Soneri
مُستقیم
ISLAMIC BANKING

Key Fact Statement for Soneri Mustaqeem Employee Banking W.E.F 01 July 2026

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 o ered 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 nearest branch.	

Particulars		Current	Saving
Currency		PKR	
Minimum Balance for Account	To open	*Rs. 0/-*	
	To keep		
Account Maintenance Fee			
Is Profit Paid on account. Subject to the applicable tax rate		N/A	Yes
Indicative Profit Rate		N/A	6.50%
Profit Payment Frequency		N/A	Monthly
Example (Rs.1000, you can earn Rs on given periodicity)		N/A	PKR 5.42

Service Charges

IMPORTANT: This is a list of the main service charges for this product. 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	Savings
Cash Transaction	Intercity		NIL	
	Intra-city		Rs. 0/-	
	Own ATM withdrawal		Rs. 0/-	
	Other Bank ATM		Rs. 35/- per transaction (Inclusive of FED)	
SMS Alerts	ADC/Digital /Clearing		Rs. 0/-	
	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)	
Debit Card (Annual Charges)	PayPak	1st Year Annual Fee	Rs. 3,000/-	
		Subsequent Year's Annual Fee	Rs. 3,000/-	
	Standard (Master)	Issuance and/or Annual Fee	Rs. 4,000/-	
	Gold (Master)	Issuance and/or Annual Fee	Rs. 5,000/-	
	Platinum (Master)	Issuance and/or Annual Fee (Primary)	Rs. 10,000/-	
		Issuance and/or Annual Fee (Supplementary)	PKR 6,500/-(Platinum)	
Cheque Book	Issuance		Free	Free first cheque book of 10 leaves, subsequent cheque books Rs. 30 per leaf
	Stop payment		Minimum Rs. 800/- per cheque & Maximum Rs. 1,600/- per intruction (in case 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		Free	Bankers Cheque Rs. 550/- per instrument
Remittance Foreign	Foreign Demand Draft		US$ 20/- or equivalent plus SWIFT charges	
	Wire Transfer/Foreign Telegraphic Transfer (FTT)/Foreign Outwoard		US$ 45/- or equivalent plus SWIFT charges	
Statement of Account	Annual/Half yearly		*Rs. 0/-*	
	Duplicate			
Fund 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/-*	
Clearing	Normal			
	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: All individuals classified as "Employees" will be eligible to opt for Soneri Mustaqeem Employee Banking. Joint Account can also be opened if requested by the customer.

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.

Cheque Bounce: Dishonoring of chequesis subject to a criminal trial in Pakistan, as per section -489F Pakistan Penal Code. Accordingly, you should be writing cheues with must 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 Update on: 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.

Account Reactivation Request duly signed /authenticated.**Profit Rate on Consumer Banking (Mustaqeem Ghar and Mustaqeem Car Financing): Special rates on financing facilities to Employees as per MOU with the Employer**

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. in case you resign/leave your employer, it would be the responsibility of your company to intimate the concerned Branch Manager / Relationship Manager about your exit. The concerned person from branch will ensure to get the product category changed to Normal Current Account or Savings Account, as the case may be, to continue the relationship.

If you have availed any Financing from SNBL Islamic Banking, it should be settled before your exit. However, if there is any exception, it will be referred to ECC for necessary approval.

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 UNDERSTAND THIS KEY FACT STATEMENT

Account Holder Name:			
Product: Soneri Mustaqeem Employee Banking Current Account or Soneri Mustaqeem Employee Banking Savings Account			
Address			
Contact No.:		**Mobile No.**	
Account Holder Signature			