:</b> Read this document carefully if you are considering opening a new term deposit It is available in English and Urdu. You may also use this document to compare different TDRs offered by other banks. You have the right to receive KFS from other banks for comparison.	<b>Date:</b>
<b>City</b>	<b>Product Type &amp; Salient Features:</b> This information is accurate as of the date above. Services, fees and profit rates rates may change on half yearly basis. For updated fees/charges, you may visit our corporate website.	

Particulars	Term Deposits						FCY Term Deposits				Soneri Monthly Munafa Account				Soneri Salana Amdani Account				Soneri Ladies First Term Deposit			
<b>Currency</b>	PKR						USD, GBP, EURO				PKR				PKR				PKR			
<b>Link Account</b>	Current or Savings Account of Resident and Non-Resident Customers						Current or Savings FCY Account of Resident and Non-Resident Customers				Current or Savings Account				Current or Savings Account				This Term Deposit can only be linked to Soneri Ladies First Account which is individual Current in nature.			
<b>Minimum Balance for Account</b>	<b>To open</b> Rs 25,000/-						2,000 USD / GBP / EURO				Rs 25,000/-				Rs 25,000/-				Rs 25,000/-			
	<b>To keep</b> No limit						No limit				No limit				No limit				No limit			
<b>Is Profit Paid Subject to the applicable tax rate</b>	Yes						Yes				Yes				Yes				Yes			
<b>Indicative Profit Rate</b>	<b>Tenure</b>	<b>Monthly Intervals</b>	<b>Quarterly Intervals</b>	<b>Six Monthly Intervals</b>	<b>Yearly Intervals</b>	<b>At Maturity</b>	<b>Tenure</b>	<b>Profits Rates p.a.</b>			<b>Tenure</b>	<b>Expected Profit Rate per Annum</b>			<b>Tenure</b>	<b>Expected Profit Rate At Maturity</b>			<b>Tenure</b>	<b>Expected Profit Rate per Annum</b>		
	1 Month	.....	.....	.....	.....	10.50%		USD	GBP	EURO	1 Year	10.70%				1 Year	11.50%	1 Year		10.70%		
	3 Months	10.00%	.....	.....	.....	10.50%					2 Year	10.10%						2 Years		10.10%		
	6 Months	10.25%	10.30%	.....	.....	10.75%	1 Month	0.30%	0.20%	0.05%	3 Year	9.75%			3 Years	9.75%						
	1 Year	10.70%	10.80%	10.95%	.....	11.25%	3 Months	0.40%	0.30%	0.05%	4 Year	9.80%										
	2 Years	10.10%	10.30%	10.40%	10.68%	11.25%	6 Months	0.50%	0.40%	0.05%	5 Year	9.40%										
	3 years	9.75%	9.85%	10.00%	10.18%	11.25%	12 Months	0.70%	0.50%	0.10%												
	<b>Profit Payment Frequency</b>	7 Days deposits at 10.00% & 30 Days Deposit at 7.50%, Monthly, Quarterly, Six Monthly, Yearly, at Maturity						At Maturity				Monthly				At Maturity				Monthly		
<b>Example</b>	<b>Intervals</b>	<b>Amount</b>	<b>Profit Rate At Maturity</b>	<b>Profit Amount at Maturity (in Rs.)</b>		<b>Intervals</b>	<b>Amount</b>	<b>Profit Rate Maturity</b>	<b>Profit Amount at Maturity (in FCY)</b>	<b>Tenure</b>	<b>Amount</b>	<b>Profit Rate</b>	<b>Profit Amount (in Rs.)</b>	<b>Tenure</b>	<b>Amount</b>	<b>Profit Rate</b>	<b>Profit Amount (in Rs.)</b>	<b>Tenure</b>	<b>Amount</b>	<b>Profit Rate</b>	<b>Profit Amount (in Rs.)</b>	
	Monthly	100,000	10.50%	863.01/-		1 Month	2,000 (USD)	0.30%	0.493	1 Year	100,000	10.70%	879	1 Year	100,000	11.50%	11,500/-	1 year	100,000	10.70%	879	
	Quarterly	100,000	10.50%	2,589/-						6 Months	2,000 (GBP)	0.40%	3.945					2 Year	100,000	10.10%	830	2 years
	Six Monthly	100,000	10.75%	5,301.37/-		12 Months	2,000 (EURO)	0.10%	2.000									3 Year	100,000	9.75%	801	3 years
	1 Year	100,000	11.25%	11,250/-						4 Year	100,000	9.80%	805									
	2 Years	100,000	11.25%	22,500/-		5 Year	100,000	9.40%	773													
	3 Years	100,000	11.25%	33,750/-																		



## You Must Know

### General Terms & Conditions for all Term Deposits offered by Soneri Bank:

- Minimum rate of return will be in accordance with SBP's prevailing guidelines.
- Provisional rates are subject to change during the half year.
- Roll-overs of deposits on previous rates shall be in accordance with prevailing rate sheet.
- Premature encashment of a time deposit will cause reduction in rate of return by 150bps.
- Subject to the bank's internal credit assessment, financing of up to 90% of the deposit amount can be availed.
- For varied rates based on arrangement with the customer, \_\_\_\_\_ (% p.a) for \_\_\_\_\_ (period in M/Y)

### FCY Term Deposits

- FCY TDR will be booked for minimum amount of 2,000 (USD/GBP/EURO)
- In case of Premature encashment of FCY Term Deposit, penalty of 0.25% on principal amount would be applied to an extent where paid profit is either partially or fully adjusted, however there will be no reduction in principal balance.
- Subject to the bank's internal credit assessment, financing of up to 85% of the deposit amount can be availed.

### Soneri Ladies First Term Deposit

- In order to avail free Breast Cancer Coverage, all eligible Soneri Ladies First Term Deposit customers must sign an undertaking for pre-existing conditions on the bank's specified format at the time of submitting TDR request.
- Only those Soneri Ladies First Term Deposit customers aged 18 years to below 60 years of age, with a minimum investment of Rs. 500,000/- in a single TDR will be entitled to avail free Breast Cancer Insurance Coverage.
- Customer having more than one TDR amounting to Rs. 500,000/- or above shall be offered single insurance coverage.
- The scheme shall only cover the primary TDR holder.
- TPL Life Insurance Ltd. will pay claims after due inspection and review.
- All reimbursement claims together with required supporting information shall be submitted to the company within forty-five (45) days from the date of commencement of insured event which resulted in loss. Where it is not reasonably possible to submit claim within forty-five (45) days, the claim may be submitted later, but not later than ninety (90) days from the date of commencement of the event which gave rise to the loss.
- Claims submitted after the period mentioned above will be considered as Time Barred claims. TPL Life Insurance Ltd. reserves the right to reject such claims.
- The free Breast Cancer Coverage is a plan of TPL Life Insurance Ltd. and SNBL is only providing the premium on behalf of the Soneri Ladies First Term Deposit customer, who enjoys the service free of cost. SNBL shall not be liable to compensate any loss suffered by the depositor due to any delay in processing or settling the customer's insurance claim or refusal thereof.
- All the terms & conditions / exclusions are governed by the "Breast Cancer Coverage Scheme Agreement" submitted to SNBL by TPL Life Insurance Ltd.

**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 your parent branch.

### 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, J.I. Chundrigar Road, Karachi.

**Tel:** 021 111-567-890 **Ext:** 2962 & 2548

**Contact Centre:** 021-111- SONERI (766374)

**Email:** [complaint.suggestion@soneribank.com](mailto:complaint.suggestion@soneribank.com)

**Website:** [www.soneribank.com](http://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](mailto:info@bankingmohtasib.gov.pk)

## I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

<b>Customer Name:</b>				<b>Dated:</b>	
<b>Product :</b>					
<b>Address:</b>					
<b>Contact No.:</b>		<b>Mobile No.:</b>		<b>Email Address:</b>	
<b>Customer Signature:</b>				<b>Signature Verified:</b>	