Soneri Bank

Key Fact Statement for Deposit Products (w.e.f. 01 July 2026)

<table>
<tr><td>Branch ____________
City ____________</td><td><u>Important:</u> 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.
<u>Account Types & Salient Features:</u> 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 visitour nearest branch.</td><td>Dated:</td></tr>
</table>

<table>
<tr><th colspan="2" rowspan="2">Particulars</th><th colspan="9">Current Accounts</th></tr>
<tr><th>Soneri Sarmaya Account (Remunerative Deposit)</th><th>Ikhtiar and Current</th><th>Pensioners</th><th>Basic Banking</th><th>Ladies First</th><th>Asaan</th><th>Asaan Remittance</th><th>Kisaan</th><th>SME current account</th></tr>
<tr><td colspan="2">Currency</td><td>PKR</td><td>PKR</td><td>PKR</td><td>PKR</td><td>PKR</td><td>PKR</td><td>PKR</td><td>PKR</td><td>PKR</td></tr>
<tr><td rowspan="2">Minimum Balance for Account</td><td>To Open</td><td>Rs. 0/-</td><td>Current A/C Rs. 100/-
Ikhtiar A/C Rs. 1,000/-</td><td>Rs. 0/-</td><td>Rs.1,000/-</td><td>Rs. 1,000/-</td><td>Rs. 100/-</td><td>Rs. 0/-</td><td>Rs. 100/-</td><td>Rs. 100/-</td></tr>
<tr><td>To Keep</td><td>Rs. 0/-</td><td>Current A/C Rs. Nil
Ikhtiar A/C Rs. 5000</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td></tr>
<tr><td colspan="2">Account Maintenance Fee</td><td>Rs. 0/-</td><td>Current Account Nil
Ikhtiar Account Rs.50/- per month inclusive of FED</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td><td>Rs. 0/-</td></tr>
<tr><td colspan="2">Is Profit Paid on account (Subject to the applicable tax rate)</td><td>Yes</td><td colspan="8" rowspan="4">N/A</td></tr>
<tr><td colspan="2">Indicative Profit Rate</td><td>Slab | Rate
Up to Rs. 999,999 | 0%
Rs. 1 Million to Rs. 2.49 Million | 7.50%
Rs. 2.5 Million to Rs. 4.99 Million | 8.50%
Rs. 5 Million and above | 9.50%</td></tr>
<tr><td colspan="2">Profit Payment Frequency</td><td>Monthly</td></tr>
<tr><td colspan="2">Example (Rs.1,000, you can earn Rs.____ on given periodicity)</td><td>Slab Rate | Profit Amount
Up to Rs. 999,999 | Rs. 0/-
Rs. 1 Million to Rs. 2.49 Million | Rs. 75/-
Rs. 2.5 Million to Rs. 4.99 Million | Rs. 85/-
Rs. 5 Million and above | Rs. 95/-</td></tr>
<tr><td colspan="2">Premature/Early Encashment/Withdrawal Fee</td><td colspan="9">N/A</td></tr>
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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	Modes		Current Accounts								
			Soneri Sarmaya Account (Remunerative Deposit)	Ikhtiar and Current	Pensioners	Basic Banking	Ladies First	Asaan	Asaan Remittance	Kisaan	SME current account
Cash Transaction	Intercity		Rs. 0/-								
	Intra-city		Rs. 0/-								
	Own ATM Withdrawal		Rs. 0/-								
	Other Banks' ATM		Rs. 35/- per transaction (inclusive of FED)								
SMS Alerts	ADC/Digital/Clearing		Rs. 0/-								
	For other transactions		Individuals Personal Accounts PKR Rs.300/- per month All business & entities accounts including Sole - Proprietorship PKR. Rs. 500/- per month								
Debit Cards (Annual Charges)	PayPak	1st Year Annual Fee Subsequent Year's Annual Fee	Rs. 3,000/-	*Rs.3000/ (For waiver of fee please see You Must Know section)	Rs. 3,000/-					*Rs.3000/ (For waiver of fee please see You Must Know section)	
	Mastercard Standard	Issuance and/or Annual Fee	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-	Rs. 4,000/-		N/A	Rs. 4,000/-
	Mastercard Gold		Rs. 5,000/-	Rs. 5,000/-	Rs. 5,000/-	Rs. 5,000/-	Rs. 5,000/-	Rs. 5,000/-			
	Mastercard Platinum	Primary	Rs. 10,000/-			Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-			
		Supplementary	Rs. 6500/-								
Cheque Book	Issuance		Rs.30/- per leaf	Free							
	Stop payment		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)		N/A	Rs.12 per leaf for all non remunerative current accounts							
Remittance (Local)	Banker Cheque/Pay Order		Banker's Cheque Rs. 550/- per instrument. Security Deposit Receipt Free	Free Free | Free	Free		Free	Free			
Remittance (Foreign)	Foreign Demand Draft		US$20/- or equivalent plus SWIFT charges					N/A			
	Wire Transfer		US $ 45/- or equivalent plus Swift charges					N/A			
	Service charges against issuance of FTT/FDD against Rupee account		0.10% or minimum 1000/-					N/A			
Statement of Account	Annual/Half yearly		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								
Funds Transfer	ADC/Digital Channels		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)								
Digital Banking	Phone/Mobile/Internet Banking subscription (one- time & annual)		Rs. 0/-								

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Services	Modes	Current Accounts								
		Sarmaya Account (Remunerative Deposit)	Ikhtiar and Current	Pensioners	Basic Banking	Ladies First	Asaan	Asaan Remittance	Kisaan	SME current account
Clearing	Normal	Rs. 0/-								
	Intercity	Rs. 400/- per instrument								
	Same Day	Rs. 600/- per instrument								
Closure of Account	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 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.

*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 Schedule of charges.

Cheque Bounce: 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.

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 (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.

Asaan 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/-

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 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.

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 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:	

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