



Key Fact Statement for Deposit Product

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 branches.

Branch

Particulars	Non Resident Current Accounts					Non Resident Savings Accounts					Term Deposit Receipts		
	Value Account (NRVA)	Repatriable (NRAR)	Non Repatriable (NRAN)	Value Foreign Currency (FCVA)	Foreign Currency (NR-FCY)	Value Account (NRVA)	Repatriable (NRAR)	Non Repatriable (NRAN)	Value Foreign Currency (FCVA)	Foreign Currency (NR-FCY)	Nigehban (LCY)	Local Currency	Foreign Currency
Currency	PKR			USD/GBP/EURO	USD/GBP/EURO/JPY	PKR			USD/GBP/EURO	USD/GBP/EURO/JPY	PKR		USD/GBP/EURO
Minimum Balance for Account	To open				USD/GBP/EURO 100 JPY 5,000/-	Rs. 0/-				USD/GBP/EURO 100 JPY 5,000/-	Rs. 25,000/-		FCY 2,000/-
	To keep				Rs. 0/-	FCY 100/-				Rs. 0/-			
Account Maintenance Fee					Rs. 50/= inclusive FED					N/A			
Is Profit Paid on account Subject to the applicable tax rate						Yes				Yes, (No rate will be apply on FCY Savings balance below 2,000/-)	Yes		
Indicative Profit Rate	N/A					5.50%		As per the prevailing rate sheet					
Profit Payment Frequency						Half yearly				Monthly	Monthly, Quarterly, Half yearly and yearly		
Example (Rs.1000, you can earn Rs. on given periodicity)						27.5		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% from profit however there will be no reduction in principal balance.	



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Services	Modes	Non Resident Current Accounts					Non Resident Savings Accounts				
		Value Account (NRVA)	Repatriable (NRAR)	Non Repatriable (NRAN)	Value Foreign Currency (FCVA)	Foreign Currency (NR-FCY)	Value Account (NRVA)	Repatriable (NRAR)	Non Repatriable (NRAN)	Value Foreign Currency (FCVA)	Foreign Currency (NR-FCY)
Cash Transaction	Intercity	Rs. 250/- per transaction of up to Rs. 500,000/-			Rs. 0/-	Rs. 250/- per transaction of up to Rs. 500,000/-			Rs. 0/-		
		Rs. 350/- per transaction of above Rs. 500,000/-				Rs. 350/- per transaction of above Rs. 500,000/-					
	Intra-city	Rs. 0/-									
	Own ATM withdrawal	Rs. 0/-				N/A	Rs. 0/-				
	Other Bank ATM	Rs. 18.75/- per transaction (inclusive of FED)					Rs. 18.75/- per transaction (inclusive of FED)				
International ATM / Point of Sale (POS)	Rs. 350/- per transaction or 3.50% of transaction, whichever is higher				Rs. 350/- per transaction or 3.50% of transaction, whichever is higher						
SMS Alerts	ADC/Digital /Clearing	Rs. 0/-									
	For other transactions	Rs. 90/- per month or equivalent FCY of account									
Debit Cards	Mastercard (Standard)	Rs. 1,000/-	N/A	Rs. 1,000/-	N/A	Rs. 1,000/-	N/A	Rs. 1,000/-	N/A		
	Mastercard (Gold)	Rs. 1,300/-		Rs. 1,300/-		Rs. 1,300/-					
	PayPak	Rs. 700/-				Rs. 700/-				N/A	
Cheque Book	Issuance	Rs. 18/- per leaf equivalent in other currencies									
	Stop payment	Rs. 500/- per instruction equivalent in other currencies									
Remittance (Local)	Banker Cheque / Pay Order	Rs. 300/- flat			N/A	Rs. 300/- flat			N/A		
Remittance Foreign	Foreign Demand Draft	US\$ 20/- or equivalent plus SWIFT charges & Paisa 10 per Rs. 100/- minimum Rs. 900/-	N/A	US\$ 20/- or equivalent plus SWIFT charges	N/A	US\$ 20/- or equivalent plus SWIFT charges & Paisa 10 per Rs. 100/- minimum Rs. 900/-	N/A	US\$ 20/- or equivalent plus SWIFT charges			
	Wire Transfer	US\$ 30/- or equivalent plus SWIFT charges & Paisa 10 per Rs. 100/- minimum Rs. 900/-		US\$ 30/- or equivalent plus SWIFT charges		US\$ 30/- or equivalent plus SWIFT charges & Paisa 10 per Rs. 100/- minimum Rs. 900/-		US\$ 30/- or equivalent plus SWIFT charges			
Statement of Account	Annual/Half yearly	Rs. 0/-									
	Duplicate	Rs. 35/- equivalent in other currencies (inclusive of FED)									
Fund Transfer	ADC/Digital Channels	Rs. 0/-									
	IBFT	Rs 0/- Upto 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/- Upto 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 (Outward)	Normal	N/A	Rs. 0/-	N/A	US\$ 7/- per transaction plus courier charges (For other currencies charges will be apply as per SOC)	N/A	Rs. 0/=	N/A	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 transaction				Rs. 500/- per instrument				
Closure of Account	Customer request	Rs. 175/- or equivalent in other currencies									



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You Must Know

Requirements to Open an Account: To open the account you will need to satisfy some identification requirements, as per regulatory instructions and Banks' 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/authenticated request for closure at parent branch or through digital means, with unused cheque book leaves and debit card (if any)

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: 021 111-766-374

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 UNDERSTAND THIS KEY FACT STATEMENT

Customer Name:			Dated:	
Product Chosen:				
Operating Instruction of Account:				
Correspondance Address:				
Contact No.:	Mobile No.:	Email Address:		
Customer Signature:		Signature Verified:		