





# Soneri Bank

## 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, 3rd Floor Khayaban-e-Shamsheer Soneri Branch, Plot No: 1/C, Stadium Lane No: 01, DHA Phase V, Karachi.

**Direct:** 021-35171925-6

**UAN:** 111-567-890 Ext-107

**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 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>	

Note: A duplicate copy will be provided to the customer for record and information.