

Key Fact Statement for Other Islamic Deposit Products W.E.F 01 July 2026

Branch _____ City _____	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. Account Type & Sient Features: This information is accurate as of above date, Services, fees and profit rate may change on half yearly basis. For update fees / charges you may visit our website or our nearest branch.	Date: _____
Particulars	Soneri Mustageem Current Accounts	Soneri Mustageem Saving Account
Currency	Remit Direct Current Account	Roshan Savings Account
Minimum balance for Account	PKR	PKR
Account Maintenance Fee	Rs. 0/-	Rs. 0/-
Is Profit Paid on account (Subject to the applicable tax rate)		
Indicative/Expected Profit Rate		6.50%
Profit Payment Frequency		Quarterly
Example: (On Rs.100,000, you can earn Rs.—on given periodicity)	N/A	18.12500
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 Mustageem Current Accounts	Soneri Mustageem Saving Account	Term Deposit Receipts
		Remit Direct Current Account	Roshan Savings Account	Meadri TDR
Cash Transactions	Intercity			
	Intra-city	Rs. 0/-		
SMS Alerts	Own ATM Withdrawal		Rs. 0/-	
	Other Banks' ATM	Rs. 35/- per transaction (inclusive of FED)		
Debit Cards (Annual Charges)	ADC/Digital/Clearing	Free for all customers (subscribers and non-subscribers)		
	For other transactions	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)	Individuals Personal Account PKR Rs.300/- Individual USD 0.80/- per month or equivalent other FCY- All business & entities accounts including Sole - Proprietorship PKR. Rs. 500/- per month(USD 1.75/- per month or equivalent other FCY)	
Cheque Book	PayPak	1st Year Annual Fee: 1st year annual fee will be Free, on maintaining monthly average balance of Rs. 25,000/-, If average balance is not maintained, charges will be applicable as per prevailing SOCs.	Rs. 3,000/-	
	Subsequent Year's Annual Fee	Subsequent Annual fee shall be applicable as per prevailing IB SOCs	Rs. 3,000/-	
Remittance (Local)	Standard (Master)	Issuance and/or Annual Fee: Rs. 4,000/-	Rs. 4,000/-	
	Gold (Master)	Issuance and/or Annual Fee: Rs. 5,000/-	Rs. 5,000/-	
Remittance (Foreign)	Platinum (Master)	Issuance and/or Annual Fee (Primary): Rs. 10,000/-	Rs. 10,000/-	
	Supplementary	Issuance and/or Annual Fee (Supplementary): Rs. 6,500/- (Platinum)	Rs. 6,500/- (Platinum)	
Statement of Account	Issuance	Free	Rs. 30/- per leaf or equivalent in other currencies	
	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)	
Fund Transfer	Cheque book destruction charges (if not collected within 45 days)	Rs. 12 per leaf for all non remunerative current accounts	Free	
	Banker Cheque/Pay Order	Free	Bankers Cheque Rs. 550/- per instrument	
Digital Banking	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges	
	Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward	US\$ 45/- or equivalent plus SWIFT charges	US\$ 45/- or equivalent plus SWIFT charges	
Clearing	Annual / Half yearly	Rs. 0/-	Rs. 0/-	
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC	
Closure of Account	ADC/Digital Channels	Rs. 0/-	Rs. 0/-	
	Others (IBFT)	Rs. 0/- Upto 25,000/- per month Above Rs 25,000/- 0.1% or Rs. 200/- per transaction	Rs. 0/- Upto 25,000/- per month Above Rs 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)	
Customer's Name	Internet / Mobile / Phone Banking subscription (One-time & annual)	Rs. 0/-	Rs. 0/-	
	Normal	Rs. 0/-	Rs. 0/-	
Product Chosen	Intercity	Rs. 400/- per instrument	Rs. 400/- per instrument	
	Same Day	Rs. 600/- per instrument	Rs. 600/- per instrument	
Mandate of Account	Customer request	Rs. 0/-	Rs. 0/-	
	Single/Joint/Either or Survivor			

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.

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.

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 updation: 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, 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.

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 the parent branch.

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.

Soneri Bank Limited, Complaints 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: 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

update current address as per other KFS in both eng and urdu.

I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT

Customer's Name: _____ Date: _____

Product Chosen: _____
1st Paypak debit card fee will be waived if customer's account balance is Rs 25000/- or above at the time of Pakpak card issuance. For renewal / subsequent years Fee will be waived if annual average balance in account is Rs 25000/- or above otherwise charges will be applicable as per SOC.

Mandate of Account: Single/Joint/Either or Survivor

Address: _____

Contact No.: _____ Email Address: _____

Customer's Signature: _____ Signature Verified