Soneri
مُستقیم
ISLAMIC BANKING

Key Fact Statement for Soneri Mustaqeem Freelancer Account (W.E.F 01 July 26)

Branch ______________________

City ______________________

Date ______________________

IMPORTANT: Please read this document carefully, if you are considreing opening a new account. It is available in english and Urdu. You may also use this document to compare differennt account offered by other banks. You have right to receive KFS from other banks for comparision.

Account Type & Sielent 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.

Particulars		Freelancer Account – Current Account	Freelancer Account – Savings Account	Retention Account (Non Chequing Current) (ESFCA)
Currency		PKR	PKR	USD/GBP/EURO
Minimum balance for Account	To Open	Rs. 0/-	Rs. 0/-	Rs. 0/-
	To Keep			
Account Maintenance Fee				
Is Proft Paid on account (Subject to the applicable tax rate)		N/A	Yes	N/A
Indicative/Expected Profit Rate			6.50%	
Profit Payment Frequency			Bi Annually	
Example: (On Rs.100,000, you can earn Rs.---on given periodicity)			PKR 32.50	
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 Mustaqeem Current Accounts – Remit Direct Current Account	Soneri Mustaqeem Saving Account – Roshan Savings Account	Soneri Mustaqeem Saving Account – PLS Savings Account
Cash Trnsactions	Intercity		Rs. 0/-	Rs. 0/-	N/A
	Intra-city				
	Own ATM Withdrawal				
	Other Banks' ATM		Rs. 35/- per transaction (inclusive of FED) per 6 months		
SMS Alerts	ADC/Digital/Clearing		Free for all customers (subscribers and non-subscribers)		
	For other transacions		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)		
Debit Cards (Annual Charges)	PayPak	1st Year Annual Fee	Rs. 3,000/-		N/A
		Subsequent Year's Annual Fee	Rs. 3,000/-		
	Standard (Master)	Issuance and/or Annual Fee	Rs. 4,000/-		US$ 12
	Gold (Master)	Issuance and/or Annual Fee	Rs. 5,000/-		US$ 18
	Platinum (Master)	Issuance and/or Annual Fee (Primary)	Rs. 10,000/-		N/A
		Issuance and/or Annual Fee (Supplementary)	PKR 6,500/- (Platinum)		
Cheque Book	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)	
	Cheque book destruction charges (if not collected		Rs.12 per leaf for all non remunerative current accounts	Free	
Remittance (Local)	Banker Cheque/Pay Order		Free	Bankers Cheque Rs. 550/- per instrument	
Remittance (Foreign)	Foreign Demand Draft		US$ 20/- or equivalent plus SWIFT charges		
	Wire Transfer /Foreign Telegraphic Transfer		US$ 45/- or equivalent plus SWIFT charges		

Services	Mode	Soneri Mustaqeem Current Accounts – Remit Direct Current Account	Soneri Mustaqeem Saving Account – Roshan Savings Account	Soneri Mustaqeem Saving Account – PLS Savings Account
Statement of Account	Annual / Half yearly	Rs. 0/-		
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC per 6 months		
Fund Transfer	ADC/Digital Channels	Rs. 0/-		N/A
	Others (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)		
Digital Banking	Internet / Mobile / Phone Banking subscription (One-	Rs. 0/-		
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 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.

If you are not satisfied with our response, you may contact:

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
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:	**Single/Joint/Either or Survivor**		
Address:			
Contact No.:		**Email Address**	
Customer's Signature:		**Signature Verified**	