Soneri Bank

Key Fact Statement for Soneri Foreign Currency Products (effective 01 Jan 2026)

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.
City	**Account Types & Salient Features:** 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 nearest branch.

Particulars		**Current Account**		**Savings Account**	
		Foreign Currency	**Soneri Forex Plus**	**Foreign Currency**	**Soneri Forex Plus**
Currency		USD/GBP/EURO	USD/GBP/EURO	USD/GBP/EURO	USD/GBP/EURO
Minimum Balance for Account	**To open**	100 in USD/GBP/EURO	0	100 in USD/GBP/EURO	0
	To keep	100 in USD/GBP/EURO	0	N/A	0
Account Maintenance Fee		Equivalent to RS. 50/- inclusive of FED	0	N/A	0
Is Profit Paid on account subject to the applicable tax rate		N/A		Yes, no rate will be applied on FCY Savings balance below 2,000/-	Yes
Indicative Profit Rate		N/A		0.10% for USD 0.05% for GBP	Slabs / USD / GBP & EURO Upto 4,999.99: 3.00% / 0.50% 5,000 to 9,999.9: 3.25% / 0.70% 10,000 to 24,999.9: 3.50% / 0.80% 25,000 to 99,999.9: 4.00% / 0.90% 100,000 & Above: 5.00% / 1.00%
Profit Payment Frequency		N/A		Half yearly	Monthly
Example (on USD/GBP/EUR 1000, you can earn USD/GBP/EUR_____ on given periodicity)		N/A		USD 0.5/- & GBP 0.25/-	Slabs / USD / GBP & EURO Upto 4,999.99: 2.50/- / 0.42/- 5,000 to 9,999.9: 2.71/- / 0.58/- 10,000 to 24,999.9: 2.92/- / 0.67/- 25,000 to 99,999.9: 3.33/- / 0.75/- 100,000 & Above: 4.17/- / 0.83/-
Premature/Early Encashment/Withdrawal Fee		N/A			

Note: Profit calculation shall be based on the monthly average balance of the account, and for tier identification for profit payment, same method shall be used.

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Service Charges

IMPORTANT: This is a list of the main service charges for this product. 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	Modes	Current Account		Savings Account	
		Foreign Currency	Soneri Forex Plus	Foreign Currency	Soneri Forex Plus
Cash Transaction	Intercity	0			
	Intra-city				
SMS Alerts	ADC/Digital /Clearing	0			
	For other transactions	USD 0.80/- per month or equivalent other FCY All business & entities accounts including USD 1.75/- per month or equivalent other FCY			
Cheque Book	Issuance	Free	Free	Rs. 30/- per leaf or equivalent in other currencies	Free 1st cheque book (10 leaves)
	Stop payment	Minimum Rs. 800/- per cheque Maximum Rs. 1,600/- per instructon (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 Foreign	Foreign Demand Draft	US$ 20/- or equivalent plus SWIFT charges			
	Wire Transfer	FTT - US$ 45/- or equivalent plus Swift charges	Free remittance (1 per month)* *Sunject to maintenance of the funds in the account for at least 30 days before the remittance is being made	FTT - US$ 45/- or equivalent plus Swift charges	
	Service charges against issuance of FTT/FDD against Rupee account	0.10% or minimum 1000/-		0.10% or minimum 1000/-	
Statement of Account	Duplicate physical copy	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	Free			
Fund Transfer	ADC/Digital Channels	0			
	IBFT	N/A			
Digital Banking	Phone/ Mobile/Internet Banking subscription (one- time & annual)	0			
Clearing	Normal	US$ 6/- per cheque plus courier charges for branches other than Karachi city (For other currencies charges will be apply as per SOC)			
Closure of Account	Customer Request	0			

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You Must Know

Requirements to open an account: 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. Please ask us for more details.

Cheque Bounce: Dishonoring of chequesis 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 Update on: 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 signed request for closure with unused cheque book leaves and debit card (if any) at your parent branch. in case you resign/leave your employer, it would be the responsibility of your company to intimate the concerned Branch Manager / Relationship Manager about your exit. The concerned person from branch will ensure to get the product category changed to Normal Current Account or PLS Savings Account, as the case may be, to continue the relationship.

If you have availed any Financing from SNBL, it should be settled before your exit. However, if there is any exception, it will be referred to ECC for necessary approval.

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

Contact Centre: 021-111- SONERI (766374)

Email: 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: in nkingmohtasib.gov.pk

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Account Holder Name:		
Product: Soneri Foreign Currency Products		
Address		
Contact No.:		**Mobile No.**
Account Holder Signature		