

Key Fact Statement for Soneri Mustaqeem Foreign Currency Products (effective 01 July 26)

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.			Date: _____																															
City _____					Account Types & Salient Features: This information is accurate as of the date above. Services, fees and profit rates may change on Monthly basis. For updated fees/charges, you may visit our website or visit our branches.																															
Particulars		Current Accounts			Saving Accounts																															
		Foreign Currency	Soneri Forex Plus		Foreign Currency	Soneri Forex Plus																														
Currency		USD/GBP/EURO/JPY	USD/GBP/EURO		USD/GBP/EURO/JPY	USD/GBP/EURO																														
Minimum Balance for Account	To open	100 in USD/GBP/EURO,500 in JPY		Rs. 0/-	100 in USD/GBP/EURO,500 in JPY		Rs. 0/-																													
	To keep	Rs. 0/-			Rs. 0/-																															
Account Maintenance Fee/																																				
Is Profit Paid on account ?(Subject to the applicable tax rate)		N/A			Yes																															
Indicative Profit Rate					<table><tr><td>Slabs</td><td>USD</td><td>GBP/EURO</td></tr><tr><td>Upto 4,999.99</td><td rowspan="5">0.00%</td><td rowspan="5">0.00%</td></tr><tr><td>5,000 to 9,999.9</td></tr><tr><td>10,000 to 24,999.9</td></tr><tr><td>25,000 to 99,999.9</td></tr><tr><td>100,000 & Above</td></tr></table>	Slabs	USD	GBP/EURO	Upto 4,999.99	0.00%	0.00%	5,000 to 9,999.9	10,000 to 24,999.9	25,000 to 99,999.9	100,000 & Above	<table><tr><td>Slabs</td><td>USD</td><td>GBP/EURO</td></tr><tr><td>Upto 4,999.99</td><td>0.00%</td><td>0.00%</td></tr><tr><td>5,000 to 9,999.9</td><td>0.00%</td><td>0.00%</td></tr><tr><td>10,000 to 24,999.9</td><td>0.00%</td><td>0.00%</td></tr><tr><td>25,000 to 99,999.9</td><td>0.00%</td><td>0.00%</td></tr><tr><td>100,000 & Above</td><td>0.00%</td><td>0.00%</td></tr></table>	Slabs	USD	GBP/EURO	Upto 4,999.99	0.00%	0.00%	5,000 to 9,999.9	0.00%	0.00%	10,000 to 24,999.9	0.00%	0.00%	25,000 to 99,999.9	0.00%	0.00%	100,000 & Above	0.00%	0.00%		
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Profit Payment Frequency					Monthly																															
Example (USD 1000, you can earn USD on given periodicity)				<table><tr><td>Slabs</td><td>USD</td><td>GBP/EURO</td></tr><tr><td>Upto 4,999.99</td><td rowspan="5">0.00%</td><td rowspan="5">0.00%</td></tr><tr><td>5,000 to 9,999.9</td></tr><tr><td>10,000 to 24,999.9</td></tr><tr><td>25,000 to 99,999.9</td></tr><tr><td>100,000</td></tr></table>	Slabs	USD	GBP/EURO	Upto 4,999.99	0.00%	0.00%	5,000 to 9,999.9	10,000 to 24,999.9	25,000 to 99,999.9	100,000	<table><tr><td>Slabs</td><td>USD</td><td>GBP/EURO</td></tr><tr><td>Upto 4999.9</td><td>0.00%</td><td>0.00%</td></tr><tr><td>5,000 to 9,999.9</td><td>0.00%</td><td>0.00%</td></tr><tr><td>10,000 to 24,999.9</td><td>0.00%</td><td>0.00%</td></tr><tr><td>25,000 to 99,999.9</td><td>0.00%</td><td>0.00%</td></tr><tr><td>100,000 & Above</td><td>0.00%</td><td>0.00%</td></tr></table>	Slabs	USD	GBP/EURO	Upto 4999.9	0.00%	0.00%	5,000 to 9,999.9	0.00%	0.00%	10,000 to 24,999.9	0.00%	0.00%	25,000 to 99,999.9	0.00%	0.00%	100,000 & Above	0.00%	0.00%			
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Premature/Early Encashment/Withdrawal Fee																																				
		N/A																																		
Service Charges: This is a list of the main service charges for this account. It does not include all charges. You can find a full list of updated charges on our website www.soneribank.com or from branches. Please note that all bank charges are exclusive of applicable taxes.																																				
Services	Modes	Foreign Currency	Soneri Forex Plus		Foreign Currency	Soneri Forex Plus																														
Cash Transaction	Intercity	Rs. 0/-																																		
	Intra-city																																			
SMS Alerts	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-) All business & entities accounts including Sole - Proprietorship PKR. Rs. 500/- per month(USD 1.75/- per month or equivalent other FCY)																																		
Cheque Book	Issuance	Free			Rs. 30/- per leaf or equivalent in other currencies		First Free Cheque book of 10 Leaves and Rs. 30/- per leaf or equivalent in other currencies for subsequent cheque book																													
	Stop payment	Rs. 800/- per cheque, Maximum Rs.1600 per instructions (incase of multiple cheques)																																		
	Cheque book destruction charges (if not collected within 45 days)	Rs.12 per leaf for all non remunerative current accounts			Free																															
Remittance Foreign	Foreign Demand Draft - FDD	US\$ 20/- or equivalent plus SWIFT charges																																		
	Foreign Telegraphic Transfer (FTT) /Foreign Outward Remittance	US\$ 45/- or equivalent plus SWIFT charges																																		
Statement of Account	Annual/Half yearly	Rs. 0/-																																		
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) per 6 months																																		
Fund Transfer	ADC/Digital Channels	Rs. 0/-																																		
	IBFT	N/A																																		
Digital Banking	Internet / Mobile / Phone Banking subscription (One-time & annual)	Rs. 0/-																																		
Clearing(Outward)	Normal	Flat US\$ 6/- per cheque. Courier charges shall be applied on lodgement other than Karachi city																																		
Account Closure		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 (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 sign / authenticated request for closure at parent branch or through digital means with unused cheque book leafs & debit card (if any) 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 Helpline: 021 111-766-374 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		
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	