Soneri

مُستقیم

ISLAMIC BANKING

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

Branch ______________________________

City ______________________________

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.

Date: ________________

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.

		Soneri Mustaqeem Current Accounts					Soneri Mustaqeem Remunerative Current Accounts				Soneri Mustaqeem Saving Account						
Particulars		Jari Account	Ladies	Pensioner	FCY	Asaan, Asaan Remittance	Kisaan	SME	Sarmaya Account	Mustaqeem Rahat	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan, Asaan Remittance	Pensioner
Currency		PKR	PKR	PKR	USD/GBP EUR/JPY	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
Minimum balance for Account	To Open	100/-	1000/-	Rs. 0/-	USD 100/ GBP 100/ EUR 100/ JPY 5000	100/-	Rs. 100/-	Rs. 100/-	Rs. 0/-	100/-	Rs. 1000/-	Rs. 0/-	100/-	100/-	100/-	100/-	Rs. 0/-
	To Keep	Rs. 0/-									Rs. 0/-						
Account Maintenance Fee		Rs. 0/-									Rs. 0/-						
Is Proft Paid on account (Subject to the applicable tax rate)		N/A					Yes	Yes	Yes	Yes	Yes						
Indicative/Expected Profit Rate							0.01%	0.01%	0.05% - 8.50%	0.05%	6.50%						
Profit Payment Frequency							Monthly	Monthly	Monthly	Monthly	Monthly						
Example: (On Rs.1,000, you can earn Rs.---on given periodicity)							PKR 0.00833	PKR 0.00833	PKR 0.041	PKR 0.041	Rs. 5.42						
Premature/Early Encashment/Withdrawal Fee							N/A				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					Soneri Mustaqeem Remunerative Current Accounts				Soneri Mustaqeem Saving Account						
		Jari Account	Ladies	Pensioner	FCY	Asaan, Asaan Remittance	Kisaan	SME	Sarmaya Account	Mustaqeem Rahat	Ladies	Sahara	Youngster	Bachat	Munafa	Asaan, Asaan Remittance	Pensioner
Cash Trnsactions	Intercity	Rs. 0/-									Rs. 0/-						
	Intra-city	Rs. 0/-									Rs. 0/-						
	Own ATM Withdrawal	Rs. 0/-									Rs. 0/-						
	Other Banks' ATM	Rs. 35/- per transaction (inclusive of FED)									Rs. 35/- per transaction (inclusive of FED)						
	ADC/Digital/Clearing	Free for all customers (subscribers and non-subscribers)									Free for all customers (subscribers and non-subscribers)						
SMS Alerts	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)								Rs. 0/-	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 / Subsequent Year's Annual Fee	*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)	Rs. 3,000/-		*Rs.3000/ (For waiver of fee please see You Must Know section)	Rs. 3,000/-						
	Standard (Master) – Issuance and/or Annual Fee	Rs. 4,000/-	Rs. 4,000/-		USD 12/-	Rs. 4,000/-					Rs. 4,000/-						
	Gold (Master) – Issuance and/or Annual Fee	Rs. 5,000/-	Rs. 5,000/-		USD 18/-	Rs. 5,000/-					Rs. 5,000/-						
	Platinum (Master) – Issuance and/or Annual Fee (Primary)	Rs. 10,000/-									Rs. 10,000/-						
	Platinum (Master) – Issuance and/or Annual Fee (Supplementary)	Rs. 6,500/- (Platinum)									Rs. 6,500/-(Platinum)						
Cheque Book	Issuance	Free					First cheque book free (10 leaves), & Rs. 30/- per leaf for subsequent CB		Rs. 30/- per leaf	Free	Rs. 30/- per leaf						
	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 within 45 days)	Rs.12 per leaf for all non remunerative current accounts							Free	Free	Free						
Remittance (Local)	Banker Cheque/Pay Order	Free					Rs. 550/- flat	3 Banker's cheque only. per month Free on maintaining Rs. 25,000/- monthly average balance. Rs. 550/- flat for subsequent CBS	Rs. 550/- flat	Free	Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free						
Remittance (Foreign)	Foreign Demand Draft	US$ 20/- or equivalent plus SWIFT charges				NA	US$ 20/- or equivalent plus SWIFT charges				US$ 20/- or equivalent plus SWIFT charges						
	Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance	US$ 45/- or equivalent plus SWIFT charges				NA	US$ 45/- or equivalent plus SWIFT charges				US$ 45/- or equivalent plus SWIFT charges						
Services	**Mode**	**Soneri Mustaqeem Current Accounts**					**Soneri Mustaqeem Remunerative Current Accounts**				**Soneri Mustaqeem Saving Account**						
		Jari Account	**Ladies**	**Pensioner**	**FCY**	**Asaan, Asaan Remittance**	**Kisaan**	**SME**	**Sarmaya Account**	**Mustaqeem Rahat**	**Ladies**	**Sahara**	**Youngster**	**Bachat**	**Munafa**	**Asaan, Asaan Remittance**	**Pensioner**
Statement of Account	Annual / Half yearly	Rs. 0/-									Rs. 0/-						
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) per 6 months or as per prevailing IB SOC									Rs. 35/- equivalent in other currencies (inclusive of FED) per 6 months or as per prevailing IB SOC						
Fund Transfer	ADC/Digital Channels	Rs. 0/-									Rs. 0/-						
	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)									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-time & annual)	Rs. 0/-									Rs. 0/-						
Clearing	Normal	Rs. 0/-									Rs. 0/-						
	Intercity	Rs. 400/- per instrument									Rs. 400/- per instrument						
	Same Day	Rs. 600/- per instrument									Rs. 600/- per instrument						
Closure of Account	Customer request	Rs. 0/-									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.

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 SOC.

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: Aer 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 UNDERSTANDING THIS KEY FACT STATEMENT

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**	