



Soneri Bank
Roshan Har Qadam

Dear Customers!

Under the directives from State Bank of Pakistan, Soneri Bank Limited has implemented Standardisation of Customer's Cheque Layout in the Customer's Cheques. Accordingly, the Cheque Books issued to our valued customers are in accordance to SBP directives issued from time to time.

Following are the salient cheque standardisation features of Soneri Bank's Cheque Books:

- i. All cheques have Soneri Bank watermark embedded in the paper.
- ii. Space on the cheques allocated for the Amount in Figure, Cheque Number and Name of the Payee, contains anti-forgery block printing.
- iii. MICR encoding, on all cheques, has been printed using the bleed through technology. MICR line includes Cheque Number, Bank and Branch Code, Account Number and Currency Code.
- iv. Date field, on all cheques, is printed in lucid background, as DDMMYYYY, on the upper right side of the cheque. Any kind of slashes or other symbols are NOT permitted between elements of the date.
- v. Cheque number is printed on the extreme right side of the cheque, above the date field.
- vi. The amount in words may be printed or handwritten in the designated space, identified by two parallel horizontal lines, starting with the phrase 'Rupees' for domestic currency and for foreign currency, it starts with 'For the sum of' and ends with the relevant name of the foreign currency.
- vii. Any type of alphabetic characters or any type of special characters like commas, decimals, and slashes must not be used in the 'Amount in figures' field and it is preceded by PKR for domestic currency and the relevant symbol (i.e. \$, €, etc.) for foreign currency.
- viii. The payer's name appears on the cheque below IBAN.
- ix. The signature line area is located in the lower right area of the cheque.
- x. 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.
- xi. All cheques contain the account holder's International Bank Account Number (IBAN) across the left bottom side. IBAN consists of 24 digits, e.g. PK31SONE0000220006186476 (the first 2 digits represent the country code, next 2 are the cheque's digits, 4 digits show the bank's ID, next 5 stand for the branch code and the last 11 digits contain the customer's account number).
- xii. All cheques have the size, measurement and font specification as prescribed by SBP.
- xiii. Black and Blue are the recommended ink colours to be used for writing cheques.
- xiv. Use of scotch tape is not allowed on the cheque and such instruments shall be returned by the bank.