

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

Branch _____												IMPORTANT: Please 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 account offered by other banks. You have right to receive KFS from other banks for comparison.												Date: _____	
City _____												Account Type & Slient 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.													
Soneri Mustaqeem Current Accounts												Soneri Mustaqeem Remunerative Current Accounts												Soneri Mustaqeem Saving Account	
Particulars		Jari Account	Ladies	Pensioner	FCY	Asaan, Asaan Remittance	Kisaan	SME	Sarmaya Account	Mustaqeem Rahat	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan, Asaan Remittance	Pensioner								
Currency		PKR	PKR	PKR	USD/GBP EUR/JPY	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR								
Minimum balance for Account		To Open	100/-	1000/-	Rs. 0/-	USD 100/ GBP 100/ JPY 5000	100/-	Rs. 100/-	Rs. 100/-	Rs. 0/-	100/-	Rs. 1000/-	Rs. 0/-	100/-	100/-	100/-	100/-	Rs. 0/-							
To Keep							Rs. 0/-	Rs. 0/-										Rs. 0/-							
Account Maintenance Fee		N/A																							
Is Profit Paid on account (Subject to the applicable tax rate)		Yes																							
Indicative/Expected Profit Rate		0.01%																							
Profit Payment Frequency		Monthly																							
Example: (On Rs. 1,000, you can earn Rs. --- on given periodicity)		PKR 0.00833																							
Premature/Early Encashment/Withdrawal Fee		N/A																							
Service Charges		N/A																							
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		Soneri Mustaqeem Current Accounts						Soneri Mustaqeem Remunerative Current Accounts						Soneri Mustaqeem Saving Account					
Mode		Jari Account	Ladies	Pensioner	FCY	Asaan, Asaan Remittance	Kisaan	SME	Sarmaya Account	Mustaqeem Rahat	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan, Asaan Remittance	Pensioner		
Inter-city		Rs. 0/-																	
Intra-city		Rs. 0/-																	
Own ATM Withdrawal		Rs. 0/-																	
Other Banks' ATM		Rs. 35/- per transaction (inclusive of FED)																	
ADC/Digital/Clearing		Free for all customers (subscribers and non-subscribers)																	

SMS Alerts
 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).
 same changes to be made in urdu
 Rs. 0/-

Debit Cards (Annual Charges)	PayPak	1st Year Annual Fee	Free if Customer's Account Balance is Rs. 25,000/- or Above at the Time of Card Issuance. Otherwise Charges will be applicable as per SOC	*Rs.3000/ (For waiver of fee please see You Must Know section)	Rs. 3,000/-	Free if Customer's Account Balance is Rs. 25,000/- or Above at the Time of Card Issuance. Otherwise Charges will be applicable as per SOC	Rs. 3,000/-	Free if Customer's Account Balance is Rs. 25,000/- or Above at the Time of Card Issuance. Otherwise Charges will be applicable as per SOC	Rs. 3,000/-
	Subsequent Year Annual Fee	Free if Customer's Account Balance is Rs. 25,000/- or Above at the Time of Card Issuance. Otherwise Charges will be applicable as per SOC	*Rs.3000/ (For waiver of fee please see You Must Know section)	Rs. 3,000/-	Free if Customer's Account Balance is Rs. 25,000/- or Above at the Time of Card Issuance. Otherwise Charges will be applicable as per SOC	Rs. 3,000/-	Free if Customer's Account Balance is Rs. 25,000/- or Above at the Time of Card Issuance. Otherwise Charges will be applicable as per SOC	Rs. 3,000/-	

Cheque Book	Standard (Master)	Issuance and/or Annual Fee	Rs. 4,000/-	Rs. 4,000/-	USD 12/-		Rs. 4,000/-		Rs. 4,000/-
	Gold (Master)	Issuance and/or Annual Fee	Rs. 5,000/-	Rs. 5,000/-	USD 18/-		Rs. 5,000/-		Rs. 5,000/-
	Platinum (Master)	Issuance and/or Annual Fee (Primary)				Rs. 10,000/-			Rs. 10,000/-
		Issuance and/or Annual Fee (Supplementary)				Rs. 6,500/- (Platinum)			Rs. 6,500/- (Platinum)

Remittance (Local)	Banker Cheque/Pay Order	Free	Rs. 12 per leaf for all non remunerative current accounts	del. highlighted and update Urdu as well	Free	Free	Free	Free
	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges	NA	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges

Remittance (Foreign)	Wire Transfer /Foreign Telegraphic Transfer (TT)/Foreign Outward Remittance	US\$ 45/- or equivalent plus SWIFT charges	NA	US\$ 45/- or equivalent plus SWIFT charges	US\$ 45/- or equivalent plus SWIFT charges	US\$ 45/- or equivalent plus SWIFT charges	US\$ 45/- or equivalent plus SWIFT charges	US\$ 45/- or equivalent plus SWIFT charges
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Services		Soneri Mustaqeem Current Accounts						Soneri Mustaqeem Remunerative Current Accounts						Soneri Mustaqeem Saving Account					
Mode		Jari Account	Ladies	Pensioner	FCY	Asaan, Asaan Remittance	Kisaan	SME	Sarmaya Account	Mustaqeem Rahat	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan, Asaan Remittance	Pensioner		
Annual / Half yearly		Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC																	
Duplicate		Rs. 0/-																	
ADC/Digital Channels		Rs. 0/-																	
Others (IBT)		Rs. 0/- Upto 25,000/- per month Above Rs.25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)																	
Internet / Mobile / Phone Banking subscription (One-time & annual)		Rs. 0/-																	
Normal		Rs. 0/-																	
Intercity		Rs. 400/- per instrument																	
Same Day		Rs. 600/- per instrument																	
Customer request		Rs. 0/-																	

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.
 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.
 Unclaimed Deposits: In terms of Section 31 of Banking Companies (Amendment) Act, 2034, 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.
 Assan Account: Following transactional limits shall be followed and applicable:
 Total Debit Per Month Rs. 1,000,000/- Total Credit Balance Limit: Rs. 3,000,000/-
 How can you get assistance or make a complaint?
 Minor Accounts: Aer 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.
 Contact Information: Soneri Bank Limited, Compliance Management Unit, Customer Experience Department, 3rd Floor Khyabang-e-Shamsheer Soneri Branch, Plot No: J/C, Stadium Lane No: 01, DHA Phase V, Karachi.
 Direct: 021-35171925-6
 UAN: 111-567-900 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 Mohtasab Pakistan Secretariat, 5th Floor, Shaheen Complex, M. R. Kiyani Road, Karachi. Telephone: +9221- 99217334 Facsimile: +9221- 99217375
 Email: info@bankingmohtasab.gov.pk

I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT													
Customer's Name: _____												Date: _____	
Product Chosen: _____													
Mandate of Account: Single/Joint/Either or Survivor													
Address: _____													
Contact No.: _____						Mobile No: _____						Email Address _____	
Customer's Signature: _____													
Signature Verified _____													