

## Key Fact Statement for Conventional Digital Deposit Products (effective 01 May 2026)

<b>City</b> _____  <b>Branch</b> _____	<b>Important:</b> 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.	<b>Dated:</b> _____
<b>Account Types &amp; Salient Features:</b> This information is accurate as of the date above. Services, fees and mark up rates may change on half yearly basis. For updated fees/charges, you may visit our website or visit our branches.		

Particulars	Current					Saving					
	Current	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Current	Retention Account (Non Chequing Current) (ESFCA)	Ladies First	PLS Savings	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Saving	
Currency	PKR	PKR			USD/GBP/EUR	PKR	PKR	PKR			
Minimum Balance for Account	To open	Rs. 0/-	Rs. 0/-			0	Rs. 1,000/-	Rs. 1,00/-	Rs. 0/-		
	To keep						Rs. 0/-	Rs. 0/-			
Account Maintenance Fee						Rs. 0/-	Rs. 45/-				
Is Profit Paid on account (Subject to the applicable tax rate)							Yes				
Indicative Profit Rate							10.00%				
Profit Payment Frequency							Half Yearly				
Example (Rs.1000, you can earn Rs. on given periodicity)							Rs. 50/-	Rs. 50/-			

**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](http://www.soneribank.com) or from branches. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Service Charges									
Cash Transaction	Intercity	Rs. 0/-	Rs. 0/-	N/A	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-
	Intra-city	Rs. 0/-	Rs. 0/-	N/A	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-
	Own ATM withdrawal	Rs. 0/-		N/A	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-
	Other Bank ATM	Rs. 35/- per transaction (inclusive of FED)			N/A	Rs. 35/- per transaction (inclusive of FED)	Rs. 35/- per transaction (inclusive of FED)	Rs. 35/- per transaction (inclusive of FED)	Rs. 35/- per transaction (inclusive of FED)	Rs. 35/- per transaction (inclusive of FED)	Rs. 35/- per transaction (inclusive of FED)
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-		N/A	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	
	For other transactions	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY				Individuals Personal Accounts PKR & FCY Rs. 300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY	Individuals Personal Accounts PKR & FCY Rs.300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY
Debit Cards	Mastercard	1st Year Annual Fee	Standard Rs. 4,000/-	Standard Rs. 4,000/-	Standard USD 12	Standard Rs. 4,000/-	Standard Rs. 4,000/-	Standard Rs. 4,000/-	Standard Rs. 4,000/-	Standard Rs. 4,000/-	
		Subsequent Year's Annual Fee	Gold Rs. 5,000/-	Gold Rs. 5,000/-	Gold USD 18	Gold Rs. 5,000/-	Gold Rs. 5,000/-	Gold Rs. 5,000/-	Gold Rs. 5,000/-	Gold Rs. 5,000/-	
	Mastercard Platinum	Primary	Primary Rs. 10,000/-	Primary Rs. 10,000/-	Primary Rs. 10,000/-	Primary Rs. 10,000/-	Primary Rs. 10,000/-	Primary Rs. 10,000/-	Primary Rs. 10,000/-	Primary Rs. 10,000/-	
		Supplementary	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-	Supplementary Rs. 6,000/-	
PayPak	1st Year Annual Fee	Free on maintaining monthly average balance of Rs.25,000/-, if average balance is not maintained, charges of Rs.2,000/- will be applicable	PayPak Rs. 3,000/-	N/A	Rs. 3,000/-	PayPak Rs. 3,000/-	PayPak Rs. 3,000/-	PayPak Rs. 3,000/-	PayPak Rs. 3,000/-	PayPak Rs. 3,000/-	
	Subsequent Year's Annual Fee	Free on maintaining monthly average balance of Rs.25,000/-, if average balance is not maintained, charges of Rs.2,000/- will be applicable									

Cheque Book	Issuance	Free	Free	N/A	Free	Rs. 30/- per leaf equivalent in other currencies
	Stop payment	Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)			N/A	Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instruction (in case of multiple cheques)
	Cheque book destruction charges (if not collected within 45 days)	Rs.12 per leaf for all non remunerative current accounts				N/A

Remittance (Local)	Banker Cheque / Pay Order Issuance	Free	Free	N/A	Free	Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free
		Free	Free			

Services	Modes	Current					Saving				
		Ikhtiar and Current	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Current	Retention Account (Non Chequing Current) (ESFCA)	Ladies First	PLS Savings/Pensioners	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelancer Account Saving
Remittance (Foreign)	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges				US\$ 20/- or equivalent plus SWIFT charges	N/A	N/A	US\$ 20/- or equivalent plus SWIFT charges		
	Wire Transfer	FTT - US\$ 45/- or equivalent plus Swift charges				US\$ 45/- or equivalent plus SWIFT charges			US\$ 45/- or equivalent plus SWIFT charges		
	Service charges against issuance of FIT/FDD against Rupee account	0.10% or minimum 1000/-				0.10% or minimum 1000/-			0.10% or minimum 1000/-		
Statement of Account	Annual/Half yearly	Rs. 0/-				Rs. 0/-			Rs. 0/-		
	Duplicate	Rs. 35/- or equivalent in other currencies (inclusive of FED) per 6 months Additional Rs. 35/- or equivalent in other currencies will be charged for each 6 months							Rs. 35/- or equivalent in other currencies (inclusive of FED) per 6 months Additional Rs. 35/- or equivalent in other currencies will be charged for each 6 months		
	E-Statement	N/A				Free			Free		
Funds Transfer	ADC/Digital Channels	Rs. 0/-				Rs. 0/-			Rs. 0/-		
	IBFT	Rs. 0/- up to 25,000/- per month Above Rs. 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)				Rs. 0/- up to 25,000/- per month Above Rs. 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)			Rs. 0/- up to 25,000/- per month Above Rs. 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)		
Digital Banking	Phone/Mobile/Internet Banking subscription (one-time & annual)	Free				Rs. 0/-	Rs. 0/-	Free			
Clearing (Outward)	Normal	Rs. 0/-				N/A	Rs. 0/-	Rs. 0/-			
	Intercity	Rs. 400/- per instrument				N/A	Rs. 400/- per instrument	Rs. 400/- per instrument			
	Same Day	Rs. 600/- per instrument				N/A	Rs. 600/- per instrument	Rs. 600/- per instrument			
Closure of Account	Customer request	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-				

### You Must Know

<p><b>Requirements to open an account:</b> To open the account you will need to satisfy some identification requirements as per the regulatory instructions and Bank's internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis.</p> <p>Please ask us for more details.</p> <p><b>Cheque Bounce:</b> Dishonouring 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.</p> <p><b>Safe Custody:</b> 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><b>Record Update:</b> 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 (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.</p>	<p><b>Unclaimed Deposits:</b> 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><b>Closing this account:</b> 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.</p> <p><b>Minor Accounts:</b> 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 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.</p> <p><b>How can you get assistance or make a complaint?</b></p> <p><b>Contact Information:</b> 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 &amp; 2548</p> <p><b>Contact Centre: 021-111- SONERI (766374)</b></p> <p><b>Email: <a href="mailto:complaint.suggestion@soneribank.com">complaint.suggestion@soneribank.com</a></b></p> <p><b>Website: <a href="http://www.soneribank.com">www.soneribank.com</a></b></p> <p><b>If you are not satisfied with our response, you may contact:</b> <b>Karachi Secretariat, Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi.</b> <b>Telephone: +9221 - 99217334</b> <b>Facsimile: +9221 - 99217375</b> <b>Email: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a></b></p>
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### I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT

Customer's Name: _____	Date: _____
Product Chosen: _____	
Mandate of Account: _____	
Address: _____	
Contact No.: _____	Mobile No: _____
Email Address: _____	
Customer's Signature _____	Signature Verified: _____