

Key Fact Statement for Islamic Digital 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.

Date: _____

Account Types & Salient Features: This information is accurate as of the date above. Services, fees and profit rates may change on monthly, half yearly or yearly basis or as and when deemed necessary by Bank. For updated fees/charges, you may visit our website www.soneribank.com or visit our branches.

Particulars		Current					Retention Account (Non Chequing Current) for Freelancer Account	Saving						Remunerative Current Account
		Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelance Digital Account	Jari Account	Ladies Account	(ESFCA)	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelance Digital Account	Bachat Account	Munafa Account	Ladies Account	Mustaqeem Rahat
Currency		PKR					USD/GBP/EURO	PKR						
Minimum Balance for Account	To open	Rs. 0/-			Rs. 100/-	Rs. 1000/-	Rs. 0/-	Rs. 0/-			Rs. 100/-		Rs. 1000/-	Rs. 100/-
	To keep	Rs. 0/-												
Account Maintenance Fee														
Is Profit Paid on account (Subject to the applicable tax rate)		N/A					YES							
Indicative Profit Rate							7.01%					0.05%		
Profit Payment Frequency							Bi Annually			Monthly				
Example (Rs.1000, you can earn Rs. on given periodicity)							PKR 35.05			PKR 5.84			PKR 0.04	
Premature/ Early Encashment/Withdrawal Fee		N/A												
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	Rs. 0/-						
	Intra-city													
	Own ATM withdrawal													
	Other Bank 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)												
	For other transactions	Rs. 300/- per month or US\$ 0.80/- per month equivalent for other FCY account											Rs. 0/-	
Debit Cards	Mastercard (Standard)	Rs. 4,000/-					USD 12/-	Rs. 4,000/-						
	Mastercard (Gold)	Rs. 5,000/-					USD 18/-	Rs. 5,000/-						
	Platinum (Master)	Rs. 10,000/-					N/A	Rs. 10,000/-						
	Platinum (Master) (Supplementary)	Rs. 6,500/-						Rs. 6,500/-						
	PayPak	Rs. 3,000/-			*Rs.3000/ (For waiver of fee please see You Must Know section)	Free first Card issuance, otherwise Rs. 3,000/- annual charges		Rs. 3,000/-			Free first Card issuance, otherwise Rs. 3,000/- annual charges	*Rs.3000/ (For waiver of fee please see You Must Know section)		
Cheque Book	Issuance	Free					N/A	Rs. 30/- per leaf equivalent in other currencies				Free 1st Cheque book (25 leaves)	Free	
	Stop payment	Rs. 800/- per cheque, Maximum Rs.1600 per transaction (incase of multiple cheques)						Rs. 800/- per cheque, Maximum Rs.1600 per transaction(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 / SDR	Free						Bankers Cheque Rs. 550/- per instrument Security Deposit Receipt Free				Free Bankers Cheque issuance 02 per month, otherwise Flat Rs. 550/-	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					

Services	Modes	Current					Retention Account (Non Chequing Current) for Freelancer Account	Saving						Remunerative Current Account	
		Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelance Digital Account	Jari Account	Ladies Account	(ESFCA)	Asaan Digital Account (ADA)	Asaan Digital Remittance Account (ADRA)	Freelance Digital Account	Bachat Account	Munafa Account	Ladies Account	Mustaqeem Rahat	
Statement of Account	Annual/Half yearly	Rs. 0/-													
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED)				Free	Rs. 35/- equivalent in other currencies (inclusive of FED)						Free		
Fund Transfer	ADC/Digital Channels	Rs. 0/-					N/A	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)						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	Phone/ Mobile/Internet Banking subscription (one- time & annual)	Rs. 0/-													
Clearing (Outward)	Normal	Rs. 0/-					N/A	Rs. 0/-							
	Intercity	Rs. 400/- per instrument						Rs. 400/- per instrument							
	Same Day	Rs. 600/- per instrument						Rs. 600/- per instrument							
Account Closure	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 Schedule of charges. 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/- 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. How can you get assistance or make a complaint? Soneri Bank Limited. Complaint Management Unit, Customer Experience Department, 1st Floor, PNSC Building, MT Khan Road, Karachi. UAN 021-111-567-890 Ext# 3512, 3513 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 For more information, please visit https://sunwai.sbp.org.pk/about-us.html								
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									