

JS Bank Limited

Profit Payout Rates on FCY Deposits

Indicative rates for the period between Feb 01, 2022 to Feb 28, 2022

Term Deposit Rates (per annum)

For Deposit below 50,000

	1M	3M	6M	1 Y
USD	0.50%	0.65%	0.85%	0.95%
GBP	0.05%	0.12%	0.14%	0.16%
EUR	0.03%	0.04%	0.05%	0.06%

For Deposit 50,000 till 249,999

	1M	3M	6M	1 Y
USD	0.75%	0.85%	0.95%	1.00%
GBP	0.10%	0.14%	0.16%	0.18%
EUR	0.04%	0.05%	0.06%	0.08%

For Deposit 250,000 till 499,999

	1M	3M	6M	1 Y
USD	0.85%	0.95%	1.00%	1.02%
GBP	0.12%	0.16%	0.18%	0.20%
EUR	0.05%	0.06%	0.08%	0.10%

For Deposit 500,000 and Above

	1M	3M	6M	1 Y
USD	0.95%	1.00%	1.02%	1.05%
GBP	0.16%	0.18%	0.20%	0.21%
EUR	0.06%	0.08%	0.10%	0.12%

JS Foreign Currency Plus Savings Account

JS FCY Plus Savings Account	USD	GBP	EURO	AED	CNY
For daily balances up to 4,999	0.05%	0.05%	0.04%	0.05%	0.05%
For daily balances between 5,000 up to 24,999	0.08%	0.08%	0.06%	0.08%	0.08%
For daily balances between 25,000 up to 49,999	0.12%	0.12%	0.08%	0.12%	0.12%
For daily balances between 50,000 up to 99,999	0.15%	0.15%	0.10%	0.15%	0.15%
For daily balances above 100,000	0.20%	0.20%	0.12%	0.20%	0.20%

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Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between Feb 01, 2022 to Feb 28, 2022 unless revised earlier

For any balance in PLS	8.25%
Muhib-e-Watan Account	8.25%
Payroll Saver Account	8.25%
Settlement Plus Account	8.25%
Family Saver Account	8.25%

Special Notice Deposit (less than 30 days)	8.25%
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Term Deposit Rates (per annum)

With effect from Feb 1, 2022

			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	100,000	to 4,999,999	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
Semi Annual Profit Payment						8.90%	9.15%	9.40%	9.65%
Quarterly Profit Payment					8.65%	8.80%	9.05%	9.30%	9.55%
Monthly Profit Intervals				8.25%	8.50%	8.70%	8.95%	9.20%	9.45%
At Maturity	5,000,000	to 9,999,999	8.45%	8.70%	8.95%	9.20%	9.45%	9.70%	9.95%
Semi Annual Profit Payment						9.10%	9.35%	9.60%	9.85%
Quarterly Profit Payment					8.85%	9.00%	9.25%	9.50%	9.75%
Monthly Profit Intervals				8.45%	8.70%	8.90%	9.15%	9.40%	9.65%
At Maturity	10,000,000	and above	8.65%	8.90%	9.15%	9.40%	9.65%	9.90%	10.15%
Semi Annual Profit Payment						9.30%	9.55%	9.80%	10.05%
Quarterly Profit Payment					9.05%	9.20%	9.45%	9.70%	9.95%
Monthly Profit Intervals				8.65%	8.90%	9.10%	9.35%	9.60%	9.85%

For Deposits : 1 Year and beyond, a penalty will be imposed on early encashment.

Rupee Plus** - Daily Product & Financial Institutions

With effect from Feb 01, 2022

	<u>Balance between</u>	<u>Current</u>
1.00	to 9,999,999	8.25%
10,000,000	to 99,999,999	8.25%
100,000,000	to 249,999,999	8.25%
250,000,000	to 499,999,999	8.30%
500,000,000	to 749,999,999	8.35%
750,000,000	to 999,999,999	8.50%
1,000,000,000	above	8.75%

**NOTE: THE ABOVE RATES ARE INDICATIVE, BASED ON PROFIT AND LOSS SHARING BASIS, AND ARE SUBJECT TO CHANGES