



Soneri Bank

# SCHEDULE OF BANK CHARGES

(Excluding FED and Sales Tax)

**From 1<sup>st</sup> Jan 2023 to 30<sup>th</sup> Jun 2023**

🏠 400+ Branches and ATMs

☎ 021-111-SONERI (766374) 🌐 [www.soneribank.com](http://www.soneribank.com)

📱 Soneri Digital 📘 SoneriBankPK 📺 SoneriBank\_Pk

📧 [soneribankltd](mailto:soneribankltd) 📄 [soneribankltd](https://www.soneribank.com) 🌐 [soneribankltd](http://www.soneribank.com)

# TABLE OF CONTENTS

	Page #
<b>INTERNATIONAL BANKING</b>	<b>03</b>
A. IMPORTS	03
Letter of Credit	03
Sight Bills	03
Usance Bills	03
Documentary Collections	04
B. EXPORTS	04
Letter of Credit	04
Collections	05
C. OTHER TRADE CHARGES	05
D. REMITTANCES (FOREIGN CURRENCY)	06
Outward	06
Inward	07
E. COLLECTION (FOREIGN CURRENCY)	07
Outward	07
Inward	07
F. PURCHASE OF CLEAN COLLECTION	07
<b>ADVANCES</b>	<b>07</b>
A. GENERAL CHARGES OF ADVANCES & CONSUMER FINANCING	07
B. CORPORATE/COMMERCIAL/RETAIL/SME FINANCE (NEW/RENEWAL/ENHANCEMENT)	08
C. PLEDGE/HYPOTHECATION FINANCING	09
D. AGRICULTURE FINANCE	09
E. CONSUMER FINANCE	09
Soneri Car Finance	09
Soneri Personal Finance	10
Soneri Ghar Finance	10
Mera Pakistan Mera Ghar	10
Soneri Renewable Energy Finance	10
F. COMMERCIAL FINANCING OF CARS/VEHICLES	11
G. GUARANTEES	11
Other Guarantees	11
<b>DOMESTIC BANKING</b>	<b>12</b>
A. INLAND TRADE	12
Letter of Credit	12
B. BILLS	12
Collection	12
Purchase of Bills, Cheques, etc.	13
Documentary Bills Drawn Against Inland LCs	13
C. REMITTANCES (LOCAL CURRENCY)	14
Banker's Cheque	14
Security Deposit Receipt	14
Settlement of 3rd Party Fund Transfers through PRISM System (RTGS)	14
Online Banking	14
Clearing and Collection	14

	<b>Page #</b>
Cheque Return Charges	14
<b>D. STANDING INSTRUCTIONS FEE</b>	<b>15</b>
<b>E. GOVERNMENT SECURITIES AND SAFE DEPOSIT LOCKERS</b>	<b>15</b>
Safe Deposit Lockers	15
<b>F. ALTERNATE DELIVERY CHANNELS</b>	<b>15</b>
Soneri Debit Card (Mastercard/PayPak)	15
Digital Banking (Phone, Mobile & Internet)	16
SMS Alert	17
<b>G. INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT</b>	<b>17</b>
PIB/IJARA SUKUK Coupon Payment	17
<b>H. COMMUNICATION</b>	<b>17</b>
SWIFT Charges	17
Postage	17
Courier	17
<b>I. BRANCH BANKING</b>	<b>17</b>
Cheque Book	17
Stop Payment of Cheque	17
Statement of Account	17
Record Retrieval/Copy	17
Account Maintenance/Service Charges	18
<b>J. FOREIGN DIRECT INVESTMENT</b>	<b>19</b>
<b>K. SONERI STAFF SALARY ACCOUNTS</b>	<b>19</b>
<b>CASH MANAGEMENT SERVICES - CORPORATE &amp; INVESTMENT BANKING</b>	<b>20</b>
Soneri Trans@ct	20
<b>A. PAYMENT AND REPORTING</b>	<b>20</b>
<b>B. COLLECTIONS/RECEIVABLE MANAGEMENT SERVICES</b>	<b>20</b>
<b>C. BANKER TO THE ISSUE</b>	<b>20</b>
<b>D. DIVIDEND WARRANTS PAYOUT</b>	<b>20</b>
<b>E. STANDING INSTRUCTIONS</b>	<b>20</b>

# SCHEDULE OF CHARGES

FOR THE PERIOD JAN 01, 2023 TO JUN 30, 2023

INTERNATIONAL BANKING			
A. IMPORTS			
i.	Letter of Credit:	First quarter (commission)	For each subsequent quarter
	a. Opening of LC		
	Up to Rs. 10 M	0.40%	0.25%
	Above Rs. 10 M up to Rs. 100 M	0.35%	0.20%
	Above Rs. 100 M up to Rs. 200 M	0.15%	0.10%
	Above Rs. 200 M	0.10%	0.10%
		} Rs. 2,500/- minimum	
	b. Revalidation commission of expired LC	As applicable for opening of fresh LC as per i - a above	
	c. Transfer to new beneficiary	As applicable for opening of fresh LC as per i - a above	
	d. Commission on establishment of LC/contract against 100% margin	0.20% flat for LC 0.15% flat for contract	
	e. Amendments	Rs. 2,200/- per transaction (flat) or commission under items (i) or (ii) above, if amendment involves increase in amount or extension in period of shipment	
	f. LC cancellation charges	Rs. 2,500/- per LC	
	g. Non-reimbursable LCs under barter/AID/Loans	First quarter (commission)	For each subsequent quarter
		1%	0.30%
			Minimum Rs. 1,500/-
	h. LCs under suppliers/buyers credit, PAYES (Pay As You Earn Scheme) and deferred payment LCs for period over one year	Commission @ 0.40% per qtr. or part thereof. (At the time of opening of LC to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of LC, thereafter commission is to be recovered on six monthly basis on reducing liability). All such LCs will be opened subject to approval	
	i. LC draft processing charges	Rs. 2,500/- per LC upfront (in addition to i - a above)	
ii.	Sight Bills:		
	a. Mark-up on import bills under LC, overdue mark-up from PAD lodgement/negotiation date to the date of payment	20% p.a. plus other charges as per SOC	
	b. In case documents are retired after 15 days, Bank's commission to be charged in addition to PAD overdue mark-up. (Applicable on days beyond extended period allowed in credit approval if received before adjustment)	0.25% on PAD balance outstanding as of 15th day	
	c. Delayed reimbursement mark-up in case of LC where negotiating Bank claims directly from our nostro and customer retires the bill/acceptance after the date of claim. (In case of PAD/FADB, the booking date will be the date of our nostro debited)	20% overdue mark-up (from the date of our nostro debited till the date of bill/acceptance, retirement or lodgement of PAD/FADB) or as per arrangement with the customer	
iii.	Usance Bills:		
	a. Usance LC expiry commission to be recovered at the time of acceptance of maturity payment	0.25% or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases, which are beyond validity of LC, number of days from LC validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for LC opening commission and which has already been recovered	

	b. Overdue mark-up in case DA/usance bills are not paid by importers on the due date	20% overdue mark-up flat (from the date of acceptance maturity till adjustment date) is to be recovered on bill value or pricing, as per credit approval, to be applied
iv.	Import bills returned unpaid	US\$ 100/- flat from the forwarding bank plus courier charges
v.	a. Documentary collections	Rs. 1,800/- flat for all import bills under contract, collection, consignment, and advance payment
	b. Registration of import contract	0.20%, minimum Rs. 2,200/-
	c. Import contract amendment  If increase in amount and/or period is involved	Rs. 1,250/- on each subsequent amendment in registration  Commission as per registration of import contract, on increased amount only
vi.	a. Service charges against import transactions i.e. import bills (PAD)/collections (IB)/contract/advance payments and consignment payment remittance against import, with or without LC/advance payment	a. 0.15%, minimum Rs. 1,000/- per transaction
	b. Handling charges at the time of retirement of import acceptance under Usance Letter of Credit	b. Rs. 1,000/- per bill
vii.	FI issuance in PSW	Rs. 30/- flat per issuance
viii.	Transfer of FI in PSW to other banks	Rs. 600/- flat per transfer
ix.	Reimbursement charges (payable to reimbursing banks)	At actual
x.	Issuance of NOC regarding forward exchange booking through other bank at importer's request	Rs. 1,000/- per case
<b>B. EXPORTS</b>		
i.	Letter of Credit	
	a. Advising	Rs. 1,800/- for customers Rs. 3,000/- for non-customers plus SWIFT and courier charges
	b. Amendment	Rs. 1,200/- for customers Rs. 1,800/- for non-customers plus SWIFT and courier charges (whichever is applicable)
	c. Confirmation	0.40% per quarter, minimum Rs. 1,500/- plus SWIFT and courier charges (whichever is applicable)
	d. Export LC cancellation	Rs. 2,200/- per case plus SWIFT charges
e.	Transfer of export LCs	Rs. 1,500/- flat plus SWIFT and/or postage charges Rs. 12,500/- flat, if with substitution of documents plus SWIFT and/or postage charges
	Handling of export documents under transferred LC	US\$ 100/- per document
ii.	If the documents are sent to other banks for negotiation under restricted LCs	Rs. 1,200/- flat, handling charges
iii.	Negotiation/Purchase of export bills under sight or usance LC or DP collection	If proceeds not realised within due date then overdue mark-up @ 20% or pricing as per credit approval will be applied
iv.	Scrutiny of export documents presented under LC by exporter	Clean documents Rs. 1,250/- Discrepant documents Rs. 2,500/-
v.	Handling and service charges for overdue export bills reporting	Rs. 1,500/- per bill for all overdue bills
vi.	Export bills returned unpaid	Rs. 1,800/- flat per transaction plus correspondent bank charges
vii.	Circulation of loss of "E" form (recoverable from Bank's own customers)	Rs. 1,000/-
viii.	Transfer of FI in PSW to other banks	Rs. 600/- flat per transfer
ix.	FI issuance in PSW	Rs. 30/- flat per issuance

x.	<p>Collections</p> <p>a. Handling of export documents</p> <p>Collection (sent on collection under LC and contract basis)</p> <p>Advance payment</p>	<p>0.15% of realised bill amount, minimum Rs. 2,500/- plus SWIFT charges, if any</p> <p>0.15% of realised bill amount, minimum Rs. 1,500/-</p>
	<p>b. If payment of exports/advance payment to Afghanistan is deposited in FCY notes in FC accounts/encashment in PKR</p>	<p>0.50% of the amount FCY notes surrendered</p>
	<p>c. Submission of shipping documents by exporter against advance payments beyond 90 days from shipment date</p>	<p>Rs. 625/- per shipping document</p>
<b>C. OTHER TRADE CHARGES</b>		
i.	<p>Handling of duty draw back claims</p>	<p>a. 0.35%, minimum Rs. 1,000/- per claim (to be recovered at the time of claim received from SBP)</p> <p>b. In case of refusal of claim from SBP or resubmission, Rs. 1,500/- flat will be charged</p>
ii.	<p>Handling of research and development support claims - SBP</p>	<p>a. 0.50%, minimum Rs. 1,000/- per claim (to be recovered at the time of claim received from SBP)</p> <p>b. In case of refusal of claim from SBP or resubmission, Rs. 1,500/- flat will be charged</p>
iii.	<p>Collection of export development surcharge</p>	<p>Rs. 80/- per transaction to be charged to exporters</p>
iv.	<p>Overdue FAFB/FAPC overdue export refinance</p>	<p>20% p.a. from the date of overdue/maturity to the date of payment</p>
v.	<p>FE-25 loans i.e. overdue FLATR in imports and FBD, pre or post shipment in exports</p>	<p>For FE-25 loans i.e. overdue FLATR in imports and FBD, pre &amp; post shipment in export cases, rate will be applied in addition to 5% on agreed pricing, in case of exceptions approval from competent authority is required</p>
vi.	<p>Letter or intimation of any sort sent to other bank</p> <p>Note: NOC to other banks for EFE (WeBOC) approved/FI (PSW) issued by us is no longer required</p>	<p>Rs. 675/- per case</p>
vii.	<p>Handling of transaction of indirect exporters (SPO)</p>	<p>Rs. 300/- per case</p>
viii.	<p>Submission of application for freight subsidy</p>	<p>a. Rs. 1,000/- per case (to be recovered at the time of claim received from SBP)</p> <p>b. In case of refusal of claim from SBP or resubmission, Rs. 1,500/- flat will be charged</p>
ix.	<p>Issuance of proceeds realisation certificates (Annex: A) for rebate claims</p>	<p>Rs. 625/- per certificate</p>
x.	<p>Obtaining SBP approval for</p> <ul style="list-style-type: none"> <li>- FX Transactions, or</li> <li>- Any other purpose</li> </ul>	<p>Rs. 2,000/- per case</p>
xi.	<p>Correspondent's charges</p>	<p>At actual</p>
xii.	<p>For verification of test or authenticity of SWIFT message on behalf of other banks</p>	<p>Rs. 375/- plus SWIFT and/or postage charges</p>
xiii.	<p>Duplicate advices, annexures, PRC, etc.</p>	<p>Rs. 375/- per item</p>
xiv.	<p>Obtaining credit reports from foreign vendor</p> <p>Obtaining from foreign banks through SWIFT</p>	<p>a. Foreign buyers/suppliers/vendors US\$ 75/- or equivalent in Rupees being service charges</p> <p>b. To foreign banks on their request - US\$ 100/- from foreign banks plus SWIFT charges</p> <p>c. From foreign banks on customer's request - Rs. 750/- plus SWIFT charges</p>

xv.	Discrepancy fee, if discrepant documents are presented	US\$ 100/- (or equivalent in other currency) including FED to be deducted from the proceeds of import bills where applicable, or to be recovered from the presenting bank if amount is already reimbursed.
xvi.	Handling charges in lieu of exchange earnings where importer buys foreign exchange from some other bank for LC opened/contract registered with us	0.13%, minimum Rs. 925/-
xvii.	Handling and service charges in lieu of exchange earnings where an exporter sells foreign exchange to some other bank while documents were sent for collection through us	0.10%, minimum Rs. 1,250/-
xviii.	Reimbursement payment to/from other local banks from non-resident Rupee accounts	Rs. 750/- flat
xix.	Assignment of proceeds to other banks	Rs. 1,200/- plus SWIFT charges
xx.	Business performance certificate	Rs. 750/- per certificate
xxi.	Export refinance application (including Rupee-based discounting under EFS) - Handling charges - ERF substitution	Rs. 1,000/- per application Rs. 750/- per case (if multiple shipping documents are enclosed under one case)
xxii.	LTFF (Long term finance facility under SBP scheme) - Handling charges	Rs. 2,000/- per case
xxiii.	EE certification (per case)	Rs. 1,250/- per case
xxiv.	EE NOC issued to other banks under ERF scheme	Rs. 1,500/- per case
xxv.	Handling of three way merchanting trade transactions by firms and companies in Pakistan through back to back LCs or advance payments, etc.	Rs. 2,000/- flat per transaction in addition to related service charges
xxvi.	ERF loan (including Rupee-based discounting under EFS) obtained from us where as export routed through other bank	Rs. 3,000/- per case
xxvii.	Handling of advance payment documents/ endorsement on bill of lading	Rs. 600/-
xxviii.	Issuance of NOC to shipping companies in case of surrender/loss of B/L	Rs. 1,000/-
xxix.	Transfer of export proceeds to other bank where no documents handled at our end	Rs. 1,000/- plus TT charges
xxx.	Issuance of freight certificate	Rs. 1,200/- per case
xxxi.	Extension in maturity of usance bills under LC/contract	Rs. 1,500/- per case (for import and export)
xxxii.	Import Bills for collection – handling charges for outstanding documents (unpaid/unaccepted) for more than 60 days from the date of receipt	Rs. 1,250/- per document per month NIL for customer maintaining year to date average Rs. 5 million current account deposit
xxxiii.	Service charges on handling of time barred export advance payment cases where E-Form/EFE certified/approved or FI generated after one year from the date of advance payment upon SBP approval	Rs. 1,250/- per case

**Note:**

1. No mark-up to be charged from the date of negotiation to the date of lodgement if 100% interest/return free cash margin is provided.
2. Where value date of debit to our account is mentioned on covering Schedule/Telex/SWIFT intimation, mark-up to be charged from such effective value date.
3. Rates and commissions are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values and arrangements with the customers.
4. When reimbursement is made upon receipt of documents mark-up is to be charged from the date of remittance.

**D. REMITTANCES (FOREIGN CURRENCY)**

i.	Outward:	
	a. Foreign Demand Draft (FDD)	US\$ 30/- or equivalent plus SWIFT charges
	b. FDD cancellation charges	US\$ 15/- or equivalent plus SWIFT charges and foreign bank charges may also apply (as per actual)
	c. FDD stop payment	US\$ 15/- or equivalent plus SWIFT charges and foreign bank charges may also apply (as per actual)
	d. Duplicate FDD issuance charges	US\$ 20/- or equivalent plus SWIFT charges

e.	Foreign Telegraphic Transfer (FTT)/Foreign Outward Remittance	US\$ 35/- or equivalent plus SWIFT charges
f.	Service charges against issuance of FTT/FDD against Rupee account	0.10% or minimum Rs. 925/-
g.	Remittances/Encashment from FC a/c within 14 days of deposit of FCY notes	0.50% flat, minimum US\$ 4/- (or equivalent currencies)
h.	Remittance of freight charges at the request of freight forwarders in terms of SBP FE Circular No. 6 of 2006	Rs. 3,000/- plus FTT and SWIFT charges
i.	Obtaining SBP approval for - Remittances, or - Any other purpose	Rs. 1,850/- per case
ii.	Inward:	
a.	Others	Nil, if proceeds credited to an account with us otherwise charges of US\$ 5/- or equivalent in PKR
b.	Indenting commission	Service Charges @0.15% minimum Rs. 300/-
c.	Return of inward remittance	US\$ 10/- or equivalent
d.	Issuance of proceeds realisation certificate of remittance dated beyond one year	Rs. 500/- per certificate
<b>E. COLLECTION (FOREIGN CURRENCY)</b>		
i.	Outward:	
a.	Cheques/Bank Drafts/TCs, etc.	For Cheques and Drafts: US\$ 25/- or equivalent per instrument plus courier charges For TCs: US\$ 25/- or equivalent per collection plus courier charges If amount is credited in Rupee a/c then service charges @ Paisas 13 per Rs. 100/-, minimum Rs. 500/-
b.	Cheques returned unpaid	Actual charges of returning bank plus US\$ 10/- or equivalent plus SWIFT charges, if any
c.	US\$ cheque clearing through NIFT at the time of lodgement	US\$ 7/- per cheque plus courier charges for branches other than Karachi city
ii.	Inward:	
a.	Inward clean collections received from abroad or local banks	US\$ 10/- per instrument plus SWIFT charges
b.	Inward FCY cheque returned unpaid due to insufficient balance	US\$ 10/- per instrument plus courier and SWIFT charges, if any. Correspondence charges will be extra, if any
<b>F. PURCHASE OF CLEAN COLLECTION</b>		
i.	Purchase of clean FCY instruments like cheques, bank drafts, TCs, etc.	Rs. 575/- handling charges - OD buying rates to be applied. If proceeds are not realised within 12 days then Paisas 50 per Rs. 1,000/- per day to be charged
<b>ADVANCES</b>		
<b>A. GENERAL CHARGES OF ADVANCES &amp; CONSUMER FINANCING</b>		
i.	Miscellaneous charges i.e. charges of documentation, evaluation of security, search, mortgage charge registration, vehicle registration, and maintenance thereof, etc. in addition to that:	At actual
a.	Project examination fee	1% where applicable, minimum Rs. 1,000/- or as per arrangement with customer
b.	Commitment fee on undisbursed balance (from the date of sanction to the date of disbursement, only on fund based commitments)	0.50%, where applicable or As per approved arrangement
c.	Stamp paper/Adhesive stamp charges for all borrowing and financing documents (Service charges are exempted for SNBL staff financing, however cost of stamp paper/adhesive stamp will be recovered at actual)	At actual Additional 8.50% service charges on actual cost of stamp papers/adhesive stamps
ii.	Legal charges	
a.	In house legal advice (pre-mortgage or Comprehensive) for Corporate & Commercial segment	Rs. 22,000/-
b.	In-house legal advice (post-mortgage)	Rs. 10,000/-
c.	In-house legal advice (Consumer property)	Rs. 20,000/-
d.	Outside legal advice	At actual
e.	Drafting of agreement/mortgage deed and power of attorney, etc.	Rs. 2,500/-



	f. Litigation Charges	At actual
iii.	To mark lien on securities issued by other Banks/DFIs	Rs. 500/-
iv.	Legal documentation cost	At actual plus any out of pocket expenses
v.	Redemption fee to be recovered from party when Bank officers are required to go before registrar for redemption of the mortgage	Rs. 2,500/- flat
vi.	ECIB report charges	At actual
vii.	Private credit bureau report charges	At actual
viii.	For issuance of any NOC for pari-passu charge/JPP charge or reduction/amendment in the charge amount/description	Rs. 7,500/- flat
ix.	Credit worthiness report/BIR fee from outsource evaluator	Rs. 500/- plus actual charges of credit rating agency and applicable dispatch/communication charges
x.	Project evaluation/appraisal fee from outsource evaluator	At actual
xi.	Vacation of charge fee/release of security	Rs. 1,500/- per property/security
xii.	Late payment charges a. On delayed payment of principal/ instalment on due date (without any grace period)  b. On delayed payment of mark-up on due date (including grace period if any)	Late payment charges over and above approved rate  a. In case of delayed instalment/principal at the following rates: 1) 2.0% for delay up to 30 days from due date 2) 2.25% for delay from 31 days up to 60 days from due date 3) 2.50% for delay of 61 days and above from due date  b. If the mark-up not paid within allowed grace period, following rates to be applied on the principal amount which remained outstanding during the period relevant to the mark-up recoverable: 1) 2.0% for delay up to 30 days from due date 2) 2.25% for delay from 31 days up to 60 days from due date 3) 2.50% for delay of 61 days and above from due date
xiii.	Safe custody fee for holding/safe keeping the property documents against which all the lines have been cancelled/no exposure outstanding	Rs. 5,000/- per month After 3 months from the date of cancellation of limits/exposure
xiv.	Digital external verification charges	At actual
xv.	Income estimation charges	At actual
xvi.	Issuance of loan balance certificate	Rs. 350/- per certificate
xvii.	Cheque collection charges	Rs. 500/- per collection
xviii.	Auction charges of repossessed vehicle/property	At actual
xix.	Warehouse charges for parking of repossessed vehicle	At actual
xx.	Vehicle repossession charges	Actual expense incurred by the Bank, up to a maximum of Rs. 100,000/-
xxi.	Valuation charges of repossessed vehicle	At actual
xxii.	Registration of charge in SECP under Secured Transaction Act, 2016 (Excluding Public Limited Company and Private Limited Company) a- Charge registration in SECP – Secured Transaction Registry b- Search report of SECP - Secured Transaction Registry	At actual
<b>Note:</b> Above charges will be recovered in addition to mark-up/return on investment.		
<b>B. CORPORATE/COMMERCIAL/RETAIL/SME FINANCE (NEW/RENEWAL/ENHANCEMENT)</b>		
i.	Processing fee for facilities up to Rs. 1M Over Rs. 1M up to Rs. 10M Over Rs. 10M up to Rs. 25M Above Rs. 25M	Rs. 3,500/- flat Rs. 5,500/- flat 0.05%, minimum Rs. 7,000/- 0.02%, minimum Rs. 12,500/-
ii.	Processing fee for all one off facilities under schedule of BDP (Business Discretionary Power)	Rs. 5,000/- flat

iii.	Processing fee for interim extension/review	Rs. 3,000/- flat
iv.	Processing fee for Advances/Facilities related Deferral/Waivers (except CIBG customers)	Rs. 2,500/- flat
v.	Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme (PMKJ-YES) Processing Fee	Rs. 100/- flat
<b>C. PLEDGE/HYPOTHECATION FINANCING</b>		
i.	Movement out of shares pledged	Rs. 500/- per transaction
ii.	Godown rent	At actual
iii.	Salaries of godown keepers/chowkidars	At actual
iv.	Stock inspection, if conducted by Bank staff	Exposure up to Rs. 10M Rs. 1,250/- Exposure over Rs. 10M Rs. 3,000/- or actual - whichever is higher (for both cases)
v.	Stock inspection, if conducted by agents appointed by Bank	At actual
vi.	Inspection of vessels for scrapping/stock of scrap of vessels	Exposure up to Rs. 10M Rs. 1,250/- Exposure over Rs. 10M Rs. 2,500/- plus conveyance charges
vii.	Delivery charges, if godown keeper is not posted	Actual plus conveyance charges
viii.	Other incidental expenses, insurance premium, legal charges, etc.	At actual
ix.	Late payment charges on overdue FIM/FTR	Late payment charges over and above approved rate in case of delayed principal or mark-up not paid within allowed grace period, following rates to be applied on the principal amount which remained outstanding during the period relevant to the mark-up recoverable: a. 2.0% for delay up to 30 days from due date b. 2.25% for delay from 31 days to 60 days from due date c. 2.50% for delay of 61 days and above from due date
x.	Clearing and forwarding agent fee for clearing/off-loading imported goods from carrier	At actual
xi.	Issuance of delivery order for release of pledged stocks	Rs. 625/- per delivery order
<b>Note:</b> While recovering miscellaneous charges like godown rent, godown staff salary, inspection charges, etc. the amount recovered from the borrower shall not exceed total rent of the godown, salary of the godown staff, etc. in other words, charges should be levied as per actual and should not become source of profit to the Bank.		
<b>D. AGRICULTURE FINANCE</b>		
i.	Processing fee	0.75% of the finance amount or minimum Rs. 2,500/- whichever is higher at the time of fresh disbursement/renewal/enhancement
ii.	Late Payment Charges	Late payment charges @ 2.5% p.a. on the outstanding exposure, to be calculated on number of days payment delayed/approval condition un-complied
<b>Note:</b> Above mentioned charges will be applicable on all Agri Products i.e. Farm Production & Development Finance, Tractor Finance, Non-Farm Working Capital & Development Finance, Value Chain Financing, Warehouse Receipts Financing.		
<b>E. CONSUMER FINANCE</b>		
i.	Soneri Car Finance	
a.	Processing fee	Rs. 8,500/- flat - New Vehicles Rs. 9,200/- flat - Imported/Reconditioned and Used Vehicles
b.	Comprehensive insurance policy premium	At actual
c.	Early settlement/Prepayment charges	7.5% of outstanding principal amount being prepaid
d.	Balloon payment charges	7.5% of principal amount being prepaid
e.	Late payment charges	Rs. 1,750/- per instalment

	f. Safe custody fee for holding/safe keeping the excise file/title documents against which finance for purchase of vehicle has been adjusted	Rs. 1,500/- per month
	g. Re-issuance of NOC	Rs. 1,250/-
	h. Re-issuance/Revision of Purchase Order	Rs. 1,500/-
ii.	Soneri Personal Finance	
	a. Term Loan	
	1. Processing fee	Rs. 4,000/- or 1.25% of the financing amount, whichever is higher
	2. Balloon payment charges	7.5% of principal amount being prepaid
	3. Early Settlement/Prepayment charges	7.5% of outstanding principal amount being prepaid
	4. Late payment charges	Rs. 1,000/- per instalment
	5. Re-issuance of NOC	Rs. 1,000/-
	b. Running Finance	
	1. Processing fee	Rs. 4,000/- or 1.25% of the limit amount whichever is higher
	2. Annual Renewal Fee	Rs. 3,500/-
	3. Limit Enhancement Fee	Rs. 3,500/-
	4. Late Payment Charges	Rs. 2,000/- per instalment
	5. Re-issuance of NOC	Rs. 1,000/-
iii.	Soneri Ghar Finance	
	a. 1. Processing fee	1) Rs. 10,000/- flat up to Rs. 5M finance Rs. 15,000/- flat above Rs. 5M up to Rs. 10M finance Rs. 25,000/- flat above Rs. 10M finance
	2. Processing Fee of Co Borrower	2) Rs. 5,000/-
	b. Mortgage protection insurance premium	At actual
	c. Early settlement/Prepayment charges (0% prepayment charges after 5 years of loan disbursement)	4.25% of outstanding principal amount being prepaid
	d. Balloon payment charges	4.25% of principal amount being prepaid
	e. Late payment charges	Rs. 1,150/- per instalment
	f. Safe custody fee for holding/safe keeping the property documents against which no exposure is outstanding	Rs. 5,000/- per month
iv.	Mera Pakistan Mera Ghar	
	a. Processing Fee	Rs. 5,000/- Flat
	b. In-house Legal Advice	Tier I Rs. 4,000/- Tier II Rs. 5,000/- Tier III Rs. 6,000/-
	c. Outside Legal Advice	At actual
	d. Mortgage Protection Insurance premium	At actual
	e. Balloon payment charges/Early settlement/Prepayment charges	Nil
	f. Late payment charges	Rs. 1,000/- per instalment
	g. Redemption fee to be recovered from party when Bank officers are required to go before Registrar for redemption of the mortgage	Rs. 1,000/- per instance
	h. Safe custody charges for holding security documents against adjusted facility	Rs. 625/- per month
v.	Soneri Renewable Energy Finance	
	a. Processing Fee	Rs. 10,000/-
	b. Insurance Premium	At actual
	c. Early settlement/Prepayment charges (Not applicable for SBP Energy Refinance product)	6.5% of outstanding principal amount being prepaid
	d. Balloon payment charges (Not applicable for SBP Energy Refinance product)	6.5% of principal amount being prepaid
	e. Late payment charges	Rs. 1,500/- per instalment
	f. Re-issuance of NOC	Rs. 1,000/-
	g. Repossession charges	At actual
	h. Auction charges	At actual

F. COMMERCIAL FINANCING OF CARS/VEHICLES		
i.	Processing fee	0.75% of finance amount, minimum Rs. 3,750/-
ii.	Comprehensive insurance policy premium	At actual
iii.	Late payment charges	Rs. 1,750/- per instalment
iv.	Safe custody fee for holding/safe keeping the excise file/title documents against which finance for purchase of vehicle has been adjusted	Rs. 1,500/- per month
v.	Early payment/Prepayment charges	6.5% of the outstanding principal amount being prepaid
vi.	Balloon payment charges	6.5% of the principal amount being prepaid
G. GUARANTEES		
i.	Guarantees issued to shipping companies/ airlines in lieu of bills of lading/ endorsement of airway bills	Rs. 2,300/- flat per guarantee/endorsement
ii.	Guarantees issued to collector of custom in lieu of payment of export duty which are valid up to 6 months	0.60% per quarter or part thereof, minimum Rs. 1,800/-
iii.	Guarantees issued for gas connection and in favour of SSGC/SNGPL	0.50% per quarter or part thereof, minimum Rs. 1,000/-
iv.	Other guarantees	
	a. On behalf of residents in Pakistan	0.50% per quarter or part thereof, minimum Rs. 1,500/-
	b. Issued in Pakistan on behalf of non-resident against the counter guarantee of correspondent/foreign bank	0.50% per quarter or part thereof, minimum US\$ 125/- or as per the arrangement
v.	Guarantees in favour of beneficiaries outside Pakistan	
	a. Commission	0.50% per quarter or part thereof, minimum Rs. 1,200/- plus correspondent bank and full SWIFT charges
	b. Other charges	Correspondent bank's guarantee commission and other charges as claimed on actual basis
vi.	Amendments	
	a. Amendment in text not involving change in amount and tenor	Rs. 1,100/- per amendment, plus other charges where applicable
	b. Increase in amount and/or extension in period	Rs. 1,100/- amendment charges, in addition to difference of commission for extended period and amount
	c. Amendments in LG issued to beneficiary in Pakistan against counter guarantee from correspondent/foreign bank	US\$ 100/- per amendment, plus other charges where applicable, in addition to difference of commission for extended period and amount (if any)
	d. SWIFT charges	Full SWIFT charges, if applicable
vii.	Claim Handling Charges	
	LG issued to beneficiary in Pakistan on behalf of resident	Rs. 3,000/- plus other applicable charges
viii.	Cancellation charges within expiry of guarantee	Rs. 625/- per cancellation plus guarantee commission will be recovered from the date of issuance of the guarantee till the date of expiry (if not recovered earlier)
ix.	Consortium guarantees	As per agreement
x.	Guarantee issued in Pakistan against 100% cash/margin/lien over current account. (This excludes guarantee issued under speed PPM or open ended guarantee against 100% cash margin)	Nil
xi.	Guarantee revalidation/renewal commission after expiry	Commission as per item ii, iii and iv-a above
xii.	Authenticity confirmation charges	Rs. 1,200/- per confirmation
xiii.	Vetting of bank guarantees - In house	Rs. 1,800/- per vetting
xiv.	Re-Issuance/Duplicate issuance of LG charges	Rs. 1,800/- per issuance (exclusive of bond paper charges)
xv.	Assignment of guarantee to other banks	Rs. 1,500/- plus SWIFT charges

**Note:**

- All guarantees issued by the Bank must contain specific amount and expiry date and a date by which the claim is to be lodged. Commission would be charged for the period inclusive of the claim period.
- For issuance of guarantee locally against counter guarantee of foreign correspondent/bank, varying rates can be offered based upon reciprocal business received.
- Commission on guarantees will be recovered upfront at the time of issuance.
- In case guarantee is issued for more than one year, based upon internal approvals commission period can be broken down where for the first year it will be recovered in full upfront at the time of issuance and subsequently for the next period it can be recovered for the full year/broken period as the case may be at the expiry of preceding year.
- Commission to be charged from the date of issue till expiry of letter of guarantee for close ended guarantees. In case of open ended guarantees, commission will continue to be charged till such time the Bank is released from its liability under the guarantee, whichever is later even if instrument mentions expiry date.
- Where guarantees are to be issued outside Pakistan, such requests to be complied with prevailing FE and Prudential Regulations. Where required, prior approval from SBP to be obtained.

**DOMESTIC BANKING****A. INLAND TRADE**

i.	Letter of Credit	
	a. Opening commission	0.50% per quarter or part thereof, minimum Rs. 2,000/- for first quarter and 0.35% for each subsequent quarter or part thereof
	b. Amendments	i) Rs. 1,800/- per amendment ii) Amendment processing charges Rs. 1,800/- plus commission as per i. a above, if amendment involves increase in amount or beyond validity of LC or extension in LC validity
	c. Others	In case an inland LC is opened through another bank, then actual charges of the bank opening the LC would be recovered in addition to our own charges prescribed above. The same would apply to amendment to LCs opened through other banks
	d. Advising	Rs. 1,800/- (flat) for customers Rs. 3,000/- (flat) for non-customers
	e. Amendment advising	Rs. 1,500/- (flat) for customers Rs. 1,800/- (flat) for non-customers
	f. Discrepancy fee	Rs. 1,800/- per document

**Note:**

- The above commissions at (a), (b) and (c) are subject to adjustment after obtaining approval of competent authority based on annual volumes and arrangements with customers.
- In case commission is for account of beneficiary, it should be recovered upfront from the openers at the time of opening the LC. On receipt of proceeds plus LC opening commission, the LC commission so received should be credited to opener's account.

ii.	Authorities to encash cheques	No commission by issuing branch but charges on purchase of cheques will be recovered at 0.40%, minimum Rs. 15/- plus courier charges
iii.	LC draft processing charges	Rs. 1,900/- per LC (in addition to i - a above.)
iv.	Local bills returned unpaid	Rs. 1,200/-
v.	Revalidation of expired LCs or transfer to new beneficiary	Same commission as applicable to opening of fresh LCs
vi.	Extension in maturity of usance bills under LC/contract	Rs. 1,500/- per case (for import and export)
vii.	Usance LC expiry commission to be recovered at the time of acceptance of maturity payment	0.25% or Rs. 2,500/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond validity of LC. Number of days from LC validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for LC opening commission and which has already been recovered

**B. BILLS**

i.	Collection	
	a. Documentary	
	1. Through our own branches	0.35% or minimum Rs. 450/- plus postage/ courier charges

	2. Through branches of other banks under arrangements where commission is shared. These charges will also apply in case a collection is sent to the drawee branch of another bank	0.50% or minimum Rs. 300/- plus postage/ courier charges
	b. Returning charges for documentary and clean collections in case the instruments are returned unpaid	Rs. 200/- per bill/instrument plus postage/courier charges
ii.	Purchase of bills, cheques, etc.	
	a. Documentary bills other than those drawn against LC and clean bills/ trade cheques	Same charges as for collection as indicated at (i) a. and b. above plus mark-up from the date of purchase to the date of payment plus postage/courier charges from drawer or drawee as per arrangements between them
	b. Collection agent's charges, if the collecting bank is other than the Bank, will be extra	At actual
	c. Telegram/Long distance call charges will be extra, if fate of the instrument is asked by Bank	At actual
	d. Mark-up shall be applied as under on bills purchased: 1) If retired up to 21 days from the date of purchase 2) If retired after 21 days	Paisas 45 per Rs. 1,000/- per day Paisas 49 per Rs. 1,000/- per day
iii.	Documentary bills drawn against inland LCs:	
	a. Sight bills 1) At negotiating end a. Negotiation commission	0.39%, minimum Rs. 500/- (if not realised within 12 days then Paisas 50 per Rs. 1,000/- per day to be charged for any delay beyond 12 days)
	b. Collection charges for restricted LCs (where negotiation is restricted to some other bank and presented to us for forwarding)	Rs. 500/- flat per bill
	2) At opening end (at the time of retirement rates of mark-up): a. Mark-up on import bill under LC overdue mark-up from PAD lodgement/negotiation date to date of payment	20% p.a plus other charges as per SOC
	b. In case documents are retired after 15 days, Bank's commission to be charged in addition to PAD overdue mark-up	0.25% on PAD balance outstanding as of 15th day
	3) Service charges on retirement of import bills under inland LC (usance and sight)	0.13%, minimum Rs. 500/-
	b. Usance bills 1) At negotiating end, in case of purchase	Paisas 50 per Rs. 1,000/- per day from the date of purchase till maturity
	2) Documentary bills drawn against inland LCs (usance bill) at opening end a. If bill matures after expiry of LC	0.10% or Rs. 2,000/-, whichever is higher, is to be recovered at the time of retirement of the cases, which are beyond validity of LC. Number of days from LC validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for which LC opening commission has already been recovered

	b. If bill remains unpaid after due date	20% flat overdue mark-up from due date till date of payment
<b>C. REMITTANCES (LOCAL CURRENCY)</b>		
i.	Banker's Cheque	
	a. Issuance	Rs. 400/- flat
	b. Issuance of banker's cheque for the payment of fees/dues in favour of educational institutions, HEC/board, etc.	0.50% of fees/dues or Rs. 25/- per instrument whichever is less (inclusive of FED)
	c. Issuance for walk-in customers	Rs. 750/- flat
	d. Cancellation	Rs. 500/- flat
ii.	e. Issuance of duplicate	Rs. 350/- flat
	Security Deposit Receipt	
	a. Issuance (Account holder/walk-in customers)	Rs. 400/- flat for account holder Rs. 750/- flat for walk-in customer
iii.	b. Cancellation	Rs. 500/- flat
	c. Issuance of duplicate	Rs. 350/- flat
	Settlement of 3rd party fund transfers through PRISM System (RTGS)	
	Monday to Friday (MT- 103) Transaction time 09:00 am to 01:30 pm 01:30 pm to 03:00 pm 03:00 pm to 04:00 pm Monday to Friday (MT- 102) 09:00 am to 04:00 pm	Nil Nil Nil Nil
<b>Note:</b>		
1. Charges on Cancellation and Duplicate issuance of Demand Draft (Local Currency) will be same as defined for Banker Cheques.		
2. Currently charges are NIL against RTGS transaction on SBP directives.		
3. 30 minutes processing time will be required for executing RTGS fund transfer for 3rd party payments. Charges will be calculated on the basis of RTGS transaction processing time (MT-103).		
iv.	Online Banking	
	a. Intercity cash deposit/withdrawal Up to Rs. 500,000/- Above Rs. 500,000/-	Rs. 300/- per transaction Rs. 400/- per transaction
v.	RAAST - OTC (over the counter) fund transfer	Free
vi.	Clearing and Collection	
	a. Same day clearing through NIFT at the time of lodgement (Outward)	Rs. 500/- per instrument
	b. Intercity clearing through NIFT at the time of lodgement (Outward)	Rs. 300/- per instrument
	c. Other cheques/demand instruments (like dividend warrants, etc.) received through postal/courier service	0.50%, minimum Rs. 35/- plus postage/courier charges
vii.	Cheque Return Charges	
	a. Cheque drawn on us and returned unpaid for insufficient funds (clearing, same day clearing, intercity clearing and inward collection (IBC))	Rs. 700/- or any amount less than Rs. 700/- in case of insufficient funds (including NIFT charges)

	b. Cheque drawn on us and returned unpaid for insufficient funds (cash counter and fund transfer)	Rs. 600/- or any amount less than Rs. 600/- in case of insufficient funds			
	c. Cheque collection processed by us to recover instalment of consumer finance and returned unpaid for insufficient funds (outward clearing, normal, same day, intercity and collection)	Rs. 700/- or any amount less than Rs. 700/- in case of insufficient funds			
	d. Reminder letter or return cheque dispatch on a/c of outward returned cheques	Rs. 150/- for each letter			
<b>D.</b>	<b>STANDING INSTRUCTIONS FEE</b>				
i.	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any	Rs. 300/- per execution or equivalent in other currencies			
<b>E.</b>	<b>GOVERNMENT SECURITIES AND SAFE DEPOSIT LOCKERS</b>				
i.	Issuance of Government Securities				
	a. Special/Defence Saving Certificate	Transport/Handling Charges of Rs. 300/- per sale per customer			
	b. Premium Prize Bond (Registered)	Free			
ii.	Encashment of Profit Coupons/Government Securities				
	a. Special/Defence Saving Certificate	Transport/Handling Charges of Rs. 180/- per encashment per customer			
	b. Premium Prize Bond (Registered)	Free			
iii.	Safe Deposit Lockers				
	a. Rent with key deposit	Rent	Key deposit per locker		
	1) Small locker	Rs. 5,500/- p.a.	Rs. 5,000/-		
	2) Medium locker	Rs. 7,000/- p.a.	Rs. 5,000/-		
	3) Large locker	Rs. 8,500/- p.a.	Rs. 5,000/-		
	b. Key deposit without rent	Key deposit per locker			
	1) Small locker	Rs. 50,000/-			
	2) Medium locker	Rs. 75,000/-			
	3) Large locker	Rs. 100,000/-			
	c. Locker breaking charges	Rs. 6,500/- or actual, per locker breaking, whichever is higher			
	d. Charges on late rental payments (if rent not paid within 30 days of renewal)	10% of the locker rent due			
<b>Note:</b>					
1. Rent to be recovered in advance at the commencement of the period.					
2. Key deposit to be recovered in advance at the time of locker allotment and refundable at the time of surrender after settlement of overdue rent (if any).					
3. Rent recovered in advance is not refundable/adjustable, if locker surrendered before completion of the period.					
4. Overdue rent and late payment recovery will be calculated on the basis of prevailing SOC at the time of recovery.					
<b>F.</b>	<b>ALTERNATE DELIVERY CHANNELS</b>				
i.	Soneri Debit Card (Mastercard/PayPak)	Standard	Gold	Gold Premier	PayPak
	a. Annual fee	Rs. 1,500/-	Rs. 2,000/-	Rs. 2,500/-	Rs. 1,400/-
	b. Card replacement fee	Rs. 1,250/-	Rs. 1,400/-	Rs. 2,000/-	Rs. 1,000/-



c. Product wise Debit Card Charges	1st Year Annual Fee		Subsequent Year Annual Fee	
	Standard	PayPak	Standard	PayPak
1) Soneri Current Account	Free		Free If the average account balance is greater than or equal to Rs. 25,000/- and it is maintained annually	
2) Soneri Ikhtiar Account				
3) Youngsters Minor Savings Account				
4) Soneri Asaan Remittance Account	Charges as per point i -	Free	Charges as per point i -	
5) All other account products	Charges as per point i - a.			
d. Cash Withdrawal from Soneri Bank ATMs	Nil			
e. Cash Withdrawal from Non - Soneri Bank ATMs	Rs. 23.44/- per transaction (Inclusive of FED)			
f. International ATM cash withdrawal from ATMs with Cirrus logo	Rs. 400/- per transaction or 4% of each cash withdrawal, whichever is higher			
g. Local purchase/services availed at point of sale (POS) terminal	Nil			
h. International purchase/services availed at point of sale (POS) terminal	Rs. 400/- per transaction or 4% of each POS transaction, whichever is higher			
i. Funds transfer through ATM/ Internet/Mobile/Phone Banking within SNBL branches	Free			
j. Inter bank funds transfer through RAAST (Internet/Mobile banking)	Free			
k. Inter bank funds transfer through 1Link (ATM/Internet/Mobile/Phone Banking)	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)			
l. Balance enquiry through ATMs				
1) ATMs located in Pakistan (1Link member banks' ATM)	Rs. 3.13/-			
2) ATMs located outside Pakistan	PKR equivalent to US\$ 2/-			
m. Arbitration charges on disputed transaction (local/international)	PKR equivalent of US\$ 500/- per case			
n. Document retrieval charges	Rs. 500/- per retrieval (Local) US\$ 10/- per retrieval (International)			
o. Card upgradation	Rs. 500/- per request			
p. Payment services via 1Link (educational institution)	Rs. 25/- per transaction			
q. ATM receipt printing (from all Local Soneri Bank and 1Link ATMs )	Rs. 2.5/- (Balance enquiry, FT, IBFT, cash withdrawal and bill payments)			
ii. Digital Banking (Phone, Mobile and Internet)  Registration including balance inquiry, viewing statement of account, mobile top ups and utility bill payments	Free			

iii.	SMS Alert	
	a. All digital/alternate delivery channels transactions	Free for all customers (subscribers and non-subscribers)
	b. Outward clearing transactions	Free for all customers (subscribers and non-subscribers)
	c. Other services/in branch transactions	Rs. 125/- per month for PKR US\$ 0.40/- per month or equivalent for other FCY accounts
<b>G. INVESTMENT PORTFOLIO SECURITIES (IPS) ACCOUNT</b>		
i.	Investment portfolio securities transactions (T-Bills/PIB/IJARA SUKUK)	Rs. 950/- per transaction
ii.	PIB/IJARA SUKUK coupon payment	0.025% semi-annually on face value or Rs. 1,000/- per month, whichever is higher
iii.	IPS statements	Quarterly is free, for each subsequent request Rs. 100/- will be charged
<b>H. COMMUNICATION</b>		
i.	SWIFT Charges	
	a. Short messages	Rs. 1,000/-
	b. Full text LCs, etc.	Rs. 2,000/-
ii.	Postage	
	a. Inland	Rs. 125/- or actual, whichever is higher
	b. Overseas	Rs. 300/- or actual, whichever is higher
iii.	Courier	
	a. Inland	Rs. 125/- or actual, whichever is higher
	b. Overseas	Rs. 3,750/- or actual, whichever is higher
<b>I. BRANCH BANKING</b>		
i.	Cheque book	Rs. 25/- per leaf or equivalent in other currencies
ii.	Issuance of cheque book on Form 'B' & 'C'	
	a. Form 'B' for all types of accounts where cheque book requisition is lost/misplaced	Rs. 400/- per cheque book or equivalent in other currencies plus cheque book charges as per point I - i
	b. Form 'C' for all types of accounts where cheque book issuance is free	Rs. 500/- per cheque book or equivalent in other currencies
iii.	Specially printed cheque book	At actual, in addition to charges applicable as per above I - i
iv.	Stop payment of cheque	Rs. 500/- per instruction or equivalent in other currencies
v.	Statement of account	
	a. Duplicate statement	Rs. 35/- or equivalent in other currencies (inclusive of FED) per 6 months Additional Rs. 35/- or equivalent in other currencies will be charged for each 6 months
	b. E-statement	Free
vi.	Basic banking account, per month maximum two deposit transactions and two chequing withdrawals are allowed	Rs. 50/- will be charged on each additional transaction during the month
vii.	FCY cash deposit charges Deposit of US\$, EUR, GBP & UAE notes in FC accounts of exchange companies	0.70% at other than Karachi Branches 0.45% at Karachi Branches minimum Rs. 700/-
viii.	Record retrieval/copy	
	a. Retrieval of old record per transaction (per instrument or deposit slip)	Up to 1 year Rs. 300/- Up to 3 years Rs. 500/- Over 3 years Rs. 1,000/-
	b. Duplicate advice older than 1 year	Rs. 75/- per advice
	c. Retrieval of surveillance camera recording (if available in bank record)	Rs. 500/- per instance No charges for Law Enforcement Agencies
	d. Photocopy charges other than CNIC	Rs. 5/- per copy

ix.	Hold mail instruction charges	Rs. 1,000/- per annum (in advance, only for existing hold mail customers)
x.	Balance confirmation certificate	Rs. 350/- per certificate
xi.	Any type of certificate issued at the request of customer, excluding Zakat and withholding tax deduction certificates	From Branch: Rs. 350/- per certificate From Digital Channels: Free
xii.	Account maintenance/service charges for not maintaining minimum balance as defined below for all products:	
	a. Soneri Current/Ikhtiar Account* (if average balance for the month is below Rs. 5,000/-)	Rs. 50/- per month (inclusive of FED)
	b. Ladies First Account (initial deposit Rs. 1,000/-)	Nil
	c. BBA Account (initial deposit Rs. 1,000/-) no limit on minimum balance (SBP BPD circular # 30 of 2005, dated November 29, 2005)	Nil
	d. PLS Savings Account** (initial deposit Rs. 100/-)	Nil
	e. Soneri Savings Account (if average balance for the month is below Rs. 5,000/-)	Rs. 50/- per month (inclusive of FED)
	f. Soneri Sahara Account - Requirement of initial deposit and minimum balance	Nil
	g. Soneri Asaan Account Soneri Asaan Digital Account Current/Saving (initial deposit Rs. 100/-)	Nil
	h. Soneri Asaan Remittance Account Soneri Asaan Digital Remittance Account (initial deposit Rs. 0/-)	Nil
	i. Non Resident Rupee Account - Repatriable/Non Repatriable Current/Saving	Nil
	j. Non Resident Rupee Value Account (NRVA)	Nil
	k. FCY Current Account (if average balance for the month is below US\$ 100 or equivalent in the account currencies)	Rs. 50/- equivalent to the account currency (inclusive of FED)
	l. FCY Saving Account (if average balance for the month is below US\$ 100 and or equivalent in other currencies)	Nil
	m. Foreign Currency Value Account (FCVA)	Nil
	n. Freelance Digital Account - Current/Saving (initial deposit Rs 0/- or equivalent in other currencies)	Nil
	o. Soneri Youngsters Minor Savings	Nil
*No minimum balance required to avail free services.		
**Initial amount for opening of regular PLS Savings Account will be Rs. 100/-, however, no initial deposit would be required for opening of account by (i) Mustahqeen of Zakat, (ii) Students, (iii) Employees of government or semi government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and similar types of accounts. (SBP BPRD circular # 7 of 2011, dated May 27, 2011.		
xiii.	Charges from employer on salary disbursement service (without any formal arrangement with the Bank)  Charges will not be applied on salaries of government/semi government institutions and armed forces	Corporate/Cash management customers as per agreement  Other customers Rs. 750/- per instruction
xiv.	Account closing charges on customer request (no charges on PLS Savings, pension, BBA and Asaan accounts)	Rs. 300/- or whatever minimum balance is available (Banker's cheque issuance charges will be additional if issued for the remaining balance of the account)

xv.	Safe deposit articles/packages (boxes or envelopes) To be recovered in advance at the time of deposit or commencement of the each quarter	Boxes and packages Rs. 300/- per quarter Envelopes Rs. 250/- per quarter
xvi.	Prize claim handling charges on National Prize Bonds (NPB) at the time of lodgement	Rs. 500/- per prize bond and CIT shipment charges will be recovered at actual
xvii.	NADRA succession certificate verification charges	At actual, which is currently; Rs. 50/- per verification
xviii.	SECP online portal service charges	At actual, which are currently; Rs. 1,100/- for Public Sector Rs. 2,200/- for Private Sector
xix.	Any out of pocket expenses or any charges/transaction not covered under this SOC	At actual

#### J. FOREIGN DIRECT INVESTMENT

i.	Designation of bank for payment of dividends and disinvestment proceeds where SBP has already registered the shares in their record	0.18%, minimum Rs. 3,000/-
ii.	Handling of foreign investment cases (outward/inward)	0.18%, minimum Rs. 3,000/-
iii.	Registration of agreement with ADs in respect of private foreign currency loans obtained by borrowers in Pakistan from foreign lenders	Rs. 3,750/- flat as handling and service charges

#### K. SONERI STAFF SALARY ACCOUNTS

i.	Cheque book issuance	Free
ii.	Soneri Debit Card - Annual Fee (1st & Subsequent Years)	Free
iii.	Banker's cheque issuance	Free
iv.	Online banking service	Free
v.	SMS alert facility	Free
vi.	Account closure	Free
vii.	Locker rent	50% be waived
viii.	In-house legal advice (staff house loan)	Rs. 5,000/-

**Note:**

SNBL staff availing products or services besides above defined shall be charged as per the SOC.

**SONERI TRANS@CT**

A.	Payment and reporting	As per arrangement/agreement with the customer
B.	Collections/Receivable management services	As per arrangement/agreement with the customer
C.	Banker to the issue	As per arrangement/agreement with the customer
D.	Dividend warrants payout	As per arrangement/agreement with the customer
E.	Standing instructions	As per arrangement/agreement with the customer

**Note:**

1. Fees/Charges/Pricing for cash management services offered to customers will be decided on a case-to-case basis, depending on the overall scope of services, transaction volume, account balances in accordance with the mutual consent of the customer.
2. Any additional service not mentioned above will be decided in accordance with the mutual consent of the customer.

**Note:**

1. All such collection accounts i.e. non-chequing accounts from where the balances/funds as per standing instructions, are transferred to customer's main collection account whether daily or on periodical basis, shall be exempted from levy of these service charges.
2. Accounts maintained by (i) Students (ii) Mustahqeen of Zakat and (iii) Employees of Government/ Semi-government institutions for salary and pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc. shall be exempted from levy of service charges. Also to be waived in case of cooperative societies, benevolent funds, charitable and welfare organisations.
3. No charges are to be recovered from students depositing the amount of fees directly in fee collecting account of educational institution.
4. Branches are advised that FED is now applicable on all banking services, except for a few services. The FED shall be recovered as per the rates applicable in the respective provinces.
5. During the defined period for Bank Schedule of Charges, pricing may be decreased, increased or waived on the Management's discretion or Regulatory instructions.

## Soneri Bank Limited

**Central Office:** 10th Floor, PNSC Building,  
M.T. Khan Road, Karachi - 74000, Pakistan

**UAN:** 021-111-567-890

🏦 400+ Branches and ATMs

☎ 021-111-SONERI (766374) 🌐 [www.soneribank.com](http://www.soneribank.com)

📱 Soneri Digital 📄 SoneriBankPK 📺 SoneriBank\_Pk

📧 [soneribankLtd](mailto:soneribankLtd) 🏢 [SoneriBankLtd](https://www.soneribank.com) 🌐 [soneribankLtd](https://www.soneribank.com)