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

Branch ____________________

City ____________________

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.

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.

Date: ____________________

Particulars		Soneri Mustaqeem Current Accounts	Soneri Mustaqeem Saving Account			Term Deposit Receipts		
		Remit Direct Current Account	Roshan Savings Account	PLS Savings Account	Remit Direct Savings Account	Meadi TDR	Ladies First TDR	Salana Amdani TDR
Currency		PKR	PKR	PKR	PKR	PKR	PKR	PKR
Minimum balance for Account	To Open	Rs. 0/-	Rs. 0/-	100/-	Rs. 0/-	Rs. 25,000/-	Rs. 25,000/-	Rs. 25,000/-
	To Keep							
Account Maintenance Fee				Rs. 0/-		Rs. 0/-		
Is Proft Paid on account (Subject to the applicable tax rate)		N/A	Yes			Yes		
Indicative/Expected Profit Rate			6.50%			5.75% - 9.50%	5.00% - 7.25%	9.50%
Profit Payment Frequency			Quartely	Semi-Anually	Monthly	Monthly, Quarterly, Semi Annually & Yearly	Monthly	Maturity
Example: (On Rs.100,000, you can earn Rs.---on given periodicity)			18.12500	6.04167	6.04167	Contact your branch for profit calculation	Contact your branch for profit calculation	95
Premature/Early Encashment/Withdrawal Fee			N/A			Prevailing Pre-Mature Enchasment Schedule will be applicable	Prevailing Pre-Mature Enchasment Schedule will be applicable	Prevailing Pre-Mature Enchasment Schedule will be applicable

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 Saving Account			Term Deposit Receipts		
		Remit Direct Current Account	Roshan Savings Account	PLS Savings Account	Remit Direct Savings Account	Meadi TDR	Ladies First TDR	Salana Amdani TDR
Cash Trnsactions	Intercity	Rs. 0/-	Rs. 0/-			N/A	N/A	N/A
	Intra-city							
	Own ATM Withdrawal							
	Other Banks' ATM	Rs. 35/- per transaction (inclusive of FED)	Rs. 35/- per transaction (inclusive of FED)					
SMS Alerts	ADC/Digital/Clearing	Free for all customers (subscribers and non-subscribers)	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)	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 Cards (Annual Charges)	PayPak – 1st Year 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)			
	PayPak – Subsequent Year's Annual Fee							
	Standard (Master) – Issuance and/or Annual Fee	Rs. 4,000/-	Rs. 4,000/-					
	Gold (Master) – Issuance and/or Annual Fee	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	Rs. 30/- per leaf or equivalent in other currencies		Free First cheque book of 10 leaves			
	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					
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	US$ 20/- or equivalent plus SWIFT charges					
	Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward	US$ 45/- or equivalent plus SWIFT charges	US$ 45/- or equivalent plus SWIFT charges					

Services	Mode	Soneri Mustaqeem Current Accounts	Soneri Mustaqeem Saving Account			Term Deposit Receipts		
		Remit Direct Current Account	Roshan Savings Account	PLS Savings Account	Remit Direct Savings Account	Meadi TDR	Ladies First TDR	Salana Amdani TDR
Statement of Account	Annual / Half yearly	Rs. 0/-	Rs. 0/-			N/A	N/A	N/A
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED) or as per prevailing IB SOC	Rs. 35/- equivalent in other currencies (inclusive of FED) 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	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.

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.

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.

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

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.:		**Email Address**	
Customer's Signature:		**Signature Verified**	