

## Key Fact Statement for Deposit Products

_____ Branch		<b>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.</b>								Dated:	
_____ City		<b>Account Types and Salient Features:</b> This information is accurate as of the date above. Services, fees and profit rates may change on monthly basis. For updated fees/charges, you may visit our website or visit our nearest branch.									
Particulars	Soneri Mustaqeem Current Accounts					Soneri Mustaqeem Savings Accounts				Term Deposit Receipts	
	Remunerative	Non Remunerative									
Currency	Rahat Account	Jari Account	Asaan	Pensioner	Foreign Currency	Bachat	Munafa	Pensioner	Asaan	Meaadi	
	PKR	PKR	PKR	PKR	USD/GBP/EURO/JPY	PKR	PKR	PKR	PKR	PKR	
Minimum Balance for Account	To Open	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 0/-	USD 100 GBP 100 EUR 100 JPY 5,000	Rs. 100/-	Rs. 100/-	Rs. 0/-	Rs. 100/-	Rs. 25,000/-
	To Keep	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	0	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 25,000/-
Account Maintenance Fee	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	0	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	
Is Profit Paid on account (Subject to the applicable tax rate)	Yes	No	No	No	No	Yes	Yes	Yes	Yes	Yes	
Indicative Profit Rate (%) (per annum)	0.05%	N/A	N/A	N/A	N/A	3.00%	3% - 5.5%	3.00%	3.00%	3.50% - 6.50%	
Profit Payment Frequency	Monthly	N/A	N/A	N/A	N/A	Monthly	Monthly	Monthly	Monthly	Monthly, Quarterly, Semi Annually, Annually and Maturity.	
Example: (On Rs.1,000, you can earn Rs.---on given periodicity)	0.041	N/A				2.5	2.5 - 4.5	2.5	2.5	Contact your branch for profit calculation	
Premature/Early Encashment/Withdrawal Fee	N/A									Revised Profit Rate of the nearest tenor will be applicable	
<b>Service Charges</b> <b>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 <a href="http://www.soneribank.com">www.soneribank.com</a>. Please note that all Bank Charges are exclusive of applicable taxes.</b>											
Services	Modes	Rahat	Jari	Asaan	Pensioner	Foreign Currency	Bachat	Munafa	Pensioner	Asaan	
Cash Transaction	Intercity	Rs 0/-	up to Rs. 500,000/- "Rs. 250/- per transaction"			Rs 0/-	up to Rs. 500,000/- "Rs. 250/- per transaction"				
			Over Rs. 500,000/- "Rs. 350/- per transaction"	N/A	Over Rs. 500,000/- "Rs. 350/- per transaction"		Over Rs. 500,000/- "Rs. 350/- per transaction"		N/A		
	Intra-city	Rs 0/-					Rs 0/-				
	Own ATM Withdrawal	Rs 0/-					N/A	Rs 0/-			
Other Banks' ATM	Rs. 18.75 per transaction (inclusive of FED)					Rs. 18.75 per transaction (inclusive of FED)					

Services	Modes	Rahat	Jari	Asaan	Pensioner	Foreign Currency	Bachat	Munafa	Pensioner	Asaan	
SMS Alerts	ADC/Digital	Free for all customers (subscribers and non-subscribers)									
	Clearing	Free for all customers (subscribers and non-subscribers)									
	For other transactions	Rs. 0/-	Rs. 90/- per month or equivalent FCY of account								
Debit Cards	Mastercard Standard	Rs. 1,000/-	Rs. 1,000/-	N/A	Rs. 1,000/-	N/A	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	N/A	
	Mastercard Gold	Rs. 1,300/-	Rs. 1,300/-	N/A	Rs. 1,300/-	N/A	Rs. 1,300/-	Rs. 1,300/-	Rs. 1,300/-	N/A	
	PayPak	Rs. 0/-	Rs. 700/-	Rs. 700/-	Rs. 700/-	N/A	Rs. 700/-	Rs. 700/-	Rs. 700/-	Rs. 700/-	
Cheque Book	Issuance	Rs. 0/-	Rs. 18/- per leaf equivalent in other currencies								
	Stop payment	Rs. 500/- per instruction or equivalent in other currencies									
Remittance (Local)	Banker Cheque/Pay Order	Rs. 0/-	Rs. 300/- flat			N/A	Rs. 300/- flat				
Remittance Foreign	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges and Paisas 10 per Rs. 100/- minimum Rs. 900/-		N/A	US\$ 20/- or equivalent plus SWIFT charges and Paisas 10 per Rs. 100/- minimum Rs. 900/-	US\$ 20/- or equivalent plus SWIFT charges	US\$ 20/- or equivalent plus SWIFT charges and Paisas 10 per Rs. 100/- minimum Rs. 900/-			N/A	
Remittance Foreign	Wire Transfer	US\$ 30/- or equivalent plus SWIFT charges and Paisas 10 per Rs. 100/- minimum Rs. 900/-		N/A	US\$ 30/- or equivalent plus SWIFT charges & Paisas 10 per Rs. 100/- minimum Rs. 900/-	US\$ 30/- or equivalent plus SWIFT charges	US\$ 30/- or equivalent plus SWIFT charges and Paisas 10 per Rs. 100/- minimum Rs. 900/-			N/A	
Statement of Account	Annual/Half yearly	Rs. 0/-									
	Duplicate	Rs. 0/-	Rs. 35/- equivalent in other currencies								
Fund Transfer	ADC/Digital Channels	Rs. 0/-									
	Others (IBFT)	Transaction up to Rs. 25000/- per month, Rs.0/- Transaction above Rs. 25000/- per month 0.1% or 200 per transaction whichever is lower (including FED)				N/A	Transaction up to Rs. 25000/- per month, Rs.0/- Transaction above Rs. 25000/- per month 0.1% or 200 per transaction whichever is lower (including FED)				
Digital Banking	Internet/Mobile/Phone Banking subscription	Rs. 0/-									
Clearing	Normal	Rs. 0/-				US\$ 7/- per transaction plus courier charges for branches other than Karachi city. For other currencies, collection charges will be applied as per SOC	Rs. 0/-				
	Intercity	Rs. 300/- per instrument					Rs. 300/- per instrument				
	Same Day	Rs. 500/- per instrument					Rs. 500/- per instrument				
Closure of Account	Customer request	Rs. 175/- or whatever minimum balance is available	Rs. 0/-			Rs. 175/- or whatever minimum balance is available	Rs. 175/- or whatever minimum balance is available		Rs. 0/-		



**You Must Know**

**Requirements to open an account:** To open the account you will need to satisfy some identification requirements as per the regulatory instructions and the Bank's 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:** Dishonouring 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 ATM 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 Update:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact the 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/authneticated. 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 a non marriage certificate yearly, the account shall become dormant.

**Unclaimed Deposits:** In terms of Section 31 of Banking Companies Ordinance, 1962, all deposits which have not been operated during the period of last ten 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.

How can you get assistance or make a complaint?

Soneri Bank Limited. Complaint Management Unit, Customer Experience Department, 1st Floor, Al-Rahim Tower, I. I. Chundrigar Road, Karachi.

**Tel: 021 111-567-890 Ext: 2962 & 2548**

**Contact Centre: 021-111- SONERI (766374)**

**Email: [complaint.suggestion@soneribank.com](mailto:complaint.suggestion@soneribank.com)**

**Website: [www.soneribank.com](http://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](mailto:info@bankingmohtasib.gov.pk)**

**I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT**

<b>Customer's Name:</b>			
<b>Product Chosen:</b>			
<b>Mandate of Account:</b>	Single/Joint/Either or Survivor		
<b>Address:</b>			
<b>Contact No.:</b>	<b>Mobile No.:</b>	<b>Email Address:</b>	
<b>Customer's Signature:</b>			<b>Signature Verified:</b>