

Dear Customers,

Date: 30/6/2014

Under the directive from State Bank of Pakistan to all banks, Soneri Bank Limited has implemented Standardization of Customer's Cheque Layout and Enhanced Security Features in the Customer Cheques. Accordingly the Cheque Books issued to our valued customers starting from 30<sup>th</sup> June, 2014 will be in accordance to SBP directive regarding standardized structure with added security features.

Following are the salient features of new cheque books:

- All cheques carry printer's logo as a standardized Watermark visible only if the cheque is placed against a light source. Also the security paper used for cheques contains invisible Ultraviolet (UV) security feature.
- Space on the cheques allocated for the amount and name of payee contains anti forgery ink.
- Account Number, Title and MICR line on each cheque has been printed using the bleed through technology.
- Date field on cheque is "DD MM YYYY" (e.g. 01 07 2014). Any kind of slashes or other symbols are not permitted between elements of the date.
- While mentioning amount in figures, any type of alphabetic characters or any type of special characters like commas, decimals and slashes must not be used. Example: PKR 224410 (Two hundred Twenty four thousand Four hundred Ten only).
- Each cheque contains account holder's IBAN (international bank account number) as mandated vide SBP PSD circular No.2 of 2012. IBAN consists of 24 digits: Example PK43 SONE 0000202011708306 (the first 2 digits represent country code, next 2 are the check digits, 4 digits show bank's i.d. next 5 stand for branch code and the last 11 digits contain your account number.
- There must be no conditional statement written/printed on the cheque such as "Void if over .... Rs.", "Not valid if presented after (a certain date)" or "Not valid unless presented after .... Days", etc.

You may get your new standardized cheque book having enhanced security features and layout upon applying as per the Bank's procedure.

In case of requiring further detail in this regard, Please contact to the Branch Manager or Operations Manager who will be pleased to answer your queries.

Thanks for your continued patronage.

**Soneri Bank Limited.**