Soneri مُستقیم ISLAMIC BANKING

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

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	Date:
____________________ City	**Account Types & Salient Features : This information is accurate as of the date above. Services, fees and profit rates may change on half yearly basis. For updated fees/charges, you may visit our website or visit our branches.**

Particulars		**Current**			**Saving**			**Retention Account**
		Asaan Digital Account (ADA)	**Asaan Digital Remittance Account (ADRA)**	**Freelance Digital Account**	**Asaan Digital Account (ADA)**	**Asaan Digital Remittance Account (ADRA)**	**Freelance Digital Account**	**(ESFCA)**
Currency		PKR			PKR			USD/GBP/EURO
Minimum Balance for Account	**To open**	Rs. 0/-						Rs. 0/-
	To keep							
Account Maintenance Fee/ Initial Balance Requirement								
Is Profit Paid on account (Subject to the applicable tax rate)		N/A			YES			N/A
Indicative Profit Rate					6.50%			
Profit Payment Frequency					Bi Annually			
Example (Rs.1000, you can earn Rs. on given periodicity)					Rs. 32.50			
Services	**Modes**	**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.**						
Cash Transaction	Intercity	Rs. 0/-						N/A
	Intra-city							
	Own ATM withdrawal							
	Other Bank ATM	Rs. 35/- per transaction (inclusive of FED)						
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-						Rs. 0/-
	For other transactions	Rs. 300/- per month or US$ 0.80/- per month equivalent for other FCY account						
Debit Cards	Mastercard (Standard)	Rs. 4,000/-						N/A
	Mastercard (Gold)	Rs. 5,000/-						
	Platinum (Master)	Rs. 10,000/-						
	Platinum (Master) (Supplementary)	Rs. 6,500/-						
	PayPak	Rs. 3,000/-						
Cheque Book	Issuance	Free			Rs. 30/- per leaf equivalent in other currencies			
	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 (Local)	Banker Cheque / Pay Order Issuance	Free			Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free			
Remittance Foreign	Foreign Demand Draft - FDD	N/A		US$ 20/- or equivalent plus SWIFT charges	N/A		US$ 20/- or equivalent plus SWIFT charges	
	Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance			US$ 45/- or equivalent plus SWIFT charges			US$ 45/- or equivalent plus SWIFT charges	
Statement of Account	Annual/Half yearly	Rs. 0/-						Rs. 0/-
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) per 6 months						Rs. 35/- equivalent in other currencies (inclusive of FED)
Fund Transfer	ADC/Digital Channels	Rs. 0/-						Rs. 0/-
	IBFT	Rs 0/- Upto 25,000/- per month Above Rs 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)						N/A
Digital Banking	Phone/ Mobile/Internet Banking subscription (one- time & annual)	Rs. 0/-						Rs. 0/-
Clearing (Outward)	Normal	Rs. 0/-			Rs. 0/-			N/A
	Intercity	Rs. 400/- Instrument						
	Same Day	Rs. 600/- Instrument						
Account Closure	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.

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.

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/-

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.

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

Customer Name:				**Dated**	
Product Chosen:					
Mandate of Account:	**Single/Joint/Either or Survivor**				
Address:					
Contact No.:		**Mobile No.**		**Email Address**	
Customer Signature			**Signature Verified**		