



Key Fact Statement for Deposit Products

Particulars		Current Accounts					Savings Accounts					Term Deposit Receipts								
		Ikhtiar and Current	Pensioners	Basic Banking	Ladies First	Asaan	Foreign Currency	Sahara (Senior Citizens)	PLS Savings/ Pensioners	Soneri Savings	Asaan	Youngsters Minor Savings	Foreign Currency	PKR Term Deposit	Nigehban Term Deposit	Foreign Currency Term Deposit				
Currency		PKR	PKR	PKR	PKR	PKR	USD/GBP/EURO/JPY	PKR	PKR	PKR	PKR	PKR	USD/GBP/EURO	PKR	PKR	USD/GBP/EURO				
Minimum Balance for Account	To Open	Rs. 1,000/-	Rs. 100/-	Rs. 1,000/-	Rs. 1,000/-	Rs. 100/-	100 in USD/GBP/EURO 5,000 in JPY	Rs. 0/-	Rs. 100/-	Rs. 1,000/-	Rs. 100/-	Rs. 100/-	100 in USD/GBP/EURO	Rs. 25,000/-	Rs. 25,000/-	FCY 2,000/-				
	To Keep	Rs. 5,000/- on monthly average	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	100 in USD/GBP/EURO 5,000 in JPY	Rs. 0/-	Rs. 0/-	Rs. 5,000/- on monthly average	Rs. 0/-	Rs. 0/-	N/A	Rs. 25,000/-	Rs. 25,000/-	FCY 2,000/-				
Account Maintenance Fee		Rs. 50/- inclusive of FED	Rs. 0/-	Rs. 0/-	Rs. 0/-	Rs. 0/-	RS. 50/- inclusive of FED	Rs. 0/-	Rs. 0/-	Rs. 50/- inclusive of FED	Rs. 0/-	Rs. 0/-	N/A	N/A	N/A	N/A				
Is Profit Paid on account (Subject to the applicable tax rate)		N/A					Yes					Yes, no rate will be applied on FCY Savings balance below 2,000/-		Yes						
Indicative Profit Rate												5.50%	5.50%	5.50%	5.50%	5.50%	0.10% for USD 0.05% for GBP		As per the prevailing rate sheet	
Profit Payment Frequency												Monthly	Half yearly	Monthly	Half yearly	Monthly	Half yearly	Monthly, Quarterly, Half yearly and Yearly	Monthly	At Maturity
Example (Rs.1,000, you can earn Rs.____ on given periodicity)							4.58	27.5	4.58	4.58	4.58	USD 0.5/- GBP 0.04/-	Contact branch for profit calculation							
Premature/Early Encashment/Withdrawal Fee							N/A					Reduction in rate of return by 100bps. There will be no reduction in principal amount.		Penalty of 0.25% on principal amount would be applied to an extent where paid profit is either partially of fully adjusted, however there will be no reduction in principal balance.						

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.

Dated:

Account Types & Salient Features: This information is accurate as of the date above. Services, fees and mark-up rates may change on half yearly basis. For updated fees/charges, you may visit our website or visit our nearest branch.



Service Charges

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 www.soneribank.com. Please note that all Bank Charges are exclusive of applicable taxes.

Services	Modes	Current Accounts						Savings Accounts					
		Ikhtiar and Current	Pensioners	Basic Banking	Ladies First	Asaan	Foreign Currency	Sahara (Senior Citizens)	PLS Savings/Pensioners	Soneri Savings	Asaan	Youngsters Minor Savings	Foreign Currency
Cash Transaction	Intercity	Rs. 0/-	Rs. 250/- per transaction of up to Rs. 500,000/-				Rs. 0/-	Rs. 250/- per transaction of up to Rs. 500,000/-				Equivalent to Rs. 0/-	
			Rs. 350/- per transaction of above Rs. 500,000/-		N/A		Rs. 350/- per transaction of above Rs. 500,000/-			N/A	Rs. 350/- per transaction of above Rs. 500,000/-		
	Intra-city	Rs. 0/-						Rs. 0/-					
	Own ATM Withdrawal	Rs. 0/-					N/A	Rs. 0/-					N/A
	Other Banks' ATM	Rs. 18.75/- per transaction (inclusive of FED)					N/A	Rs. 18.75/- per transaction (inclusive of FED)					N/A
SMS Alerts	ADC/Digital/Clearing	Rs. 0/-											
	For other transactions	Rs. 90/- per month or equivalent FCY of account										Rs. 0/-	
Debit Cards	Mastercard Standard	Rs. 1,000/-	Rs. 1,000/-	N/A	Rs. 1,000/-	N/A	N/A	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	N/A	Rs. 1,000/-	
	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	Rs. 1,300/-	
	PayPak	Rs. 0/-	Rs. 700/-					Rs. 700/-			No Annual Fee on issuance		
Cheque Book	Issuance	Rs. 0/-	Rs. 18/- per leaf	Rs. 18/- per leaf	Rs. 0/- first of 25 leaves otherwise Rs. 18/- per leaf	Rs. 18/- per leaf	Rs. 18/- per leaf equivalent in other currencies	Rs. 18/- per leaf	Rs. 18/- per leaf			Rs. 0/- first of 25 leaves otherwise Rs. 18/- per leaf	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		Rs. 0/- up to 2 per month otherwise Rs. 300/- Flat	Rs. 300/- flat	N/A	Rs. 300/- flat				N/A	
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	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/-	
	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	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 and Paisas 10 per Rs. 100/- minimum Rs. 900/-	
Statement of Account	Annual/Half yearly	Rs. 0/-											
	Duplicate	Rs. 0/-	Rs. 35/- (inclusive of FED)		Rs. 0/-	Rs. 35/- equivalent in other currencies (inclusive of FED)				Rs. 35/- (inclusive of FED)	Rs. 35/- equivalent in other currencies (inclusive of FED)		
Funds Transfer	ADC/Digital Channels	Rs. 0/-											
	IBFT	Rs. 0/- up to 25,000/- per month Above Rs. 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)				N/A	Rs. 0/- up to 25,000/- per month Above Rs. 25,000/- 0.1% or Rs. 200/- per transaction whichever is less (inclusive of FED)				N/A		
Digital Banking	Phone/Mobile/Internet Banking subscription (one- time & annual)	Rs. 0/-											
Clearing	Normal	Rs. 0/-				US\$ 7/- per transaction plus courier charges (For other currencies charges will be apply as per SOC)	Rs. 0/-					US\$ 7/- per transaction plus courier charges (For other currencies charges will be apply as per SOC)	
	Intercity	Rs. 300/- per transaction					Rs. 300/- per transaction						
	Same Day	Rs. 500/- per instrument					Rs. 500/- per instrument						
Closure of Account	Customer request	Rs. 175/-	Rs. 0/-	Rs. 175/-	Rs. 0/-	Rs. 175/-		Rs. 0/-	Rs. 175/-	Rs. 0/-	Rs. 175/-		



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 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 Debit 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 Updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact 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 /authenticated. 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 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 your parent branch.

Minor Accounts: After attaining the age of majority i.e. 18 years, the former minor will have to open a new account after completing the necessary documentation and CDD, and the Bank shall have the right to place a debit block on the account, till the new account is opened, to get the funds transferred into the new account.

How can you get assistance or make a complaint?

Contact Information: 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

Website: 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

I ACKNOWLEDGE RECEIVING AND UNDERSTANDING THIS KEY FACT STATEMENT

Customer's Name:		Date:	
Product Chosen:			
Mandate of Account:			
Address:			
Contact No.:	Mobile No:	Email Address:	
Customer's Signature		Signature Verified:	