Soneri مُستقیم ISLAMIC BANKING

Key Fact Statement for Islamic Non Resident Deposit Accounts (W.E.F 01-07-2026)

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. Sevices / Fees / Markup Rates / Profit rates may change on monthly basis or when deemed necessary by the bank. For updated fees/charges, you may visit our website: https://web.soneribank.com or visitour nearest branch.

Particulars		Non Resident Current Accounts			Non Resident Savings Accounts	
		Repatriable (NRAR)	Non Repatriable (NRAN)	Foreign Currency (NR-FCY)	Repatriable (NRAR)	Non Repatriable (NRAN)
Currency		PKR		USD/GBP/EURO/JPY	PKR	
Minimum Balance for Account	To open	Rs. 5000/-	Rs. 0/-		Rs. 5000/-	Rs. 0/-
	To keep	Rs. 0/-			Rs. 0/-	
Account Maintenance Fee		Rs. 0/-				
Is Profit Paid on account (Subject to the applicable tax rate)		N/A			Yes	
Indicative Profit Rate					7.01%	
Profit Payment Frequency					Monthly	
Example (Rs.1000, you can earn Rs. on given periodicity)					PKR 5.76	
Premature/ Early Encashment/Withdrawal Fee		N/A				

Services	Modes	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				
		Repatriable (NRAR)	Non Repatriable (NRAN)	Foreign Currency (NR-FCY)	Repatriable (NRAR)	Non Repatriable (NRAN)
Cash Transaction	Intercity	Rs. 0/-				
	Intra-city	Rs. 0/-				
	Own ATM withdrawal	Rs. 0/-		N/A	Rs. 0/-	
	Other Bank ATM	Rs. 35/- per transaction (inclusive of FED)			Rs. 35/- per transaction (inclusive of FED)	
	International ATM / Point of Sale (POS) / International Online/POS transactions	Rs. 500/- per transaction or 4.50% of transaction, which ever is higher	N/A	Rs. 500/- per transaction or 4.50% of transaction, which ever is higher	Rs. 500/- per transaction or 4.50% of transaction, which ever is higher	N/A
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-				
	For other transactions	Individuals Personal Accounts PKR & FCY Rs. 300/- per month USD 0.80/- per month or equivalent other FCY All business & entities accounts including Sole - Proprietorship PKR & FCY Rs. 500/- per month USD 1.75/- per month or equivalent other FCY				
Debit Cards	Mastercard (Standard)	Rs. 4,000/-	N/A	N/A	Rs. 4,000/-	N/A
	Mastercard (Gold)	Rs. 5,000/-			Rs. 5,000/-	
	Mastercard Platinum	Rs. 10,000/-			Rs. 10,000/-	
	Mastercard Platinum (Supplementery)	Rs. 6,500/-			Rs. 6,500/-	
Cheque Book	Issuance	Free			Rs. 30/- per leaf equivalent in other currencies	
	Stop payment	Minimum Rs. 800/- per cheque or equivalent in other currencies (Maximum Rs. 1,600/- per instruction (in case multiple cheques)				
Remittance (Local)	Banker Cheque / Pay Order	Free		N/A	Rs. 550/- flat	
Remittance (Foreign)	Foreign Demand Draft	US$ 20/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/-	N/A	US$ 20/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/-	US$ 20/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/-	N/A
	Wire Transfer /Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance	US$ 45/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/		US$ 45/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/	US$ 45/- or equivalent plus SWIFT charges 0.10% or minimum Rs. 1000/	

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Statement of Account	Annual/Half yearly	Rs. 0/-				
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED)				
Fund Transfer	ADC/Digital Channels	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)		N/A		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	N/A	Rs. 0/-	Flat US$ 6/- per cheque. Courier charges shall be applied on lodgement other than Karachi city	N/A	
	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/-				

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 (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.

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 sign / authenticated request for closure at parent branch or through digital means with unused cheque book leafs & debit card (if any).

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 021890-567-111- Ext# 3512, 3513
Contact Centre: 021111-- 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:				Date:	
Product Chosen:					
Mandate of Account:	Single/Joint/Either or Survivor				
Address					
Contact No.:		Mobile No.		Email Address	
Customer Signature				Signature Verified	

* I acknowledge receipt of my signed copy of the KFS.