



Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	(DD/MM/YY)	Branch Code*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch Name	<input type="text"/>								

*The Symbol * represents Mandatory Fields. Non provision of Mandatory information might render the application as discrepant.*

Customer Account Information

Account Title*	<input type="text"/>								
Account Nature*	<input type="checkbox"/> Individual Account				<input type="checkbox"/> Joint Account (Operating Instructions Either or Survivor Account Only)				
Account Type*	<input type="checkbox"/> Saving Account				<input type="checkbox"/> Current Account				
				<input type="checkbox"/> Basic Banking Account					
Account Number*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Customer Information

Customer's Name*	<input type="text"/>																		(As mentioned on the CNIC/SNIC/NICOP/POC/Passport)						
CNIC / SNIC / NICOP / POC Number*	<input type="text"/>										-			Passport Number* (only for resident foreign nationals)	<input type="text"/>										
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Others				Date of Birth* (DD/MM/YY)	<input type="text"/>	-	<input type="text"/>	-	<input type="text"/>	Nationality*	<input type="checkbox"/> Pakistani	<input type="checkbox"/> Others										
Father's/Husband's Name*	<input type="text"/>																								
Mother's Maiden Name*	<input type="text"/>																								
Mailing Address*	<input type="text"/>																								
	<input type="text"/>																								
	<input type="text"/>																								
City*	<input type="text"/>																		Telephone # Residence*	<input type="text"/>					
E-mail ID	<input type="text"/>																								
Telephone # Office	<input type="text"/>						Mobile #*	<input type="text"/>						Fax #	<input type="text"/>										

Visa Debit Card Issuance Information

Card Category*	<input type="checkbox"/> Classic	<input type="checkbox"/> Gold	Card Request Type*	<input type="checkbox"/> New	<input type="checkbox"/> Replacement	<input type="checkbox"/> Supplementary															
Name on Card*	<input type="text"/>																		(The Name on Card should be similar to the applicant's name on CNIC/SNIC/NICOP/POC/Passport & should not exceed 19 characters)		
Other Account Numbers within Soneri Bank (bearing the same title of account and linked with the same CRM) to be linked with SBL Visa Debit Card																					
Branch Code	<input type="text"/>			Account #	<input type="text"/>						Branch Code	<input type="text"/>			Account #	<input type="text"/>					
	<input type="text"/>				<input type="text"/>							<input type="text"/>				<input type="text"/>					
	<input type="text"/>				<input type="text"/>							<input type="text"/>				<input type="text"/>					

Signature of Soneri Visa Debit Card Applicant



Terms and Conditions

The following terms and conditions constitute a formal agreement between Bank and the Cardholder setting out the requisites under which the Card has been issued to the Cardholder. The Cardholder shall be bound by these Terms and Conditions by accepting and using the Soneri Visa Debit Card.

In these terms and Conditions:

- a. **“Account”** means the bank account held or to be held with the Bank in the name of the Cardholder (whether solely or jointly with another person).
 - b. **“Bank”** means that branch of Soneri Bank Limited, which holds the Account.
 - c. **“Card”** means the Soneri Visa Classic/Gold Debit Card.
 - d. **“Cardholder”** means the person to whom the Card has been issued having authority alone to operate the Card in accordance with the Account’s mandate in respect thereof.
 - e. **“PIN”** means the Personal Identification Number which the Cardholder uses from time to time with the Card.
 - f. **“TPIN”** means the Telephone Personal Identification Number which the Cardholder uses from time to time with the Card.
 - g. **“Transaction”** means any cash withdrawal or payment made using the Card, or any refund arising in connection with the use of the Card in any authorized manner for debit or credit to the Account.
 - h. **“VISA”** means Visa International Service Association.
1. Every Account Holder who is eligible to apply for the Card must be eighteen (18) years old or above as of the date of the application for the issuance of the card and has the legal capacity to enter into binding contracts.
 2. Usage of the Card is subject to the terms, policies and procedures that the Bank may adopt or modify from time to time with prior notice to the Cardholder (whether general, specific or by publication in the Bank’s Schedule of Charges).
 3. If the application for a Card is jointly signed by persons maintaining joint account on either or survivor basis, the said person shall be jointly and severally bound by these terms & conditions.
 4. The Card shall be issued to individuals who maintain Current/Savings/Basic Banking Account in PAK Rupee on Individual/Sole proprietorship/Joint- Either or Survivor Basis with the “Bank” in Pakistan, with a minimum balance amount maintained at all times as per bank policy. In the event of the account being closed for any reason, the Card’s usage validity shall cease.
 5. An amount of at least equal to the Card issuance charges as per SOC /minimum balance as per bank policy (whichever is higher) is to be maintained by the Account Holder in his Account at the time of Visa Debit Card Issuance.
 6. The Card shall not be used to overdraw the account or to obtain credit of any description or nature and shall not under any circumstances be alienate, transferred, pledged against encumbrance of any nature. The Bank shall not be responsible for any loss or damage arising directly or indirectly from / due to the insufficiency of funds in the Cardholder’s Account.
 7. The Card shall remain the property of the bank at all times and the Bank may at its soles discretion, and without assigning any reason, cancel the Card and through notice, demand it’s return, and the card holder shall return the card to the Bank within the time stipulated by the Bank in the notice. The Bank shall not be liable for any loss suffered by the Cardholder as a result thereof. The Card may not be used by any person other than the Cardholder.
 8. The Cardholder undertakes not to divulge his/her PIN accidentally or otherwise, to any other person. The Cardholder shall indemnify and keep the Bank indemnified and harmless from / and against all losses, damages and costs that may occur as result of the PIN divulgence. The Cardholder shall not pass the card to any other person and undertakes that he/she shall take every possible care to prevent the Card from being lost, mislaid or stolen and shall be liable for all losses and consequences resulting there from. The Cardholder shall notify the Bank immediately if the Card is lost, mislaid or stolen and if the PIN is unwillingly divulged to a third party.
 9. The Bank is authorized to act on any telephone instructions that the Bank believes have been given by the Cardholder where the person giving such instructions enters his/her PIN/TPIN Number assigned to the Cardholder by the Bank via secured IVR channel.
 10. The Cardholder shall at all times remain liable for all the transactions made by the use of the Card. The Bank’s record of transaction processed by the Card shall be conclusive and binding evidence for all purposes. However, in case of any disputed transaction (s), Cardholder must report the matter in writing within 45 days of the relative Statement of Account(s) date to its relevant Branch or customer Services / Call Center. In case the claim proves to be fake after investigation, Cardholder will be charged a fee decided by the bank.
 11. The Bank shall debit the Cardholder’s account with any withdrawals/transfer payments and all such payments as affected by the use of the Card along with related Bank charges including taxes levied by the Federal or Provincial Government and all such entries in the account shall be conclusive and binding upon the Cardholder.
 12. The Bank reserves the right to limit cash withdrawals and total purchases amount from an ATM or POS terminal during 24hrs period and to advise the Cardholder of such limits.
 13. In case a Merchant makes a refund for a Debit Card transaction, the Bank will Credit the Cardholder’s Account upon receipt of cleared refund amount from the Merchant or Settlement / Acquiring Bank. The Bank will not be responsible for any delay in receiving such refunds.
 14. The Bank shall have the right to rectify any error in the entries and reverse any erroneous entries in the account due to any bonafide mistake or malfunction of the ATM/POS. The Bank’s record of any transaction generated electronically or otherwise shall be conclusive evidence of such transaction.

Terms and Conditions (Contd.)



- 15. The Bank may (but shall not be obliged to) record telephone instructions and such record of any instruction shall be conclusive and binding on the Cardholder.
- 16. The Bank shall be entitled to alter, amend, delete or add these terms & conditions and services provided through the Card from time & time at its discretion.
- 17. The Cardholder shall pay to the Bank all fees and charges that the Bank may impose from time to time in connection with the Card services.
- 18. The Bank shall not be liable to the Cardholder for any loss suffered as a result of Bank being prevented from or delayed in providing any banking or other services to the Cardholder due to strikes, industrial actions, failure of power supplies, systems or equipment or causes beyond the Bank’s control. The Bank shall not be liable in any manner due to any accidental death, injury or property damage that may be sustained by the Cardholder in using the Card at ATM rooms or locations, it being agreed that the Cardholder shall use the Card entirely at his/her own risk, cost and consequences. Furthermore, whenever the Card is used by the Cardholder for payment of any utility or other bills, the Cardholder shall remain solely liable for any penalty, cost or surcharge which may be levied by the utility or service provider for late payment, irrespective of whether the Cardholder provided adequate notice and proper details to the Bank.
- 19. If you are emigrating and/or proceeding abroad on permanent employment or intending to become a Non Resident Pakistani must surrender the Card at a prior time and clear the entire card out standings.
- 20. These terms and conditions are read in conjunction with Account Opening Form Terms & Conditions as shall be applicable to the account from time to time.
- 21. These terms and conditions are subject to rules and regulations, circulars and directives, of the SBP (as may be applicable from time to time) and will be governed by the substantive and procedural laws of Islamic Republic of Pakistan. The courts in Pakistan will have exclusive jurisdiction.

Customer Undertaking/Declaration

By signing this application, I hereby confirm that the information provided by me is correct to the best of my knowledge. I confirm having read and understood the above Terms and Conditions and having accepted the same, agree to abide by them.

Signature of Soneri Visa Debit Card Applicant

Required Documents (As per account nature)

<p style="text-align: center;"><u>1. Individual Account</u></p> <p>1. Legible copy of Valid CNIC/SNIC/NICOP/POC/Passport.</p>	<p style="text-align: center;"><u>2. Joint - Either / Survivor Account</u></p> <p>1. Legible copy of Valid CNIC/SNIC/NICOP/POC/Passport.</p>
<p style="text-align: center;"><u>3. Sole Proprietorship</u></p> <p>1. Legible copy of Valid CNIC/SNIC/NICOP/POC/Passport. 2. Request letter on the entity’s letterhead to issue a debit card to the Sole Proprietor.</p>	

For Bank/Branch Use Only

Branch Name & Code: _____

CRM #

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Checked by _____

Branch Officer

Authorized by _____

Branch Manager/Operations Manager

Note for Branch: Ensure to take a legible copy of applicant’s valid CNIC/SNIC/NICOP/POC/Passport. Original CNIC/SNIC/NICOP/POC/Passport is to be seen by the Branch Official and endorse the obtained copy respectively by signing and affixing “**Original seen**” Stamp.
Verify the above information with applicant’s CRM and affix “**Signature Verification**” stamp for applicant’s signature on this form. In case of non-compliance the application may / can be rendered as discrepant.