

Title of Account: _____

Account Number:

APPLICANT(S) PERSONAL INFORMATION

Details	Applicant 1	Applicant 2	Applicant 3	Applicant 4
First Name (Mr/Mrs/Ms):				
Middle Name:				
Last Name:				
Father's/Husband Name:				
Mother's Name:				
Date of Birth				
Address:				
Area				
City				
Province				
Country				
NIC (Old) (As printed on CNIC)				
CNIC				
Passport No. (For Foreign Nationals)				
Occupation:	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Professional <input type="checkbox"/> House wife <input type="checkbox"/> Others: _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Professional <input type="checkbox"/> House wife <input type="checkbox"/> Others: _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Professional <input type="checkbox"/> House wife <input type="checkbox"/> Others: _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Professional <input type="checkbox"/> House wife <input type="checkbox"/> Others: _____
If Salaried:	<input type="checkbox"/> Government <input type="checkbox"/> Private <input type="checkbox"/> Professional <input type="checkbox"/> Others: _____	<input type="checkbox"/> Government <input type="checkbox"/> Private <input type="checkbox"/> Professional <input type="checkbox"/> Others: _____	<input type="checkbox"/> Government <input type="checkbox"/> Private <input type="checkbox"/> Professional <input type="checkbox"/> Others: _____	<input type="checkbox"/> Government <input type="checkbox"/> Private <input type="checkbox"/> Professional <input type="checkbox"/> Others: _____
Employer Business Name:				
Nature of Business/Profession				
Telephone Number (Off)				
Telephone Number (Res)				
Telephone Number (Mobile)				
Income (Per Annum)	<input type="checkbox"/> Below Rs. 100,000 <input type="checkbox"/> Rs. 100,001-1,000,000 <input type="checkbox"/> Rs. 1,000,001 and above	<input type="checkbox"/> Below Rs. 100,000 <input type="checkbox"/> Rs. 100,001-1,000,000 <input type="checkbox"/> Rs. 1,000,001 and above	<input type="checkbox"/> Below Rs. 100,000 <input type="checkbox"/> Rs. 100,001-1,000,000 <input type="checkbox"/> Rs. 1,000,001 and above	<input type="checkbox"/> Below Rs. 100,000 <input type="checkbox"/> Rs. 100,001-1,000,000 <input type="checkbox"/> Rs. 1,000,001 and above
Customer Relationship (CRM ID: (in case known))				

E-mail Address: _____

Title of Account: _____

Account Number:

INTRODUCER'S DETAIL

(If Customer of Soneri Bank Limited)

Introducer CRM ID: _____ Account No. Branch _____

Introducer Name: _____

(If not the customer of Soneri Bank Ltd.)

Account No: _____

Introducer Name: _____ Bank/Branch _____

CNIC No./Passport No. _____ Expiry Date: _____

Address: _____ Area: _____ City: _____ Country: _____

Phone No. _____ Fax No. _____ Mobile No. _____

P.O.Box: _____ Postal code: _____

Introducer's Signature: _____

Introducer Verified by: _____ Name of Officer: _____ Designation: _____

OTHER SERVICES

I/We request for the following services :

- Soneri Banking Card**
- Soneri VISA Debit Card**
- Online Banking Facility**
- Online Internet Info Service**

Kindly provide following services with Soneri Banking Card/Soneri VISA Debit Card:

- ATM Card
- Debit Card
- Telephone Banking
- Cheque Free Banking

NEXT OF KIN

In case of my/our death, please inform the status of my/our account to:

Name: _____ Relationship: _____

Address: _____ Phone #: _____

Signature(s) Applicants (s)

First Applicant

Joint Applicant

Joint Applicant

Joint Applicant

Title of Account: _____

Account Number:

DECLARATION OF SURVIVORSHIP (OPTIONAL)

We hereby request and authorize you that in the event of death of any of the joint account holders, the entire balance in the account may be paid to the surviving co-account holder(s).

Signature(s) Applicants (s)

First Applicant

Joint Applicant

Joint Applicant

Joint Applicant

DECLARATION

I/We require to open my/our account(s) with Soneri Bank Ltd. By signing this application form, I/we confirm that I/we have read and understood the terms and conditions governing the account(s) and service(s), a copy of which has been supplied to me/us along with account opening form. I/We agree to be bound by the terms and conditions and any amendments which Soneri Bank Ltd. may deem fit.

Signature(s) of Applicants(s)

Title of Account: _____

Account Number:

CHEQUE BOOK REQUEST

Please supply a cheque book containing 10 Leaves 25 Leaves

Signature(s) of Applicants(s)

X

X

X

X

Cheque book issued from No. to No.

Date: _____

Issuing officer's signature

RECEIVED THE ABOVE CHEQUE BOOK LEAVES OF WHICH HAVE BEEN COUNTED BY ME/US AND FOUND IN ORDER.

X

X

X

X

SIGNATURE(S)

FOR OFFICE USE ONLY

Branch Code: _____

CRM ID: _____

Relationship: _____

SBP / MIS Category: _____

Verified by: _____

Statement of Account Frequency: Yearly

In consideration of Soneri Bank Limited (hereinafter referred to as the 'Bank') opening and/or continuing the Basic BANKing Account in my/our name (hereinafter referred to as the "Accounts") and providing banking facilities to me/us (hereinafter referred to as the "Customer"), we agree to be bound by the terms and conditions set out below and agree that the Accounts will be governed by and be subject to these terms and conditions (hereinafter referred to as the 'terms') We also agree that all deposits that may be placed by me/us with the Bank are subject to the prevailing rules and regulations of the State Bank of Pakistan and are governed by laws in effect from time to time.

A. Terms and Conditions

1. Basic Banking Account

a) I/We authorize the Bank to take actions in relation to the following matters on receipt of instructions or documents given or executed in accordance with the signing instructions specified in the account opening form of the Account until such time as I/we give the Bank written notice to the contrary.

- (i) for making payments of cheques, standing orders, direct debits, issue of drafts, mail and telegraphic transfers, purchase and sale of securities and foreign currency and any other instructions by debiting the Account whether in credit or otherwise, and
- (ii) to accept any other instructions regarding the Account including instructions for the closure of the Account.

(b) I/We understand that any funds received by the Bank on our behalf shall be credited to the Account unless the Bank receives written instructions from me/us to the contrary.

(c) I/We understand that the Bank acts only as our collecting agent and assumes no responsibility for the realization of any items deposited with the Bank for collection. Proceeds of cheques or other instruments deposited with the Bank are not available for withdrawal until collected by the Bank. The Bank reserves the right to debit the Account that may have been exceptionally credited with an item subsequently unpaid on collection. The Bank may refuse to accept for collection cheques drawn in favour of third parties or if the payee's name is not identical to our name on the Bank's record, The Bank will not accept for credit to the Account any cheque or draft in favour of a third party crossed or denoted "A/c Payee" (or any words of similar effect). The Bank may at any time debit and recover from the Account the value of any instrument negotiated, purchased or collected by the Bank in the event that the proceeds are not received against the same at any time and/or after receipt of proceeds the account of the Bank is debited or proceeds recovered from the Bank upon return of the instrument by the drawee bank or correspondent of the Bank.

(d) The Bank may, in its absolute discretion issue me/us with cheques in any form for withdrawals from the Account and may at any time in its discretion withdraw or recall the same. The Bank may also refuse to allow withdrawals except through such cheques, If a cheque book is issued, I/we undertake to be responsible for its safe custody at all times and I/we will immediately notify the Bank if this or any of the cheques contained therein, is Lost or Stolen. I/We understand that the Bank may, in its absolute discretion, accept from me/us any stop payment instructions (either orally or in writing) in cases where I/we have lost the relevant cheque or, in other circumstances in which it is allowed by the law and agreed by the Bank. Should the Bank accept any such instructions from me/us or from a person purporting to be authorized by me/us, I/we hereby undertake to indemnify the Bank against any loss, damages, costs (including any legal costs) or demands incurred by the Bank as a result of or in connection therewith. The Bank will not be liable for any loss due to payment of any lost or stolen cheques unless the Bank had notice of such loss or theft at the time of payment.

(e) I/We fully understand that total of 4 withdrawals in a month through cheques from the account are free of service charges. Additional withdrawal from the account in a month through cheques shall be subject to service charges as per Bank's Schedule of Charges in force.

(f) I/We will be liable for any overdraft or other facilities arising in connection with the Account and I/we hereby authorize the Bank to debit the Account with all or any mark-up, commission and other banking charges, costs and expenses (including any legal costs) incurred in connection therewith at such rates as may be determined by the Bank from time to time in its absolute discretion. I/We will also pay to the Bank any such amounts, in the manner and at such times, as may be required by the Bank in its absolute discretion.

(g) As regards any and all amounts credited to the Account during the period when any overdrafts or any other banking facilities in connection therewith are being provided by the Bank to the Customer, such amounts shall at the absolute and unfettered discretion of the Bank be firstly applied by the Bank to reduce any mark-up payable on the overdrafts or any other banking facilities until the markup is paid in full and then shall any such amounts so credited be applied to reduce the principal amount of any such overdraft or any other banking facilities.

(h) The Account will be subject to applicable charges as per the Bank's schedule of charges as revised from time to time. The Bank shall always be entitled without notice to me/us to recover from and debit the Account for any charges, expenses, fees, commissions, mark-up, penalties, with holding taxes, zakat, stamp duty, other duties, levies of government departments or authorities and any other impositions in respect of the Account or the balances in the Account. The Bank is authorized to reverse credit entries made in error. The Bank is also entitled to reverse debit entries made in error in relation to the account. Any charges debited by the Bank are not refundable upon closure of the Account.

(i) I/We understand that the statement of account in respect of the Account will be provided and sent by mail/courier once in a calander year. The contents of the statement of account will be treated as correct and conclusive and all discrepancies or objections if any shall be deemed to be waived unless notified in writing to the Bank within 15 days from the date of dispatch of the relevant statement.

(j) I/We authorize the Bank to respond, if it shall so choose, to any and all enquiries received from any other banks concerning the Account without reference to me/us. For the avoidance of doubt any such response may include a bank reference, I/we hereby authorize the Bank to release any information in respect of the Account and balances in the account to any authority demanding the same provided the Bank bona fide believes it is obliged to release such information.

(k) I/We understand that I/we may close the Account by giving prior written notice to the Bank. The Bank may, however, either, at its own instance or, at the instance of any court or administrative order, or otherwise, close, freeze or suspend dealings in the Account without prior notice to me/us or, without being liable for any breach of any duty it may owe to me/us.

(l) I/We authorize the Bank to make such disclosure in respect of the Account as may be required by any court order or competent authority or agency under the provisions of applicable law and/or otherwise to protect the interest of the Bank.

(s) I/We understand that the Bank may close the Account by giving 15 days notice to me/us. Any credit balance remaining due after expiry of 15 days will be sent by mail to me/us by a draft or pay order in full discharge of the Bank's liability in respect of the Account. The Bank will not be responsible for any cheques drawn on my/our account if presented after such closure. If the balance in the account remains -NIL- for consecutive 6 months it shall be closed by the Bank without notice to me/us. The Bank shall not be responsible for consequences arising out of closure of the account.

(t) In relation to any dealings in respect of the Account, the Bank shall not be liable for any loss resulting from such dealings in the event of our incapacity or bankruptcy (or any other analogous events or proceedings) unless and until the Bank has received written notice of any such event together with such documentary evidence as the Bank may require. Further, the Bank shall not be liable to me/us for any losses, damages or delay attributable in whole or in part to the acts or omissions of any government or government agency or any other event outside the Bank's control including without limitation, strikes, industrial action, equipment failure or interruption of power supplies.

(u) If conflicting or unclear instructions are issued by any of the persons authorized by me/us to operate the Account, the Bank shall be entitled forthwith to stop the operation of the Account until such time as the matter is resolved to the satisfaction of the Bank. I/We agree that the Bank will not be liable for failing to take any action in respect of the Account in the presence of conflicting or unclear instructions.

(v) I/We accept that the Bank shall have the right to refuse to open the Account or close the existing Account without assigning any reason.

1.1. Account Classification as "Dormant"

I/We fully understand that my/our Basic Banking Account shall be classified by the Bank as Dormant in any of the following events:-

- (a) If there is no transaction (deposits/withdrawals) in any of the accounts during a period of 3 years from the date of last transaction.
OR
- (b) No statement of account was requested for or acknowledged by me/us during a period of 3 years.
OR
- (c) If any of the undermentioned services for a continuous period of 3 years have not been used by me/us:-
 1. Soneri Banking Card.
 2. Soneri Visa Debit Card.
 3. On-Line Internet Information Service.

1.2. Re-activation of Dormant Accounts

I/We fully understand that following the classification of my/our account as Dormant, the same shall be re-activated by the Bank either at our written request or against deposit/withdrawal made in cash personally by me/us and the Bank shall be within its rights to decline/refuse transactions in my/our Dormant account if conducted in any other manner and that the Bank shall not be responsible for consequences arising from such refusals/decline by the Bank.

1.3. Unclaimed Balance in Account

I/We fully understand that Balance in my/our account classified as Dormant if not withdrawn/re-activated within a period of 7 years from the date of its classification as Dormant the Bank shall be within its statutory obligations to surrender such Dormant balances in my/our account to the State Bank of Pakistan in Compliance with Section 31 of Banking Companies Ordinance 1962 and refund thereof from the State Bank shall be subject to completion of formalities involved.

2. Notices

Save as otherwise provided in these Terms and Conditions, any demand or communication made by the Bank under these Terms and Conditions shall be in writing and made at the address given by me/us (or such other address as I/we shall notify the Bank from time to time) and, if posted, shall be deemed to have been served on me/us on the date of posting.

B. Terms and Conditions - Online Banking

In consideration of Soneri Bank Ltd. (hereinafter referred to as the "Bank") providing On-Line Banking Services to me/us, I/We agree to be bound by the terms and conditions set out below and agree that the On-Line Banking Services will be governed and be subject to these terms & conditions: -

Terms and Conditions

- (i) The services shall be available with any of the Bank branches designated as On-Line Banking Branch.
- (ii) The services offered shall be restricted to the following or such other services which may be introduced by the Bank from time to time: -
 - a. Balance inquiry.
 - b. Production and delivery of Statement of Account.
 - c. Cash Deposits in Pak Rupees.
 - d. Cash Withdrawals in Pak Rupees.
- (iii)
 - a. Balance inquiry/Delivery of Statement of Accounts are made available to the account holder or his authorised person.
 - b. Cash withdrawal from the account are available to the authorised signatory of the account in person.
 - c. Cash Deposits in any amounts are acceptable, subject to deduction of applicable with-holding tax where those deposits are made by other than the account holder(s) in person.
- (iv) The Bank reserves the right to refuse to provide any or all of the services if the balance in the account falls below Rs. 100000/= (Rupees One hundred thousand only) or such balance as determined and notified by the Bank from time to time (Not applicable to Running Finance Accounts withdrawals thereon being restricted to withdrawable balance only).
- (v) The Bank reserves the right to refuse payments of such cheques drawn on the account which are drawn against uncleared effects or which exceed the per day Cash Withdrawal limit of Rs. 1,000,000/= (Rupees One Million only) or such per day cash withdrawals limit as determined and notified by the Bank from time to time.
- (vi) The Bank reserves the right to levy any charges on services offered referred to in (iii) above which shall become applicable only if and when included in the Bank Schedule of Charges.
- (vii) The services shall be available only during the counter hours.
- (viii) The services shall be available only if the on-line system is functional. In the event of disruption of system the Bank reserves the right to decline the services and to provide the services only when the system is restored.

I/We hereby accept the above terms & conditions.

I/We also agree and confirm that the Bank shall always have the right to revise, amend, vary or modify these terms and conditions at any time and from time to time. Any such change will become effective upon notice being given to me/us. Such notice may be given by displaying at the countries of the Bank for a period of 15 days from the date thereof. I/We hereby agree that the Bank shall not in any way be liable to me/us for any claim howsoever arising out of provision of online service. In all matters relating to interpretation of these terms and conditions. Bank's decision shall be final and I/We hereby agree to accept such decision as final and binding on me/us.

C. Terms & Conditions - Soneri Banking Card

By requesting Soneri Bank Limited ("Bank") to issue a Soneri Banking Card ("Card") each person / entity so doing ("Holder") in consideration of the Bank making available to the Holder such Soneri Banking Card facilities at such locations as may be decided by the Bank from time to time the Holder agrees to the following terms and conditions.

1. To regard the Card as property of the Bank and to surrender it unconditionally and without reservation upon demand, without requiring any reason.
2. To ensure safe and secure possession of the Card by the Holder at all time and restrict the use of the Card solely by the Holder as it is not transferable.
3. Not to use the Card after any notification of its cancellation or withdrawal has been given to the Holder by the Bank.
4. NOT TO DISCLOSE TO ANY PERSON OR OTHER THAN AUTHORISED PERSON (WHERE THE HOLDER IS A LEGAL ENTITY) AT ANY TIME AND UNDER ANY CIRCUMSTANCES, THE ATM DEBIT CARD PERSONAL IDENTIFICATION NUMBER (ATM/DEBIT CARD/CHEQUE FREE BANKING -PIN) AND / OR T-PIN WHICH THE BANK MAY PROVIDE THE HOLDER FROM TIME TO TIME AT THE RISK OF THE HOLDER.
5. To notify the Bank immediately should the Card be lost or stolen or should the ATM / Debit Card / Cheque Free Banking PIN and / or T-PIN be disclosed or If the Holder suspects that the Card has been used in a manner not authorized in terms hereof.
6. TO BE LIABLE FOR ALL WITHDRAWALS / TRANSFERS / TRANSACTIONS IN RESPECT OF THE CARD UNTIL 48 (FORTY-EIGHT) HOURS AFTER EFFECTIVE NOTIFICATION TO THE BANK OF THE CARD BEING LOST/STOLEN OR THE ATM / DEBIT CARD / CHEQUE FREE BANKING PIN AND T-PIN BEING DISCLOSED.
7. At no time to use or attempt to use the Card for a withdrawal or transfer unless there are sufficient funds in the Holder's account(s) designated in the Application for issuance of the Card ("Holder's account(s)") and unless such withdrawal/transfer does not exceed the per-day per transaction withdrawal/transfer payment limits which may be proscribed by the Bank from time to time. If for any reason the Holder's account(s) gets overdrawn by the use of the Card, the Holder authorizes the Bank to charge and debit mark-up / administration charges and/or service charges at the rates prescribed from time to time on the amount so overdrawn. The Holder shall be responsible for immediately making reimbursement to the Bank for the overdrawn amount together with applicable mark-up/administration charges, service charges whether or not any demand is made by the Bank.
8. To accept the Bank as irrevocably authorized to debit the amount of all withdrawals, transfers and/or other transactions through the Card and all Bank charges applicable for the use of the Card to the Holder's account(s) with the Bank, whether or not made with the Holder's knowledge or authority. It is the duty of the Holder to check on the prevailing rates of respective charges levied by the Bank. In case the Holder's account(s) does/do not have sufficient funds for any reason, the Bank will have the right to set-off any credit balance/proceeds of Instruments or other Items, of the Holder available with the Bank.
9. To accept the Bank's record of withdrawals through ATM / Cheque Free Banking, payments to Merchant outlets, transfers and deposits as conclusive and binding for all purposes. To further accept that any transaction information appearing on the print-out issued by the ATMs and/or POS Terminals at Merchants Outlet / Branches to the Holder, shall not constitute a receipt or acknowledgment by the Bank or evidence of correctness of the transactions, but merely a memo based on Holders Instructions. In the event of the Holder disputing any transaction through the Card, the Bank will not be liable to disclose its internal records to the Holder(s), and a certificate of the correctness of the transaction by the Bank shall be accepted as conclusive and final by the Holder.
10. As and when cash and cheque deposit service through ATMs is made available to accept that any cash or cheque deposited through the ATMs with the use of the card is entirely at the risk and responsibility of the Holder and is subject to verification and implementation by the Bank, The Holder accepts that cheques deposited through the ATM may be sent for collection/clearance upto two clear working days after deposit and the Holder's account will only be credited after realization. It shall be responsibility of the Holder to ascertain and verify that the Holder's instructions have been implemented accurately. Any discrepancies must be notified within 72 hours of the effective time of the transaction, failing which the transaction shall be deemed to have been accepted by the Holder as correct.

11. To immediately return the card for cancellation should the Holders designated account(s) be closed.
12. To acknowledge that the amount stated on the ATM / POS screen or printed enquiry slip or made available through Telephone Banking Service shall not for any purpose whatsoever be taken as conclusive of status of the Holder(s) account(s) with the Bank.
13. To accept that any other branch of Soneri Bank Limited shall not be responsible or liable for any of the Bank's liability or obligation hereunder or for the Bank's failure to meet the Customer's withdrawals / payments to Merchants Outlets demands arising from any cause whatsoever whether or not beyond the control of the Bank. Without limitation to the generality of the foregoing, the Bank Shall not be liable for any act, errors, neglects or defaults, actions or omissions, of any of the Bank's employees.
14. Not to hold the Bank responsible for any inconvenience, loss, damage or embarrassment suffered by the Holder due to malfunctioning or non-operation of the ATMs, POS terminals (Merchants / Branches) / Telephone Banking or if the Card is not honoured / accepted for any reason whatsoever or if the Card is retained by the ATM.
15. To accept that the Bank may suspend or withdraw the Soneri Banking Card facilities from the Holder and cancel the Card at any time without assigning any reason therefor and without affecting the holder's liabilities and obligations to the Bank. The Holder accepts that no prior notice will be required to be given by the Bank for such suspension / withdrawal / cancellation Retention of the Card by the ATM or refusal of the ATMs / POS Terminals (Merchants/ Branches) to honour instructions through the Card shall be construed as a withdrawal / cancellation until confirmed otherwise by the Bank upon enquiry of the holder.
16. To accept that Bank reserves the right at all times to vary the terms and conditions applicable to the Soneri Banking Card facilities and the Card. The revised terms and conditions will become effective immediately upon notice being given and such notice shall be deemed to have been given if displayed at the counter of the Bank for a period of 15 days.
17. To accept that all transactions made with the Card by any one of the joint account holders or authorized users of Companies, Firms, Societies Clubs, Trusts, etc. shall be binding jointly and/or severally.
18. To accept that these terms and conditions are subject to the laws of Pakistan and the Courts, Tribunals shall have nonexclusive jurisdiction.

Acceptance of Terms and Conditions

I/We accept that the Bank reserves the right to modify these Terms and Conditions from time to time. The revised or modified Terms and Conditions will become effective upon notice being given to me/us, such notice being deemed to have been properly given. If the revised Terms and Conditions are displayed or available at the counters of the Bank for a period of 15 days from the date of revision. I/We hereby waive any and all claims I/we may have against the Bank pursuant to the Account or these Terms and Conditions unless such claim is based on fraud or wilful misconduct of the Bank. The Bank's interpretation of these Terms and Conditions shall be final and binding on me/us. I/we have signed the application form as a token of acceptance of the aforesaid Terms and Conditions and I/we have read and understood the Terms and Conditions prior to such signing.

I acknowledge receipt of my signed copy of the Account Opening Form and Terms and Conditions, and undertake to be responsible for its safe-custody at all times. The Bank will not be responsible in case of loss or theft of the document.

Received copy of complete account opening form along with Terms & Conditions.

Signature of Applicant(s)

X

X

X

X

KYC COMPLIANCE:

Nature of Account	Document / papers to be obtained
Individual	<ul style="list-style-type: none"> (i) Attested photocopy of computerized national identity card (CNIC) or passport of the individual / sole proprietor by a gazetted officer or an officer of the bank / DFI. (ii) In case the CNIC does not contain a photograph, the bank / DFI should also obtain, in addition to CNIC, any other document such as driving license etc. that contains a photograph. (iii) In case of a salaried person, attested copy of his service card, or any acceptable evidence of service, including, but not limited to a certificate from the employer. (iv) In case of illiterate person, a passport size photograph of the new account holder besides taking his right and left thumb impression of the specimen signature card.

We confirm that documents listed above have been obtained and that the applicable "Declaration" incorporated in the Account Opening Form has been signed by the applicant.

Authorised Officer

Manager