



SCHEDULE OF CHARGES

JAN - JUNE 2024

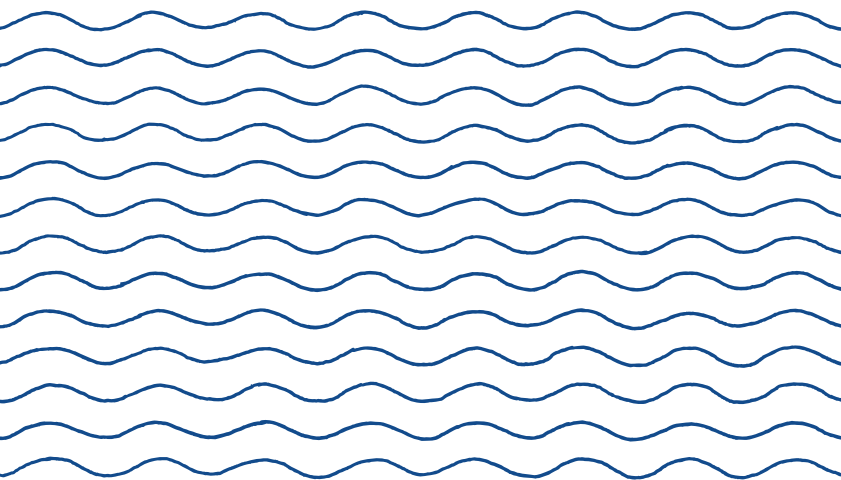


Table of Contents

TRADE SERVICES		
A)	IMPORTS	01
B)	EXPORTS	02
C)	INLAND TRADE - IMPORT	04
D)	INLAND TRADE - EXPORT	04
E)	MISCELLANEOUS	05
F)	GUARANTEES	05
G)	REMITTANCES	06
H)	MISCELLANEOUS	07
ADVANCES/FINANCES		
A)	ADVANCES	07
B)	LEASING	09
C)	AGRICULTURE FINANCING (PRODUCTS)	09
D)	JS ASSET FINANCE	12
E)	JS HOSPITAL FINANCING	13
F)	JS GOLDFINANCE	13
G)	JS MYGOLD	14
H)	SME	15
I)	SAAF (SME ASAAN FINANCE)	15
J)	JS TARAQI LOAN - SME LOAN FOR MODERNIZATION	15
K)	JS NAYA AGHAAS SME LOAN	16
L)	MORTGAGE BUSINESS FINANCE	16
M)	MORTGAGE CREDIT FACILITY	17
CONSUMER LENDING		
A)	JS BANK CREDIT CARD VISA	17
B)	JS CORPORATE CHARGE CARD	19
C)	JS CASH ASAAN & BTF - PERSONAL INSTALLMENT LOAN	19
D)	JS FAURIFINANCE	20
E)	JS GHARAPNA HOME LOANS & MPMG	20
F)	JS CARAAMAD AUTO FINANCING	21
G)	JS CARAAMAD BIKE FINANCING	22
H)	JS GHARAPNA SOLAR SOLUTION FINANCING	23
I)	JS SMART ROSHNI - SOLAR SOLUTION FINANCING	23
J)	JS KHUD MUKHTAR - WOMEN ENTREPRENEUR	24
K)	JS ELITE SALARY LOAN	24
L)	JS ELITE ADVANCE PAY	25
M)	JS SCHOOL DEVELOPMENT FINANCE	25
N)	JS WORKING CAPITAL BUSINESS LOAN	25
O)	PRIME MINISTER'S YOUTH BUSINESS LOAN (DISCONTINUED)	25
P)	PRIME MINISTER'S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMYES)	26
GENERAL BANKING		
A)	MASTERCARD/PAYPAK DEBIT CARD CHARGES	26
B)	E-BANKING SERVICES	28
C)	STANDING INSTRUCTIONS FEE	28
D)	PRIZE BONDS	29
E)	RUPEE TRAVELLERS CHEQUES	29
F)	PRIVATE BANKING	29
G)	INVESTMENT BANKING	30
H)	MISCELLANEOUS CHARGES	31
DIGITAL BANKING		
A)	E-BANKING SERVICES	39
B)	JS GHARPAY SERVICE	40
C)	CASH MANAGEMENT	40
D)	ROSHAN DIGITAL ACCOUNT	40

Trade Services

A). IMPORTS

- i) Letter of Credit Opening Commission

First Quarter or Part thereof 0.40%
Each Subsequent Quarter or Part thereof 0.30%
Minimum Rs. 2,000/-

- ii) Amendments under Letter of Credit

Rs.1,200/- per transaction (Flat) or Commission under items (i) above, if amendment involves increase in amount or extension in period of Expiry of LC

- iii) "(a) Mark-up on PAD for Bills Under Import L/C (Sight)""

ONE MONTH KIBOR +2% per a.m.,

Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made thereagainst.

Further Mark up on FORCED PAD IN CASE OF NON-PAYMENT ON MATURITY DATE 3 Months Kibor +5 % p.a."

- (b) Markup on Forced PAD in Case of Usance Bills under Import LC Not Retired on Due Date

@ 20.00% p.a.

- iv) Acceptance Commission on Usance LC If Payment Date falls after LC Expiry

0.05% per month - Minimum Rs. 2,000 acceptance commission on bill amount

- v) (a) Registration of Contract

0.20% (Flat) - Minimum Rs. 2,000/-

- (b) Amendments under Import-Contract

Rs.1,000/- per transaction (flat) or Commission under items (ii) above, if amendment involves increase in amount

- (c) Contract Cancellation Charges

Rs.1,500 (Flat)

- vi) Airway Bill Endorsement/Guarantee Issued to Shipping Companies in Lieu of Bills of Lading

Rs. 2,000/- (Flat)

- vii) Credit Report on Beneficiary and/or Foreign Buyer

At Actual

- viii) **Courier Charges**

- (a) For Local

Rs. 250/- (Flat)

- (b) For Foreign

At Actual

- ix) SWIFT Message (Short/One Pager)

Rs. 1,000/-

- x) SWIFT Message (MT-700/701, 710,711,720,721,760)

Rs. 2,000/-

- xi) Revalidation Commission of Expired LC

As applicable for opening of fresh LC as per (i) above

- xii) Commission on Establishment of LC /Contract against 100% Margin

Nil

- xiii) 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.)

xiv) USANCE BILLS: Bills drawn at Usance under the LC other than PAYES (Pay As You Earn Scheme) and Suppliers/ Buyers Credit

xv) LC Cancellation Charges

Note:

- No markup to be charged from the date of negotiation to the date of lodgement if 100% interest/return free cash margin is provided.
- Where value date of debit to our account is mentioned on covering Schedule/Telex/Swift intimation, markup to be charged from such effective value date.
- Rates are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values and arrangements with the customers.

When reimbursement is made upon receipt of documents, markup is to be charged from the date of remittance.

xvi) Import Bills Returned Unpaid

xvii) Flat charges on Payment of Import Bills under Collection, Contract, API and Open Account

xviii) 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.

xix) Reimbursement Charges (Payable to Reimbursing Banks)

xx) Discrepant Document Handling Fee

xxi) Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened/contract registered with us.

B). EXPORTS

i) FCY Notes Handling Charges

ii) FCY Cash Handling Charges for Afghanistan

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.

Rs.1,500 plus SWIFT charges

USD100/- flat from forwarding Bank Plus courier charges

Rs.1,250/- flat for all import bills under contract, collection, consignment, advance payment and in case charges are on Exporter /Presenter account USD15/- flat.

0.10% - Minimum Rs. 1,500/- plus SWIFT Charges in all cases

At Actual

USD100/- or equivalent in FCY (including FED)

0.13% - Minimum Rs.625/-

0.30% for exports to Central Asian Countries, excluding Afghanistan, against FCY notes

0.20% for exports to Afghanistan, against FCY notes

iii) Letters of Credit

a) Advising of LC

b) Advising of Amendments

iv) Confirmation

v) Transfer of Export LCs

vi) Reimbursement Payment to other Banks from Non-Resident Rupee/ ACU Dollar Accounts

vii) If the Documents are Sent to Other Local Banks under Restricted LC

viii) Collection

(a) Documentary Export Collection

(b) If documents are Sent to Us by Other Banks for Collection under Restricted LC

ix) Handling of duty drawback claim

x) Service Charges on Realization of Export Proceeds (Export Advance Payment Collection/LC etc.)

xi) EDS

xii) Services Charges on Handling of Research and Development (RND) Cases

xiii) Export Reimbursement Claim - Swift Charges

xiv) Negotiation/Purchase of Export Bills under Sight or Usance LC or DP Collection

xv) Export Refinance Application - Handling

xvi) ERF Substitution

xvii) EE Certification

xviii) EE NOC Issued to Other Banks under ERF Scheme

Rs. 1,500/- for JS Bank customers and
Rs. 2,000/- for other customers plus courier
charges

Rs. 1,000/- for JS Bank customers and
Rs. 1,300/- for other customers plus courier
charges

0.30% per quarter- Minimum Rs. 1,000/-

Rs. 1,000/- Flat plus Swift and/or Postage Charges
Rs.15,000/- Flat - If with substitution of
documents plus Swift and/or Postage Charges

Rs. 2,000/-

Rs. 1,000/- plus service charges

Rs. 500/- (Flat) (Charged at the time of
settlement of bill)

Rs. 1,000/- plus service charges

0.30% per claim - Minimum Rs. 300/-

0.15% - Minimum Rs. 1,500/-

Rs. 80/- per bill or as per existing regulations

0.2 % - Minimum Rs.1,000/- per claim

Rs. 1,000/-

If proceeds not realized within period of the deal,
fixed pricing @ 20% or pricing as per credit
approval will be applied.
In case FDBC converted into FBP/FBD, no
handling charges should be recovered

Rs.600/- per application

Rs.500/- per case

Rs. 1,000/- per case

Rs. 1,500/- per case

xix) Handling and Service Charges for Overdue Export Bills Reporting

Rs. 1,000/- per bill for all overdue bills

xx) Assignment of Proceeds to Other Banks

Rs 1,000/-

xxi) Business Performance Certificate

Rs 500/-

xxii) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges

Rs.1,750/- per case

xxiii) Reimbursement Payment to Other Banks from Non-Resident Rupee

Rs. 500/-

xxiv) EPRC Issuance Charges

Rs. 100/-

C). INLAND TRADE – IMPORT

i) Opening Commission

0.40% per quarter for first quarter or part thereof - and 0.30% for each subsequent quarter or part thereof Minimum Rs.2,000/-

ii) Amendments

Rs.1,200/- (Flat) or Commission as per (i) above, if amendment involves increase in amount or extension in validity

iii) Discrepant Document Handling Fee

Rs.1,500/- per bill (including FED)

iv) Service Charges on Retirement of Import Bills under Inland LC

0.10% - Minimum Rs. 1,500/-

v) Acceptance Commission (If Bill Matures after Expiry of LC)

0.10% per month - Minimum Rs. 2,000/- on bill amount

vi) Markup on PAD (Sight Bills)

20% per annum till adjustment of finance

vii) Markup on Forced PAD (Usance Bills)

20% per annum till adjustment of finance

viii) LC Cancellation Charges

Rs.1,500 plus SWIFT charges

ix) Items Returned Unpaid

Rs. 2,000/- Flat

D). INLAND TRADE – EXPORT

i) Advising

Rs.1,500/- (Flat)

ii) Amendment Advising

Rs.1,000/- (Flat)

iii) Authorities to Encash Cheques

No commission by issuing branch but charges on purchase of cheques will be recovered as per item B (ii) (b) below i.e. 0.40% - Minimum Rs.15/- plus courier charges

iv) Collection Commission on

0.35% (Minimum Rs. 1,500)

Bills drawn under Collection

Bill drawn under Inland LC (Sight/Usance)

Clean Collection (Including Cheques)

- | | |
|--|---|
| v) Markup on Inland Bill Purchased (IBP)
(Sight/Usance) | |
| a) Regular | 18% per annum or as per Credit Approval |
| a) Overdue Period | 2% over and above approved markup rate |

- | | |
|--|--|
| vi) (Collection commission will also be charged in addition to above markup) | |
|--|--|

- | | |
|---|--------------------------|
| vii) Collection charges for restricted LCs
(Where negotiation is restricted to some other bank and presented to us for forwarding) | Rs.350/- (Flat) per bill |
|---|--------------------------|

E). MISCELLANEOUS

- | | |
|---|-----------|
| i) Collection Agent's charges, if the collecting bank is other than the bank, will be extra | At Actual |
|---|-----------|

- | | |
|------------------------------------|--|
| ii) Purchase of Bills/Cheques etc. | |
|------------------------------------|--|

Documentary Bills other than those drawn against Letter of Credit and Clean Bills/Trade Cheques.

Same charges for collection as indicated above, plus markdown 0.75% for every 15 days or part thereof.

Other Cheques/Demand Instruments like dividend warrants etc.

Same charges for collection as indicated above, plus markdown 0.75% for every 15 days or part thereof.

- | | |
|-------------------------------|-----------|
| iii) Postage on Bills/Cheques | Rs. 100/- |
|-------------------------------|-----------|

- | | |
|---------------------|-----------|
| iv) Courier Charges | Rs. 250/- |
|---------------------|-----------|

Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.

- | | |
|---|--|
| v) Penal Charges in case of overdue of FAFB, FAPC, FATR, FBP, IBP, ERF, FIM, LTFF, LG Discounting and Invoice Discounting | 2% over and above approved markup rate |
|---|--|

F). GUARANTEES

- | | |
|---------------|---|
| i) Guarantees | Up to 0.40% per quarter or part thereof - Minimum Rs. 2,000/- |
|---------------|---|

- | | |
|--|--|
| ii) For Foreign Guarantees Issued Against Bank Counter Guarantee | 0.50 % per quarter or part thereof - Minimum Rs 1,000/- plus charges of correspondents |
|--|--|

- | | |
|--|---------------------------------|
| iii) For Guarantees Issued Against Counter Guarantees of Banks Operating in Pakistan | 0.3% p.a. - Minimum Rs. 1,000/- |
|--|---------------------------------|

iv) Legal Cost for Vetting of Text of Guarantee

Rs. 5,000/- (Flat)

v) Claim Handling on Guarantees Issued on Request of Customer within Pakistan /Foreign Banks

Rs 2,000/- (Flat)

(over and above the normal Guarantee charges)

Note:

- (i) For customers with Annual Guarantees volume of Rs. 20mn and over, commission charges will be negotiable Minimum Rs. 500/-
- (ii) Amendment other than increase in amount or extension in period Rs. 500/-
- (iii) Guarantees against 100% cash margin/ lien on current account, guarantee commission will be NIL.
- (iv) Each Guarantee issued by us will be for a specific amount, expiry date and a date by which claims are to be lodged, except those which are required "open ended" by the beneficiary.

vi) Vetting of Bank Guarantees - In-house

Rs.1,000/- (per Guarantee)

vii) Guarantees issued to Collector of Custom in lieu of payment of Export Duty which are valid up to 6 months

0.50% per quarter or part thereof - Minimum Rs.1,000/-

viii) Other Guarantees

0.40% per quarter or as per arrangement

ix) Parking Guarantees (if issued at Bank's own instance)

Nil

x) Consortium Guarantees

As per agreement

xi) Guarantees issued in Pakistan against 100% Cash Margin on which no return/ profit is paid.

Nil

xii) LG Collection Charges

Rs.1,000/- per instrument LG

In case of LG undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" LC on behalf of applicant.

G). REMITTANCES

i) Foreign Outward Drafts/ T.Ts/ Others

USD 10/- equivalent , PLUS additional 0.50 % (minimum USD 20/-)where remittances are made against Cash Deposit in FC accounts within 15 days of Deposit for all currencies

ii) Inward

Nil. If proceeds are credited to an account with us. Otherwise a flat charge of Rs. 3,000/- (Cash Master)

iii) Foreign Currency Cheque's/Drafts Purchased (in addition to interest)

Interest @ LIBOR + 5%
Instrument drawn in USD 0.5%

Minimum Rs. 500/-

Instrument drawn in currencies other than USD 1 %

Minimum Rs. 500/-

iv) Collection Foreign Currency -
Clean/Checks

v) Foreign Exchange Permits

vi) Arranging specific approval from SBP
relating to Capital Transfer, Dividend
Remittance and Remittance under
Foreign Currency Loans etc.

vii) Cancellation of Draft

viii) Producing PRC (Proceeds Realization
Certificate) for transaction older than
6 months

H). MISCELLANEOUS

i) Obtaining SBP Approval for Customer

ii) Correspondents' Charges

iii) SWIFT Charges on Foreign T.Ts

iv) Fax Charges If Requested by Customer

v) Charges on Foreign Bills Returned Unpaid

vi) Miscellaneous Foreign Fax/Swift Charges

Advances/Finance

A). ADVANCES

Following charges will be recovered in
addition to mark-up / return on investment.

i) Miscellaneous charges

(i.e charges for documents, evaluation of 1% security
and maintenance thereof etc.)

ii) "For advance against Pledge/Hypothecation charges
will be levied As follows:"

USD 5/- or Rs. 700/- whichever is higher

Family Maintenance Rs. 3,000/- per year

Rs. 1,200/- per case

USD 5/- or Rs. 700/- whichever is higher

Rs. 750/-

Rs. 1,200/- per case

At Actual

USD 8/- or Rs. 1,000/- whichever is higher

Rs. 50/- per sheet (within city)

Rs. 100/- per sheet (out of city)

Rs. 500/- per sheet (foreign)

Rs. 600/-

USD 20/- or equivalent

Actual

In addition Project Examination fee up to and Commitment
fee up to 1% (where applicable in each case).

a) Godown Rent	At Actual
b) Godown Staff Salaries	At Actual
c) Godown Inspection Charges	At Actual
<hr/>	
iii) Within municipal limits or within a radius of 5 miles from the branch	Actual conveyance charges only
<hr/>	
iv) Outside the above limit	At Actual
a) Delivery charges if a Godown Keeper is not posted, conveyance charges will be recovered	At Actual
b) Other incidental expenses, Insurance Premium etc.	At Actual
c) Legal Review Charges (Outside Counsel)	At Actual
d) Documentation Review Charges	Rs. 5,000/-
e) Delivery of Goods under Pledge	Rs. 1,000/- per delivery
f) Arranging CIB Report from State Bank (per company/individual)	Rs. 35/- (can be waived on management's discretion)
g) Handling Charges for marking lien on government securities issued by other banks/National Savings Centres	Rs. 1,000/- per instance
h) Handling Charges for marking lien on mutual funds at Registrar's office	Rs. 1,000/- per case (separately for each mutual fund)
i) Collection of profit coupons on government securities issued by other banks/National Savings Centres under lien to us	Rs. 1,000/- per instance
j) Penal Charges in case of overdue of FIM, CF Pledge, Short Term Finance (up to 1 year)	2% per annum over and above normal markup rate
k) Replacement of securities under lien to the bank	Rs. 1,000/- flat per replacement
l) Late payment of instalments Commercial - Long Term Finance (Tenor is more than 1 year if LTF is to be repaid on amortisation basis)	Penalty Interest to be charged at 2% p.a. over and above the approved Pricing or as per the overdue rate mentioned in Facility Offer Letter duly accepted by the customer, whichever is higher due date.
LOAN PROCESSING FEE (Corporate, Commercial and SME)	
Loan Processing Fee is to be charged as per approval terms of credit application	
m) Initial Review of Credit Facilities	0.12% of facility OR Minimum Rs. 21,000/-, whichever is higher 0.12% of facility OR Minimum Rs. 7,000/-, whichever is higher
n) Interim Review/Enhancements/One Off Transaction	Charges will not be applicable in case exposure remains unchanged. 0.06% of facility amount OR Min. Rs. 10,000/-, whichever is higher to be charged for the enhanced exposure only in case of enhancements. 0.06% of facility amount OR Rs. 3,500/-, whichever is higher.
o) Facility Renewal Processing Charges	Nil
p) Temporary Extension of Credit Facilities	In case all renewal documentation is complete at customers end, charges shall not apply. 0.06% of facility amount or Min. Rs. 9,000/- whichever is higher 0.06% of facility amount or Rs. 3,000/- whichever is higher

- q) Issuance of NOC (on customer's request) for creating additional/pari passu charge/second charge/specific charge on their current/fixed assets for acquiring further finance from other banks/financial institutions
- r) Issuance of No Objection for vacation of charge
- s) Credit reports issued on behalf of Client
- t) Nominal fee for Pledge call option
- u) Cash Collection Services

B). LEASING

- i) Processing Charges
- ii) Late Payment Charges
- iii) Early Termination Charges
- iv) Insurance Charges
- v) Tracker Charges
- vi) Repossession Charges
- vii) Repossessed Vehicle Storage Charges
- viii) Secured Transaction Registry (STR) Fee
 - Existing Customer
 - New Customer

C). AGRICULTURE FINANCING (PRODUCTS)

- i) Processing Fee on Agri Finance
 - a) Fresh Proposals
 - Limit
 - Up to Rs. 0.500mn
 - From Rs. 0.5001mn to Rs. 01.000mn
 - From Rs. 1.001mn to Rs. 05.000mn
 - From Rs. 05.001mn and above
 - b) Renewal of Expired Cases
 - Limit
 - Up to Rs. 0.500mn
 - From Rs. 0.501mn to Rs. 1.000mn
 - From Rs. 1.001mn to Rs. 5.000mn
 - From Rs. 5.001mn and above

Processing fee Rs. 6,000/- or as per approval.

Processing fee Rs. 6,000/- or as per approval.

Processing fee Rs 3,000/-

Actual

Rs. 2,000/- per month (Conditions Apply)

0.120% of facility or Minimum Rs. 10,000/-, whichever is higher

1.25% on overdue Principal portion of rental amount per month

Rs. 10,000/- flat

At Actual

At Actual. For waiver on tracker installation, additional markup on the facility of 0.5% per annum will be added in the monthly installation

At Actual (Maximum Rs. 100,000/- per instance)

At Actual (Maximum Rs.13,500/- per month)

Rs. 500/-

Rs. 1,000/-

Processing Charges

Rs. 2,000/-

Rs. 5,400/-

Rs. 10,200/-

Rs. 16,800/-

FED will be charges on above slabs
Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs

Processing Charges

Rs. 2,000/-

Rs. 4,200/-

Rs. 7,800/-

Rs. 12,000/-

FED will be charges on above slabs
Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs

ii) Early Adjustment Charges in case of DF Facility only	
1 year before expiry	Nil
2 years before expiry	2% of the outstanding principal
3 years before expiry	4% of the outstanding principal
4 years before expiry	5% of the outstanding principal
Late Payment Charges where installment or markup is overdue by 60 days or more	Additional 0.5% markup of the outstanding amount to be renewed on additional 0.5% markup from prevailing markup rate
Renewal of overdue limits by 60 days and over on full settlement	To be renewed on additional 0.5% markup from prevailing markup rate
i) Legal Charges	At Actual (Varies from province to province)
ii) Insurance Charges	As per Actual
iii) Tracker Charges	As per Actual
iv) Documentation/Valuation/Feasibility	As per Actual
v) Repossession charges (new)	At Actual
vi) JS Zarkhez Solar Tubewell installation charges (new)	As per Actual
vii) Late Payment Charges for SBP's Refinance Schemes (JS Zarkhez Storage Finance & JS Zarkhez Solar Finance)	Applicable Markup rate plus 4% per annum for number of days late
Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
c). JS Zarkhez PM Kissan Package	
i) Limit Amount	Processing Charges
Up to Rs. 0.50mn	Rs. 1,700/-
From Rs. 0.5001mn to Rs. 1.000mn	Rs. 4,500/-
From Rs. 1.001mn to Rs. 5.000mn	Rs. 8,500/-
From Rs. 5.001mn and above	Rs. 14,000/- FED will charged on above slabs Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above slabs paid at stage 2
ii) Late Payment Fee	Rs. 2,000/- per month
iii) Legal Charges	At Actual (Varies from province to province)
iv) Insurance Charges	As per actual
v) Documentation/Valuation/Feasibility	As per actual
vi) Repossession charges (new)	At Actual

vii) Repossession charges - Warehouse charges
viii) Secured Transaction Registry (STR) Fee
Existing Customer
New Customer
d). JS Zarkhez Gold Finance
i) Processing Charges - Running Finance
vii) Maintenance Charges - Running Finance
viii) Enhancement/Top-up
iv) Valuation Charges by Goldsmith
v) Legal Document Stamping
vi) Prompt Payment Bonus
vii) Facility Renewal Processing Charges
viii) Pre-Payment Charges - Full Settlement
1st Year
2st Year
xi) Secured Transaction Registry (STR) Fee
Existing Customer
New Customer
Late Payment Charges
Litigation Charges
Custody Charges (On Settled Loan)
Cheque Return

As per Actual

Rs. 500/-

Rs. 1,000/- per month

Limit

Up to Rs. 250,000	- Rs 3,000 (upfront Rs. 500)
From Rs. 250,000 to Rs. 499,999	- Rs 5,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999	- Rs 10,000 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999	- Rs 13,000 (upfront Rs. 1,000)
From Rs. 5,000,000 and above	- Rs 15,500 (upfront Rs. 1,000)

*Upfront charges are not additional fee

* Balance amount will be paid at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs paid at stages 2

(i) Utilization 50% and < | 0.75% of Gold Value
(Maximum 10,000/-)

Limit

Up to Rs. 250,000	- Rs 3,000 (upfront Rs. 500)
From Rs. 250,000 to Rs. 499,999	- Rs 5,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999	- Rs 10,000 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999	- Rs 13,000 (upfront Rs. 1,000)
From Rs. 5,000,000 and above	- Rs 16,000 (upfront Rs. 1,000)

*Upfront charges are not additional fee

* Balance amount will be paid at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs paid at stages 2

At Actual

At Actual

Incorporated in Loan Pricing at 2% (if payment is received within due date).

Rs. 3,500/-

3% of the outstanding principal (Maximum Rs. 18,000)

2% of the outstanding principal (Maximum Rs. 12,000)

Rs. 500/-

Rs. 1,000/-

Applicable Mark-up rate plus 2% per annum for number of days late.

At Actual

Rs 1,000/- per month

Rs 1,200/- per incident

D). JS ASSET FINANCE

i) Processing Fee

Vehicle: Rs. 10,000 excluding valuation charges with upfront (Rs. 1500 up-front)
Deposit & Certificate: 3,500 or 1% whichever is higher (Rs. 1500 up-front)

*Balance amount will be paid at stage 2

FED will charged on above slabs

Female, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs paid at stages 2

ii) Late Payment Charges

Rs. 1,400/- per month

iii) Prepayment Penalty

1st year = 8% of outstanding loan amount
2nd to 3rd year = 7% of outstanding loan amount
4th year = 4% of outstanding loan amount"

iv) Balloon Payment / Partial Settlement

25% of the outstanding principal each year
Not Allowed in the first year (pre-payment charges will apply upon approval)
6% in the second year
5% in the third year"

v) Enhancement/Top-up

3,500 or 1% of the loan amount (Whichever is higher)

vi) Credit Protector

At Actual

vii) Legal Charges

At Actual (Varies from province to province)

viii) Processing Charges - Balance Transfer Facility (BTF)

3,500 or 1% of the loan amount (Whichever is higher)
FED will be charged

ix) Cheque Return Charges

Rs. 1,400/- per returned cheque

x) In case of Vehicle as a collateral

xi) Vehicle re-possession charges

At Actual (Maximum Rs. 56,000/- per instance)

xii) Repossessed Vehicle Storage Charges

At Actual Charged on daily basis (Maximum Rs.5000/- per month)

xiii) Valuation Charges

At Actual (Maximum Rs. 7000/-)

xiv) Tracker Activation Charges

At Actual

xv) Litigation Charges

At Actual

xvi) Insurance Charges

At Actual (Maximum Rs. 20,000/- per instance)

xvii) Issuance of duplicate NOC

Rs. 1,900/-

xviii) Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

E). JS HOSPITAL FINANCING

i) Processing Fee

No Processing Fee

ii) Insurance Charges

At Actual

iii) Late Payment Standard Markup Rate

1-Month KIBOR + 3% (floating) per annum

iv) Legal Document Stamping

At Actual

v) Valuation Charges - if any

At Actual

vi) Delivery Charges, Taxes and Registration Fee

At Actual

vii) Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

F). JS GOLD FINANCE

i) Processing Charges - Running Finance

Limit

Up to Rs. 250,000 - Rs 3,600 (upfront Rs. 500)

From Rs. 250,000 to Rs. 499,999 - Rs 6,000

(upfront Rs. 500)

From Rs. 500,000 to Rs. 999,999 - Rs 12,000

(upfront Rs. 1,000)

From Rs. 1,000,000 to Rs 4,999,999 - Rs 15,600

(upfront Rs. 1,000)

From Rs. 5,000,000 and above - Rs 18,600

(upfront Rs. 1,000)

*Upfront charges are not additional fee

* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs paid at stages 2"

ii) Processing Charges - New Term Finance A & B and Enhancement/Top-up

Limit

Up to Rs. 250,000 - Rs 3,600

(upfront Rs. 500)

From Rs. 250,000 to Rs. 499,999 - Rs 6,000

(upfront Rs. 500)

From Rs. 500,000 to Rs. 999,999 - Rs 12,000

(upfront Rs. 1,000)

From Rs. 1,000,000 to Rs 4,999,999 - Rs 15,600

(upfront Rs. 1,000)

From Rs. 5,000,000 and above - Rs 19,200

(upfront Rs. 1,000)

*Upfront charges are not additional fee

* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs paid at stages 2"

iii) Processing Charges - Term Loan Plus

"Rs. 5,000 plus FED

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs"

vi) Processing Charges - Balance Transfer Facility (BTF)

v) Valuation Charges by Goldsmith

vi) Legal Document Charges

vii) Prompt Payment Bonus

viii) Facility Renewal Processing Charges

ix) Pre-Payment Charges - Full Settlement

1st Year

2st Year

x) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

xi) Late Payment Charges - (SMR)

xii) Litigation Charges

xiii) Custody Charges (On Settled Loan)

xiv) Cheque Return

G). JS MYGOLD

i) Processing Charges - Term Loan

- (i) Running Finance | 0.65% of Gold Value
(Maximum Rs. 6,500/-)
- (ii) Term Finance (25% Margin) | 0.8% of Gold Value
(Maximum Rs. 8,000/-)
- (iii) Term Finance (20% Margin) | 1.0% of Gold Value
(Maximum Rs. 10,000/-)
- (iv) Term Loan Plus | Rs. 2,500/-

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs"

At Actual per gram (upto Rs. 40/gram)

At Actual (varies from province to province)

Incorporated in Loan Pricing at 2% (if payment is received within due date).

Rs. 3,500/-

3.6% of the outstanding principal

2.4% of the outstanding principal

Rs. 500/-

Rs. 1,000/-

Applicable Markup rate plus 2% per annum for number of days late.

At Actual

Rs 1,000/- per month

Rs 1,200/- per incident

Limit

Up to Rs. 250,000 - Rs 3,000 (upfront Rs. 500)

From Rs. 250,000 to Rs. 499,999 - Rs 5,000
(upfront Rs. 500)

From Rs. 500,000 to Rs. 999,999 - Rs 10,000
(upfront Rs. 1,000)

From Rs. 1,000,000 to Rs 4,999,999 - Rs 13,000
(upfront Rs. 1,000)

From Rs. 5,000,000 and above - Rs 16,000
(upfront Rs. 1,000)

*Upfront charges are not additional fee

* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs paid at stages 2

ii) Legal Document Charges	At Actual
iii) Pre-Payment Charges - Full Settlement	
1st Year	3% of the outstanding principal (Maximum Rs.18,000/-)
2nd Year	2% of the outstanding principal (Maximum Rs.12,000/-)
iv) Secured Transaction Registry	
Existing Customer	Rs. 500/-
New Customer	Rs.1,000/-
v) Late Payment Charges - (SMR)	Applicable Markup rate plus 2% per annum for number of days late
vi) Litigation Charges	At Actual
vii) Custody Charges (On Settled Loan)	Rs 1,000/- per month
viii) Cheque Return	Rs 1,200/- per incident
H). SME	
i) Arrangement Fee	Minimum Rs. 3,000/-
ii) Review Fee	Minimum Rs. 3,000/-
iii) Interim Fee	Minimum Rs. 3,000/-
I). SAAF (SME ASAAN FINANCE)	
i) Application Processing Fee (Non-refundable, payable up-front)	1% of disbursed amount
ii) Balloon Payment: 0.5% of amount to be adjusted	
iii) Annual Renewal Fee (Non-refundable, payable up-front)	Rs. 2,750/-
iv) Interim Facility Enhancement	Rs. 2,500/-
v) Credit/Market Check & Income Estimation Fee	At Actual
vi) *Early Settlement Charges	i. Nil in case of Short-Term Loans ii. Early Settlement Charges 3% of outstanding principal amount in case of full payment during 1st year. 2nd year 2% 3rd year 1% 4th & 5th Year 0% Rs. 2,750/- Per Instance
Late Payment Charges	
Note: Processing Fee Non-Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps.	
J). JS TARAQI LOAN - SME LOAN FOR MODERNIZATION	
i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)

ii) Insurance Charges	At Actual
iii) Late Payment Standard Markup Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery Charges, Taxes and Registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
K). JS NAYA AGHAAZ SME LOAN	
i) Processing Fee	No Processing Fee
ii) Late Payment Standard Markup Rate	Applicable Markup rate plus 3% for number of days late
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000/- per month)
viii) Delivery Charges, Taxes and Registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

L). MORTGAGE BUSINESS FINANCE

i) Application Processing Fee (Non-Refundable, Payable up-Front)	Rs. 500,000 to Rs. 4,999,999 - Rs. 5,000/- Rs. 5,000,000 to 14,999,999 - Rs. 10,000/- Rs. 15,000,000 to 24,999,999 - Rs. 15,000/- Rs. 20,000,000 to 40,000,000 - Rs. 40,000/- FED to be taken separately
ii) Annual Renewal Fee (Non-Refundable, Payable up-front)	Rs. 5,000/-
iii) Interim Facility Enhancement/One-offs	Rs. 5,000/-
iv) Credit/Market Check & Income Estimation Fee	At Actual

M). MORTGAGE CREDIT FACILITY

Limit

i) Below Rs.10mn

ii) From Rs.10mn to 20mn

iii) From Rs. 20mn to 30mn

iv) Above Rs 30mn

Property Evaluation, Income Estimation and Legal Charges will be charged at Actual

Processing Charges

Up to Rs. 4,000/-

Up to Rs. 8,000/-

Up to Rs. 10,000/-

Up to Rs. 15,000/-

CONSUMER LENDING

A). JS BANK CREDIT CARD VISA

i) Joining Fee

ii) Basic Card - Annual Fee

Classic

Gold

Platinum

Signature

iii) Supplementary Card - Annual Fee

Classic

Gold

Platinum

Signature

iv) Finance Charges - APR

v) Retail

vi) Cash Advance

vii) Balance Transfer/Cash on call

viii) Card Installment Plan

ix) Cash on Installment

x) Cash Advance Fee

Nil

Rs. 4,000 (Reduced fee of Rs. 799 will be charged on spending of Rs. 25,000/- within 1 month of card activation)

Rs. 6,000 (Reduced fee of Rs. 1,199 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Rs. 10,500 (Reduced fee of Rs. 1,999 will be charged on spending of Rs. 100,000/- within 1 month of card activation)

Rs. 12,500 (Reduced fee of Rs. 4,999 will be charged on spending of Rs. 150,000/- within 1 month of card activation)

Rs. 1,650 (Reduced fee of Rs. 799 will be charged on spending of Rs. 25,000/- within 1 month of card activation)

Rs. 2,500 (Reduced fee of Rs. 1,199 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Rs. 4,500 (Reduced fee of Rs. 1,999 will be charged on spending of Rs. 100,000/- within 1 month of card activation)

Rs. 5,250 (Reduced fee of Rs. 4,999 will be charged on spending of Rs. 150,000/- within 1 month of card activation)

49.99% (4.16% per month)

48% (4% per month)

36% (3% per month)

12m (32%), 24m (34%), 36m (36%)

12m (40%), 24m (42%), 36m (44%)

3.5% or Rs.1,800 which ever is higher

xi) Late Payment Fee	Rs.2,400 or 10% of minimum amount, whichever is higher
xii) Over Limit Fee	Rs.1,000
xiii) Return Cheque	Rs.1,500/-
xiv) Card Replacement Fee	
Classic	Rs. 800/-
Gold	Rs. 1,500/-
Platinum	Rs. 2,000/-
Signature	Rs. 4,000/-
Balance Transfer/Cash on Call Processing Fee	Rs. 1000/- per transfer
Credit Protector	0.48% of monthly outstanding amount
International ATM/POS	Rs. 450/- or 4.5% of transaction amount, whichever is higher
xv) Document Retrieval Charges	
Local	Rs. 300/-
International	Rs. 850/-
xvi) SMS Alerts	Rs. 100 per month Based on customer's prior consent.
xvii) VISA Arbitration Charges for Disputed Transactions	USD 500/-
xviii) Litigation Charges	At Actual
xix) Autopay Rejection - Service Fee	Rs. 2,000/-
xx) Card Installment Plan Processing Fee	Rs. 720/-
xxi) CIP Cancellation/Pre-Adjustment Fee	Rs. 850/-
xxii) Utility Bill Payment Fee via Mobile App	Rs. 100 per transaction
xxiii) Issuance of Duplicate NOC	Rs. 1,000/- per instance
xxiv) Chip Maintenance Annual Fee	
Classic	Rs.950/-
Gold	Rs.950/-
Platinum	Rs.950/-
Signature	Rs.950/-

xxv) Card Upgrade	
Gold	Rs.1,500/-
Platinum	Rs.2,500/-
Signature	Rs.5,000/-
xxvi) Dial a Draft/Pay Order	Rs.500/-
xxvii) Dial for IBFT/PO for School Fees	Rs.500/-
xxviii) Physical Statement Fees (Waived if opted for E-statement only)	Rs. 250/- per month
B). JS CORPORATE CHARGE CARD	
i) Joining Fee	Nil
ii) Annual Fee	Rs. 1,200/-
iii) Card Replacement Fee	Rs. 600/-
iv) International ATM/POS Transaction	4.50% of Transaction Amount
v) Over Limit Fee	Nil
vi) Late Payment Fee	Rs. 2,000/-
vii) Return Cheque	Rs. 1,400/-
Document Retrieval Charges	Rs 1,200/- per incident
viii) Local	Rs. 300/-
ix) International	Rs. 850/-
x) SMS Alerts	Free
xi) Arbitration/Charge Back	USD 500/-
xii) Litigation Charges	At Actual
xiii) Autopay Rejection - Service Fee	Rs. 2,000/-
C).JS CASH ASAAN & BTF - PERSONAL INSTALLMENT LOAN	
i) Processing Fee	3,500 or 1% of the loan amount (Whichever is higher) (Rs. 1,500 up-front) * Balance amount will be paid stage 2 FED will charged on above slabs
	Female, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above slabs paid at stages 2
ii) Late Payment Charges	Rs. 1,400/- per month

iii) Prepayment Penalty

iv) Partial Payment Penalty

v) Enhancement/Top-up

vi) Credit Protector

vii) Legal Charges

viii) Pay Order Issuance

ix) Processing Charges - Balance Transfer Facility (BTF)

x) Cheque Return Charges

D). JS FAURIFINANCE

i) Processing Fee

ii) Cheque Book Issuance

iii) Cancellation Processing Fees

iv) Legal Document Stamping

E). JS GHARAPNA HOME LOANS & MPMG

i) Processing Fees

ii) Legal Documents

iii) Appraisal Charges

iv) Legal Opinion

v) Prepayment Charges - BTF to Other Banks

vi) Prepayment Charges - Full Settlement

1st Year

2nd Year

3rd Year

1st year = 8% of outstanding loan amount
2nd to 3rd year = 7% of outstanding loan amount
4th year = 4% of outstanding loan amount.

25% of the outstanding principal each year
Not Allowed in the first year Thereafter
5% in the second year
4% in the third year

3,500 or 1% of the loan amount (Whichever is higher)
FED will be charged

At Actual

At Actual (Varies from province to province)

Nil

Rs. 3,500/- or 1% of the loan amount
(Whichever is higher)

Rs. 1,400/- per returned cheque

Rs. 2,500/-

First Cheque Book Free (10 leaves)

Rs. 1,000/-

At Actual

Ticket Size up to PKR 100 Million
Rs. 1,800/- paid at stage 1 (non-refundable)
Rs. 13,200/- paid at stage 2

Ticket size over PKR 100 Million
Rs. 25,000/- paid at stage 1 (non-refundable)
Rs. 75,000/- paid at stage 2

FED will be charged on above slabs

Female, Senior Citizen & People with Disability (PWD)
50% blanket discount on above paid at stage 2

At Actual

At Actual

At Actual

7% of the outstanding principal

5.5% of the outstanding principal

5.5% of the outstanding principal

4% of the outstanding principal

4th Year	3.5% of the outstanding principal
5th Year	2.4% of the outstanding principal
6th Year Onwards	Nil
Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	1st year not allowed, there after 4%, no charges applicable after 5th year
Prepayment/ Balloon Charges - MPMG/ GMSS	NIL
vii) Income Estimation	At Actual
viii) Late Payment Fee	Rs. 2,400/- per instance (JS Ghar Apna) / Rs. 1500/- per instance (MPMG)
ix) Cheque Return Charges	Rs. 1,200/- per returned cheque
x) Cheque Collection Charges	Cheque Pick-up Rs.1,200/-
Chartered accountant charges for liability establishment for Sec 15	At Actual (Maximum Rs. 250,000/- per instance)
Home Insurance	At Actual
Life Insurance	Optional
F). JS CARAAMAD AUTO FINANCING	
i) Processing Charges (including Legal Document charges)	Total Rs. 7,500 plus FED Rs. 1,000 plus FED upfront Rs. 6,500 plus FED at stage 2 Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above paid at stages 2
ii) Appraisal Fee - (Used / Imported Vehicles)	As Per Actual
iii) Late Payment Fee	Rs.1,500/- Per Instance
iv) Vehicle Repossession Charges	At Actual (Maximum Rs. 56,000/- per instance)
v) Repossessed Vehicle Storage Charges	At Actual Charged on daily basis (Maximum Rs.5000/- per month)
vi) Valuation Charges	At Actual (Maximum Rs.7000/-)
vii) Pre-payment Charges	7.5% of the principal in the first two years only
viii) Balloon Payment / Partial Settlement	25% of the outstanding principal each year Not Allowed in the first year (pre-payment charges will apply upon approval) 6.5% penalty of outstanding amount in the second year 5.5% penalty of outstanding amount in the third year
ix) Tracker Activation Charges	At Actual
x) Litigation Charges	At Actual
xi) Cheque Return Charges	Rs. 1,200/- Per Returned Cheque
xii) Issuance of Duplicate NOC	Rs. 1,900/-
xiii) Income Estimation	At Actual

xiv) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
xv) Registration Service Fees**	
** Over and above the charges imposed by Excise and Taxation department for registration of the vehicle	
xvi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
viii) Enhancement/Top-up	
G). JS CARAAMAD BIKE FINANCING	
i) Processing Charges (including Legal Document)	Total Rs. 5000 plus FED Rs. 1,000 plus FED upfront Rs. 4000 plus FED at stage 2
	Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above paid at stages 2
ii) Appraisal Fee - (Used)	As per Actual (Upto Rs. 1,500)
iii) Late Payment Fee	Rs.1,500/- Per Instance
iv) Vehicle Repossession Charges	At Actual (Maximum Rs. 20,000/- per instance)
v) Repossessed Vehicle Storage Charges	At Actual on daily basis (Maximum Rs.2,500 per month)
vi) Valuation Charges	At Actual (Maximum Rs. 1,500/-)
vii) Prepayment Charges	7.5% of the principal in the first two years only
viii) Balloon Payment / Partial Settlement	25% of the outstanding principal each year Not Allowed in the first year (pre-payment charges will apply upon approval) 6.5% penalty of outstanding amount in the second year 5.5% penalty of outstanding amount in the third year
ix) Tracker Activation Charges	At Actual
x) Cheque Return Charges	Rs. 1,200/- Per Returned Cheque
xi) Issuance of Duplicate NOC	Rs. 1,900/-
xii) Income Estimation	At Actual
xi) Insurance Charges	Rs. 1,900/-
xii) Income Estimation	At Actual (Maximum Rs. 20,000/- per
Over and above the charges imposed by Excise & Taxation dept for registration of the vehicle	
xiv) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1000/-

H). JS GHARAPNA SOLAR SOLUTION FINANCING

i) Processing Fee

Total 14,000 plus FED
Rs. 1,000 + FED (upfront non-refundable)
Rs. 13,000 + FED (paid at stage 2)

Female, Senior Citizen & People with Disability (PWD)
50% blanket discount on above paid at stage 2

ii) Insurance Charges

At Actual

iii) Late Payment Fee

Standardized at Rs.1,500/- per month

iv) Litigation Charges

At Actual

iii) Legal Document Charges

At Actual (varies from province to province)

iv) Prepayment Charges - Full Settlement

1st Year

4.5% of the outstanding principal

2nd Year

3.5% of the outstanding principal

3rd Year

2.5% of the outstanding principal

4th Year

1.5% of the outstanding principal

5th Year

1% of the outstanding principal

Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)

1st year not allowed, there after 3.5%

vi) Cheque Return Charges

Rs. 1,200/- per returned cheque

vii) Secured Transaction Registry (STR) Fee

Existing Customer
New Customer

Rs. 500/-
Rs. 1,000/-

I). JS SMART ROSHNI - SOLAR SOLUTION FINANCING

i) Processing Fee

Minimum Rs. 6,000/- or 0.5% of loan amount (whichever is higher) - including Rs 3,000 non-refundable upfront fee balance on stage 2 FED will be charged on above

Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above paid at stages 2

ii) Insurance Charges (Solar Solution)

At Actual

iii) Legal Document Stamping

At Actual (varies from province to province)

iv) Valuation Charges - if any

At Actual

v) Late Payment Charges - (SMR)

Applicable Markup rate plus 3% per annum for number of days late.

vi) Secured Transaction Registry (STR) Fee

Existing Customer
New Customer

Rs. 500/-
Rs. 1,000/-

Cheque Return Charges

Litigation Charges

**J). JS KHUD MUKHTAR -
WOMEN ENTREPRENEUR**

i) Processing Fee

ii) Late Payment Standard Markup Rate

Late Payment Fee

iii) Insurance Charges

iv) Legal Document Stamping

v) Valuation Charges

vi) Repossession Charges

vii) Repossessed Vehicle Storage Charges

viii) Delivery Charges, Taxes and Registration Fee

ix) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

Rs. 1,200/- per returned cheque

At Actual

Minimum Rs. 3,000/- or 0.3% of loan amount
(whichever is higher)
FED will charged on above slabs

Senior Citizen & Person with Disability (PWD)
50% blanket discount on above slabs

Applicable Markup rate plus 3% per annum
for number of days late

Rs. 1,500/- per month

At Actual

At Actual

At Actual

At Actual (Maximum Rs. 45,000/- per instance)

At Actual (Maximum Rs.12,000/- per month)

At Actual

Rs. 500/-

Rs. 1,000/-

K). JS ELITE SALARY LOAN

i) Processing Fee

ii) Late Payment Charges

iii) Prepayment Penalty

iv) Partial Payment Penalty

v) Enhancement/Top-up

vi) Legal Documentation charges

vii) Credit Protector

4,000 or 1% of the loan amount (Whichever is higher)
(Rs. 1,500 up-front)
* Balance amount will be paid at stage 2

FED will be charged

Female, Senior Citizen & Person with Disability (PWD)
50% blanket discount on above slabs paid at stages 2

Rs. 1,400/- per month

1st year = 5% of outstanding loan amount
2nd to 3rd year = 4% of outstanding loan amount
4th year = 3.5% of outstanding loan amount

25% of the outstanding principal each year
Not Allowed in the first year Thereafter
5% in the second year
4% in the third year

Rs. 2,400/-

At actual varies from province to province

At Actual

vii) Litigation Charges	At Actual
viii) Cheque Return Charges	Rs. 1,400/- per returned cheque
L). JS ELITE ADVANCE PAY	
i) Processing Fee	5% up-front charges on outstanding amount FED will be charged Female, Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs paid at stages 2"
M). JS SCHOOL DEVELOPMENT FINANCE	
i) Processing Fee	Minimum PKR. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges - if any	At Actual
v) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
N). JS WORKING CAPITAL BUSINESS LOAN	
i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Late Payment Standard Markup Rate	1 Month KIBOR + 4% per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
O). PRIME MINISTER'S YOUTH BUSINESS LOAN (DISCONTINUED)	
i) Repossession Charges for Vehicle	At Actual (Maximum Rs. 56,000/- per instance)
ii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs. 13,500/- per month)

iii) Delivery Charges, Taxes and Registration Fee	At Actual
iv) Insurance Charges	At Actual
v) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
P). PRIME MINISTER'S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMYES)	
i) Application Processing Fee	Rs.100/-
ii) Verification of Applicant/Security	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges	At Actual (Maximum Rs.7,000/-)
v) Repossession Charges for Vehicle	At Actual (Maximum Rs. 56,000/- per instance)
vi) Repossession Charges for Commercial Vehicle	At Actual (Maximum Rs.100,000)
vii) Delivery Charges, Taxes and Registration Fee	At Actual
viii) Insurance Charges	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

GENERAL BANKING

A). MASTERCARD/PAYPAK DEBIT CARD CHARGES

i) ATM Cash Withdrawal Charges	Free on JS Bank ATMs
ii) Chip Maintenance Charges	Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
ATM cash withdrawal charges	Free
iii) PayPak Classic (Aasaan & BBA: Basic Banking Account)	4% of transaction amount or Rs. 350/- which ever is higher
	Rs. 1,000/-

MasterCard Debit Card

iv) MasterCard Debit Card Issuance Fee	Free
--	------

MasterCard Annual Fee	
MasterCard Gold	Rs. 2,100/-
MasterCard Gold Supplementary	Rs. 1,200/-
MasterCard Titanium	Rs. 3,000/-
MasterCard Titanium Supplementary	Rs. 1,650/-
MasterCard Platinum	Rs. 6,000/-
MasterCard Platinum Supplementary	Rs. 3,000/-
MasterCard World	Rs. 10,000/-
MasterCard World Supplementary	Rs. 4,000/-
Mastercard Prepaid Card Annual Fee	Rs.1,100/-
Mastercard Prepaid Card Reissuance	Rs. 950/-
MasterCard Gold Reissuance	Rs.1,200/-(Principal & Supplementary Cards)
MasterCard Titanium Reissuance	Rs.1,650/-(Principal & Supplementary Cards)
MasterCard Platinum Reissuance	Rs.3,000/-(Principal & Supplementary Cards)
MasterCard World reissuance- Principal	Rs.10,000/-
MasterCard World reissuance- Supplementary	Rs. 4,000/-
MasterCard Gold to Titanium Upgrade	Rs.1,500/- (Principal and Supplementary Cards)
MasterCard Titanium to MasterCard Platinum/Gold Upgrade	Rs. 2,000/- (Principal and Supplementary Cards)
MasterCard Gold to MasterCard Platinum upgrade	Rs. 3,000/-(Principal & Supplementary Cards)
MasterCard Gold Annual Retention Fee	Rs.250/-
MasterCard Titanium Annual Retention Fee	Rs.300/-
MasterCard Platinum Annual Retention Fee	Rs.350/-
MasterCard World Annual Retention Fee	Rs.400/-
<hr/>	
v) POS Transactions (Local)	Free
<hr/>	
vi) POS Transactions (International)	4% of transaction amount or Rs. 350/- which ever is higher
<hr/>	
vii) Balance Inquiry	Free (JS Bank ATMs) Rs. 3.13/- (Non JS Bank ATM - Balance Inquiry) Rs. 200/- (International Balance Inquiry Fee)
<hr/>	
viii) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs. 2.5/- (Non JS Bank ATMs)
<hr/>	
ix) Mini Statement	Free
<hr/>	
x) Retrieval Charges	Rs. 700/- (per transaction)
<hr/>	
xi) Arbitration/Charge Back	USD 500/-
<hr/>	
xii) Card Capture (International)	USD 15/-
<hr/>	
xiii) MDC Internet Activation Charges	Free

xiv) MDC Limit Enhancement Annual Fee

Rs. 800/- per annum

xv) International ATM Cash Withdrawal

Rs. 1000/- per transaction or 3.5% whichever is higher

PayPak Debit Card

xviii) Annual Fee

Rs. 1,200/-

xix) Supplementary Annual Fee

Rs. 600/-

xx) Card Replacement Fee (Principle & Supplementary)

Rs. 1,000/-

xxi) Online Activation Charges

Free

xxii) Limit Enhancement Charges

Rs. 800/- per annum

xxiii) Balance Inquiry Charges

Free (JS Bank ATMs)
Rs.3.13/- (Non JS Bank ATM - Balance Inquiry Fee)

xxiv) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs

Rs.2.5/- (JS Bank & Non JS Bank ATMs)

B). REMITTANCES

i) Pay Orders

Rs. 375/- against account

Rs. 1,700/- against cash

ii) Duplicate Issuance of Payment Order

Rs 375/-

iii) Pay Order in Favor of Educational Institutions

0.5% of the amount (Max. Rs. 25 including FED)

iv) **Items returned unpaid**

Outward Clearing

Free

Inward Clearing

Rs. 850/- (flat)

Over the Counter

Rs. 750/- (flat)

v) Cancellation of Pay Order/Demand Drafts

Rs. 500/- per instrument

vi) Issuance of SBP Cheques (if permissible by SBP)

Rs. 550/- per cheque

vii) RTGS Charges

Nil

PRISM services can be availed from all JS Bank branches between 09:00 AM and 03:00 PM from Monday to Friday

C). STANDING INSTRUCTIONS FEE

i) Standing Instruction Fee

Rs. 500/- per transaction apart from the relevant charges on remittance, where applicable

For clients' staff salaries disbursement (as per agreed arrangement)

ii) Account to Account Transfer

D). PRIZE BONDS

i) Prize Bond Claim Collection Fee

ii) Prize Bond Cash in Transit Charge

E). RUPEE TRAVELLERS CHEQUES

i) Cancellation/Reissuance of lost RTC

ii) Refund in lieu of lost RTC

I). PRIVATE BANKING

Account Maintenance Charges

Safe Deposit Lockers

a) Small

b) Medium

c) Large

d) X-Large

Safe Deposit Breaking Charges

Key Deposit (refundable upon surrender of locker)

a) Small

b) Medium

c) Large

d) X-Large

i) Credit to account(s) with the Bank - NIL

ii) Pay Order/Draft Rs. 100/-

Postage/Courier Charges:

i) within city Rs. 120/-

ii) outside city Rs. 235/-

Rs. 150/- (Not Applicable on Current Accounts)

0.2% (Up to Rs. 500,000 winnings) Excluding W.H.T. & Govt. Levies

At Actual (Up to PKR 500,000 winnings)

Rs. 500/- per instrument

Rs.750/- per instrument

Free for all Savings Accounts
Current Accounts waived as per product features

Rs. 14,000/- per annum or security deposit of Rs. 120,000/-

Rs. 18,000/- per annum or security deposit of Rs. 130,000/-

Rs. 24,000/- per annum or security deposit of Rs. 160,000/-

Rs. 30,000/- per annum or security deposit of Rs. 190,000/-

Late fee of 10% will apply if fees are not paid within 30 days of renewal

Rs. 7,000/- Plus Actual Expenses

Rs. 6,000/-

Rs. 8,000/-

Rs. 10,000/-

Rs. 12,000/-

PB Signature Credit Card	Rs. 10,500/- (waived on spending of Rs. 40,000/- within 2 months of card issuance)
PB World Debit Card	Rs. 10,000/-
PB Concierge Services	Rs. 3,000/-
PB Advisory Services	Up to 0.5% Per Transaction
G). INVESTMENT BANKING	
Advisory and Arrangement Fee	Up to 1.5% of Issue Size
Placement and Structuring Fee	Up to 1% of Issue Size
Underwriting Commission	Up to 1% of Underwritten Amount
i) Trustee Fee-Term Finance Certificate (TFC)	Up to 0.05% of the outstanding TFC amount payable at the beginning of each year
ii) Trustee Fee-Mutual Funds	Up to 0.75% of Net Asset Value (NAV)
iii) Banker to the Issue	Up to 0.5% of Subscribed Amount
iv) Out of Pocket Expenses may be negotiated separately	
v) Custodial Service W.R.T. accounts held in the Central Depository System (CDS)	
vi) Sub Account Opening Fee	Rs. 500/- (per account)
Initial Deposit Fee	
For Shares	Rs. 0.05/- (per share deposited)
For TFCs	Free
For WAPDA Bonds	Free
For Units	Rs. 0.015/- (per unit deposited)
Transaction Fee	
For Shares	0.005% (market value per transaction)
For TFCs	0.005% (market value per transaction)
For WAPDA Bonds	0.005% (market value per transaction)
For Units	0.005% (market value per transaction)
Custody Fee	
For Shares	0.025% p.a. (market value)
For TFCs	0.025% p.a. (market value)
For WAPDA Bonds	0.025% p.a. (market value)

For Units	0.025% p.a. (quoted or offer price)
Blocked Securities	0.025% p.a. (last closing rate when security was blocked)
Major Shareholders	0.025% p.a. (market value)
Withdrawal Fee	
For Shares	Rs. 0.15/- (per share)
For TFCs	Rs. 75/- (per unit)
For WAPDA Bonds	Rs. 75/- (per WAPDA bond)
For Units	Rs. 0.15/- (per unit)
Statement Request Fee	Rs.15/- per page or Rs.175/- per statement request, whichever is higher
Security Pledge Fee	0.01 per security/per share
Pledge Call Fee	
For Shares	Rs. 0.02/- (per share)
For TFCs	Rs. 0.02/- (per unit)
For WAPDA Bonds	Rs. 0.02/- (per WAPDA bond)
For Units	Rs. 0.02/- (per unit)

H). MISCELLANEOUS CHARGES

i) Stop Payment of Cheques Drawn on Us

For Local Currency Accounts

Rs. 650/- for one cheque

Rs.1,000/- for multiple cheques in a cheque book/entire cheque book

For Foreign Currency Accounts

USD 5/- per cheque

ii) Duplicate Statement

Rs. 35/- per statement

iii) Duplicate Advices

Rs. 500/- each

iv) Balance Certificates

Rs. 500/- each

v) Confirmation of Balances to Auditors

Rs. 550/-

vi) Issuance of Counter Cheque

Rs. 200/- (per cheque plus govt. duties)

vii) Account Closure Charges (on Customer Request)

Free for all accounts

viii) Issuance of Proceeds Certificates for Remittance Received 6 Months or Earlier

Free if the proceeds are credited to an account with the drawee bank. In other cases the charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary

ix) Miscellaneous Certificates

Rs. 200/- (per certificate)

<p>x) Safe Deposit Lockers</p> <p>a) Small</p> <p>b) Medium</p> <p>c) Large</p>	<p>Rs. 6,000/- per annum or security deposit of Rs. 50,000/-</p> <p>Rs. 9,000/- per annum or security deposit of Rs. 80,000/-</p> <p>Rs. 10,000/- per annum or security deposit of Rs. 95,000/-</p> <p>Late fee of 10% will apply if fees are not paid within 30 days of renewal</p>
<p>xii) Safe Deposit Breaking Charges</p>	<p>Rs. 6,000/- plus actual expenses</p>
<p>xii) Key Deposit (Refundable upon Surrender of Locker)</p> <p>a) Small</p> <p>b) Medium</p> <p>c) Large</p>	<p>Rs. 5,000/-</p> <p>Rs. 7,000/-</p> <p>Rs. 8,000/-</p>
<p>xiii) Postage/Courier Charges on Drafts/Pay Orders/Other Documents</p>	<p>Rs. 120/- within city</p> <p>Rs. 220/- outside city</p>
<p>xiv) Issuance of Cheque Books</p>	<p>Rs. 30 per leaf (if average balance is below Rs. 50,000/-)</p> <p>Rs. 15 per leaf (for first cheque book or if average balance is above Rs. 50,000/-)</p>
<p>xv) Account Maintenance Charges</p>	<p>Free for all Saving Accounts</p> <p>Current Account waived as per product features</p>
<p>xvi) Same Day Clearing of Cheques</p>	<p>Rs. 500/- per cheque</p>
<p>xvii) Transaction Charges</p> <p>a) Intracity Online Banking</p> <p>b) Intercity Clearing Charges (Outward)</p> <p>c) Online Transaction Charges (Intercity)</p>	<p>Free for all accounts</p> <p>Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)</p> <p>Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)</p>
<p>xviii) Fee for verifying and marking lien on government Securities issued by us on request by third party</p>	<p>Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)</p>
<p>xix) Fee for Issuance of Confirmation/ Investment Certificate against Government Securities (SSC's, DSC's, USDB's)</p>	<p>Rs. 625/- per certificate</p>
<p>xx) Excise/Stamp Duty</p>	<p>As per regulations</p>
<p>xxi) Custodial Services Charges on Investment Portfolio Security Accounts (IPS) with SBP</p>	

Balance up to Rs.1mn per issue

Balance more than Rs.1mn per issue

IPS Transfer Charges

xxii) Hold Mail

FEE WAIVERS

i) JS Platinum Business Current Account*

Monthly Average Balance

Minimum monthly average balance

a) Cheque Book Issuance **

b) Internet Banking

c) Platinum MasterCard Debit Card
Annual Fee **

d) Intercity Clearing

e) Same Day Clearing

f) SMS Alerts **

g) Non JS Bank ATM - Cash Withdrawal
Fee***

h) Issuance of Pay Order **

i) Cancellation of PO/DD

j) Collection Cheque (Local)

k) Retained Mail

l) Stop Payment

m) Courier/Postage

n) Statement Issuance

o) Balance Certificate

p) Insurance Coverage****

No charges

0.020% per issue

Rs.1,000/- flat per transaction

Rs. 500/- per annum

Previous 3 month's average balance is Rs. 150,000/-
and above (in each month)

Minimum monthly average balance Rs. 5,000/-

if minimum average balance is not maintained
Rs. 40/- will be charged on monthly basis

*If previous 3 month's average balance is Rs. 150,000
and above (in each month): Free - chequebook
of up to 100 leaves.

If Average Balance is below Rs. 150,000: one
chequebook Free (50 leaves), every calendar quarter
Free

Rs. 350/- to be charged

Free

Free

Free

Free

Free

Free

Free

Free

Free

Free

Free

Free Insurances

Cash Withdrawal Insurance Rs. 50,000/-
Personal Accidental Death / Permanent Total disability
Insurance Rs. 300,000/-

*Applicable for Individuals, Sole
Proprietorships, Partnerships, Public and
Private Limited Companies

** Waiver of charges are on the basis of average balance
of the previous 3 months. Charges will be applied based
on average balance of first completed month. In case of
account opened in the current month, waivers will be
based on actual balance in the account.

*** Waiver of charges are on the basis of
average balance of the previous month. For
accounts opened during the month, charges
will be reversed on day-end balances

****Applicable only on active accounts

ii) JS Her Current Account

Monthly Average Balance

*If Average Balance is Rs. 50,000 and above:

*Cheque Book

*Titanium Debit Card Annual Fee

*SMS Service

*Small Locker

Services Offered Regardless of the Average Balance being maintained

Pay order per month

Internet Banking

Mobile Banking

E-Statement Service

SMS Service

Rs. 50,000/-

* Free Cheque Book of 25 leaves, every calendar quarter.
Free cheque book of 10 leaves, regardless of average balance*

Rs. 300/- to be charged

*Free

*Free Small Locker (Subject to Availability)

50% waiver on processing fee for:

Auto Loan

Home Loan

Solar Financing

Personal Loan

Gold Finance

Free micro critical illness cover up to Rs. 500,000/- against 7 types of cancers (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva)

One Free Pay Order Per Month

Free

Free

Free

Free for first three months

iii) JS Premium Current Account

Monthly Average Balance

Minimum monthly average balance requirement

a) Cheque Book Issuance

b) Internet Banking

c) Titanium MasterCard Debit Card Annual Fee **

d) Intercity Clearing

e) Same Day Clearing

f) Lockers * (Rental)

g) Non JS Bank ATM - Cash Withdrawal Fee

h) Issuance of Pay Order **

i) Cancellation of PO/DD

Previous 3 month's average balance is Rs. 100,000/- and above (in each month)

Minimum monthly average balance Rs. 5,000/-

if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis

First Cheque Book Free (50 leaves), regardless of average balance
Free

Rs. 300/- to be charged

Free

Free

One Small Locker Free

Free (Charges to be reversed every day), regardless of Balance

4 Free per month

Free

j) Insurance Coverage***

Free Insurances
Wallet Snatching Insurance Rs. 5,000/-
Mobile Snatching Insurance Rs. 20,000/-
Cash Withdrawal Insurance Rs. 50,000/-
Personal Accidental Death / Permanent Total disability Insurance Rs. 510,000/-

*Subject to availability of vacant lockers at the branch where account is maintained

** Waiver of charges are on the basis of average balance of the previous 3 months. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account.

*** Applicable only on active accounts

iv) JS Premier Raabta Current Account

Monthly Average Balance

a) Cheque Book Issuance **

Rs.150,000/- and above

If previous 3 month's average balance is Rs. 150,000 and above (in each month): 4 Free - chequebooks each year of up to 100 leaves.

If previous 3 month's average balance is below Rs. 150,000 (In each month), charges as per SOC.

b) Pay Orders

2 per month

c) Internet Banking

Free

d) MasterCard Gold Debit Card Annual Fee *

Rs. 250/- to be charged

e) Mobile Banking

Free

* Waiver of charges are on the basis of average balance of the previous 3 months. For accounts opened during the month, charges will be reversed on day-end balances

** Waiver of charges are on the basis of average balance of the previous 3 months. For accounts opened during the month, charges will be reversed on day-end balances

v) JS Freelancer Current Account

Monthly Average Balance Requirement

a) Internet Banking

Nil

b) 1IBFT- Inter Bank Funds Transfer Fee

Free

c) Electronic Proceeds Realization Certificate (EPRC)

Free

d) Waiver on Online E-commerce Transactions*

Free

Free (Up to Rs. 5,000/-)

* Waiver of charges are on the basis of average balance of Rs. 50,000/- of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account

*** Applicable only on active accounts

Charges will be reverted at day end

vi) JS Elite Current Account

a) Cheque Book Issuance

1st Cheque Book Free (10 leaves)

b) Internet Banking

Free

c) Pay Pak Debit Card Annual Fee

Free

d) SMS Alerts	Free for 1 st three months and Rs. 100/- monthly charges thereafter
e) IBFT- Interbank Funds Transfer Fee	0.1% of the transaction amount or Rs. 200/- whichever is lower inclusive of all applicable FED/Service tax
f) Mobile Banking	Free
g) ATM Cash Withdrawal Charges	Free on JS Bank ATMs
h) Insurance Coverage*** Variant 1 Free Insurances Wallet Snatching Insurance, Mobile Snatching Insurance, Cash Withdrawal Insurance, Personal Accidental Death/ Permanent Total Disability Insurance) Variant 2 Wallet Snatching Insurance, Mobile Snatching Insurance, Cash Withdrawal Insurance, Personal Accident, Accidental medical expenses, Utility bill continuation Benefit, Grocery bill continuation benefit, Income continuity plan.	Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
i) T&C's Apply	Free
vii) JS Elite Plus Current Account	
a) Cheque Book Issuance	Free 25 cheque leaves (up to 4 times a year)
b) Internet Banking	Free
c) Gold MasterCard Debit card Annual Fee	Free
d) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day)
e) SMS Alerts	Free for first three months and Rs. 100/- monthly charges thereafter
f) IBFT- Interbank Funds Transfer Fee	Free
g) Pay Order	Free
h) Mobile Banking	Free
i) ATM Cash Withdrawal Charges	Free on JS Bank ATMs
j) Insurance Coverage*** Variant 1 Free Insurances Wallet Snatching Insurance Mobile Snatching Insurance Cash Withdrawal Insurance Personal Accidental Death/ Permanent Total Disability Insurance Variant 2 Wallet Snatching Insurance, Mobile Snatching Insurance, Cash Withdrawal Insurance, Personal Accident, Accidental medical expenses, Utility bill continuation Benefit, Grocery bill continuation benefit, Income continuity plan.	Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
k) T&C's Apply	Free
viii) JS LCY Current Account	
i) Monthly Average Balance***	Applicable on Active Accounts only. Payroll must have been run at least once in six months
Minimum monthly average balance requirement	Previous 3 month's average balance is Rs. 100,000/- and above (in each month) Minimum monthly average balance Rs. 5,000/- if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis

- ii) Counter Cheques
- iii) Collection Cheque (Local)
- iv) Retained Mail
- v) Stop Payment
- vi) Cheque Book Issuance
- vii) Issuance of P.O/D.D
- viii) Courier/Postage
- ix) Statement Issuance
- x) Balance Certificate
- xi) Lockers * (Rental)
- xii) MasterCard Gold Debit Card Annual Fee **
- xiii) Intercity clearing
- xiv) Same day clearing
- xv) Cancellation of PO/DD

- Free
- Free
- Free
- Free
- Free (up to 100 leaves)
- Free
- Free
- Free
- Free
- One Small Locker Free
- Free
- Free
- Free
- Free

* Subject to availability of vacant lockers at the branch where account is maintained.

** Applicable for individuals, sole proprietorships and partnership accounts.

*** Waiver of charges are on the basis of average balance of the previous month. In case of account opened in the current month, waivers will be allowed based on actual balance in the account.

ix) JS Asaan Current Account

- i) Transaction limit of Debit & Credit per month
- ii) Minimum Balance Requirement
- iii) SMS Charges
- iv) Cheque book Charges

- PKR 1,000,000/-
- Nil
- Rs.150/- per Month / Rs.1,800/- per annum
- Rs. 30/- per leaf (if average balance is below Rs. 50,000/-)
- Rs.15 per leaf (for first cheque book or if average balance is above Rs. 50,000/-)
- Rs. 1,000/-

PayPak - Classic

x) JS Foreign Currency Current Account

- i) Currencies being offered
- ii) Cheque Book Issuance

- USD, GBP, EURO, AED, CNY
- 1st Cheque Book Free (25 leaves)

xi) Rupee Plus Savings Account Special Deposit Account

Monthly Average Balance***

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Retained Mail
- d) Stop Payment
- e) Cheque Book Issuance
- f) Issuance of P.O/D.D
- g) Courier/ Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Lockers * (Rental)

- Rs. 250,000/-and above
- 2 Free per month
- 2 Free per month
- Free
- Free
- Free 1st Cheque Book (up to 50 leaves)
- 2 Free per month
- Free
- Free
- Free
- One Small Locker Free

- k) MasterCard Gold Debit Card Annual Fee***
- l) Intercity Clearing
- m) Same Day Clearing
- n) Telebanking Services

Free

Free

Free

Free

*Subject to availability of vacant lockers at the branch where account is maintained.

** Applicable for individuals, sole proprietorships and partnership accounts.

*** Waiver of charges are on the basis of average balance of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.

xiv) PLS Savings Account

Monthly Average Balance***

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Retained Mail
- d) Stop Payment
- e) Cheque Book Issuance
- f) Issuance of P.O/D.D
- g) Courier/Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Lockers * (Rental)
- k) MasterCard Gold Debit Card Annual Fee***
- l) Intercity Clearing
- m) Same Day Clearing
- n) Telebanking Services

Rs. 250,000/-and above

2 Free per month

2 Free per month

Free

Free

First Cheque Book Free (up to 50 leaves)

2 Free per month

Free

Free

Free

One Small Locker Free

Free

Free

Free

Free

*Subject to availability of vacant lockers at the branch where account is maintained.

xv) JS Her Savings Account

- i) Monthly Average Balance
- ii) *If Average Balance of Rs.100,000 and above
- iii) *Cheque Book
- iv) *Titanium Debit card annual fee
- v) *SMS Service
- vi) *Small Locker

Rs.100,000/-

*Free Cheque Book of 25 leaves.

*Free Cheque Book of 25 leaves, every calendar quarter.
Free Cheque Book of 10 leaves, regardless of average balance

*Free

*Free Small Locker (Subject to Availability)

50% waiver on processing fee for:

Auto Loan
Home Loan
Solar Financing
Personal Loan
Gold Finance

Free micro critical illness covers up to Rs.500,000/- against 7 types of cancers (Breast, Uterus, Cervix uteri, Ovary, Fallopian Tube, Vagina, Vulva)

One Free Pay order per month

Free

Services Offered Regardless of the Average Balance being maintained

- i) Pay order per month
- ii) *Internet Banking

- iii) *Mobile Banking
- iv) *E-Statement Service
- v) *SMS Service

xvi) JS Foreign Currency Plus Savings Account

- a) Currencies being Offered
- b) Cheque Book Issuance

Payment of FBR Taxes and Duties through Branches

xvii) Term Deposit Penalty Charges

Digital Banking

A). E-BANKING SERVICES

- i) SMS Alerts
- ii) SMS Alerts Digital Transactions
- iii) E-Statements
- iv) Internet Banking Registration
- v) Utility Bills Payment Service (UBPS)
- vi) 1IBFT- Inter bank Funds Transfer Fee
- vii) Over the Counter IBFT Charges

- viii) Mobile Banking

- ix) Raast

CALL CENTRE AND IVR SERVICES +92 (021/051) 111-654-321

- i) Balance Inquiry
- ii) Mini Statement (Voice and Fax)
- iii) MasterCard Debit PIN Issuance and Change
- iv) TPIN Issuance and Change

Free

Free

Free for first three months

USD, GBP, EURO, AED, CNY

First Cheque Book Free (25 leaves)

Rs. 50 per transaction

Any Early/pre mature encashment of Term Deposits (any term), profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer. Deposits having tenor 1 year or above which will be premature within 1 year will also be subject to charge for CRR

Rs. 1,800 per annum / Rs. 150 per month

Free

Free

Free

Free

No charge up to minimum aggregate sending limit of Rs.25,000 per month per account/wallet, beyond which charge will be applicable 0.1% of the transaction amount or Rs. 200 whichever is lower inclusive of all applicable FED/Service tax

Rs. 200/- for amount up to Rs. 500,000/-

Rs. 300/- for amount between Rs. 500,001/- to 1,000,000/-

Rs.1,000/- for amount more than Rs. 1,000,000/-

Free

Free

Free

Free

Free

Free

- v) MasterCard Debit Card Blocking

B). JS GHARPAY SERVICE

- i) Cash Deposit

- ii) Cash Withdrawal

- iii) Doorstep Cheque Collection

- iv) Utility Bill Payment

- v) Pay Order

- vi) Cancellation via Bank Location
Inaccessible Address Not Found etc.

- vii) Cancellation via Customer
Initiated after 1 Hour of Request

- viii) Doorstep Cheque Collection -
SBP Scheme

C). CASH MANAGEMENT

- i) One-Time System Implementation

One-Time Product
Implementation
(IFT, 1IBFT, RTGS, COC,

- ii) Single Transaction Charges

- iii) Express Cash Charges

- iv) Monthly Maintenance Charges

- v) Courier Charges

- vi) Collection Fee

- vii) Annual Maintenance Charges

D) ROSHAN DIGITAL ACCOUNT

- i) Foreign Currency Value Account

- a) Debit Card Annual Charges
b) Debit Card Replacement fee
c) Debit Card Delivery Charges

- d) Cheque Book issuance

- e) Cheque book delivery charges
f) SMS Alerts
g) Mobile Banking
h) Internet Banking

Free

Rs. 600/-

Rs. 600/-

Rs. 600/-

Rs. 600/-

Rs. 600/-

Free

Rs. 300/-

Rs. 600/-

Up to Rs. 50,000/- (Negotiable)

Up to Rs. 25,000/- per service (Negotiable)

Up to Rs.100/- (Negotiable)

Negotiable

Up to Rs. 5,000/- per month (Negotiable)

Negotiable

Negotiable

Up to Rs. 50,000/- per annum (negotiable)

Not Offered

Not Offered

Not Offered

Rs. 30 per leaf (if average balance is below Rs. 50,000/-)

Rs. 15 per leaf (for first cheque book or if average balance is above Rs. 50,000/-)

At Actual

Free

Free

Free

- i) Account Maintenance charges
- j) Inward Remittance (from abroad)
- k) Outward Remittance (from Pakistan)
- l) Inter Bank Fund Transfer
- m) E-Statements
- n) Balance Inquiry (ATM)
- o) ATM Cash Withdrawal (local)
- p) ATM Cash Withdrawal (international)
- q) ATM International POS and E-commerce transaction charges
- r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs
- s) Utility Bill Payment
- t) Pay order issuance Charges

Free

JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply.

JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges

Not Applicable

Free

Not Applicable

Not Applicable

Not Applicable

Not Applicable

Not Applicable

Not Applicable

Not Applicable

ii) Non-resident Rupee Value Account (NRVA)

- a) Debit Card Annual Charges
- b) Debit Card Replacement fee
- c) Debit Card Delivery Charges
- d) Cheque Book issuance
- e) Cheque book delivery charges
- f) SMS Alerts
- g) Mobile Banking
- h) Internet Banking
- i) Account Maintenance charges
- j) Inward Remittance (from abroad)
- k) Outward Remittance (from Pakistan)
- l) Inter Bank Fund Transfer
- m) E-Statements
- n) Balance Inquiry (ATM)
- o) ATM Cash Withdrawal (local)
- p) ATM Cash Withdrawal (international)
- q) ATM International POS and E-commerce transaction charges
- r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs
- s) Utility Bill Payment
- t) Pay order issuance Charges

MasterCard Gold Rs. 1,750/-
MasterCard Titanium Rs. 3000/-
MasterCard Platinum Rs. 5,000/-

As per prevailing SOC

At Actual

Rs. 30 per leaf (if average balance is below Rs. 50,000/-)

Rs. 15 per leaf (for first cheque book or if average balance is above Rs. 50,000/-)

At Actual

Free

Free

Free

Free

JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply.

JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges

No charges up to minimum aggregate sending limit of Rs. 25,000 per month per account, beyond which charge will be applicable 0.1% of the transaction amount of Rs. 200 whichever is lower inclusive of all applicable FED/ Service tax

Free

Free at JS Bank ATMs
Rs.3.13/- (Non JS Bank ATM - Balance Inquiry
Rs.200/- (International Balance Inquiry Fee)

Free on JS Bank ATMs
Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features

International ATM Cash Withdrawal Rs. 1000/- per transaction or 3.5% whichever is higher

3.5% of transaction amount

Rs.2.5/- (JS Bank & Non JS Bank ATMs)

Free

As per prevailing SOC

iii) Roshan Apna Ghar

a) Processing Fees	PKR 4,000
b) Partial/Early Termination Charges	1% for first year, no charges will be levied after first year
c) Property appraisal/valuation charges	At Actual
d) Lawyer's Appraisal Fee	At Actual
e) Late Payment Charges	PKR 2,400 per instance
f) Documentation and Stamp Duty Charges	At Actual
g) Income Estimation	At Actual
h) Cheque Return Charges	PKR. 1,200/- per returned cheque



A). Note:

Joining Fee/Annual Fee in case of High Volume/Corporate Customers may be waived on recommendation of the respective business head. In addition, changes for postage commissions/service charges for postage commission/service charges on recovery/tax changes will also be made accordingly to the prescribed tariff. In addition to all changes, all prevailing government levies will also be charged.

B). GENERAL

- This tariff is valid at all offices for six months with effect from 01 July 2023. Account closing charges are not applicable for Regular Savings Account and JS Asaan Accounts.
- Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:
 - Students
 - Mustahqeen of Zakat
 - Employee of Government / Semi Government institutions for salary
 - Benevolent fund grant etc
 - Accounts opened for pension purposes or retired individuals
- All commissions/fees are subject to Government taxes as announced/amended by the Government from time to time.
- Local agent's charges are at actual if applicable.
- The Bank reserves the right to determine the applicability of charges as per arrangement with customers.
- All Government Excise Duties/Taxes/Zakat etc., are for the customer's account and will be deducted in addition to the above mentioned charges.
- Any waiver/reduction in charges to be allowed as per approval of the competent authority.

C). Note:

1. All Government excise Duties/Taxes/Zakat etc. are for customer's account and will be deducted in addition to the above mentioned charges.
2. Out-of-pocket expenses will be collected for all banking services not otherwise covered by the schedule.
3. Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.
4. Charges relating to any customers (Individual/Consumer/SME/Commercial/Corporate) may differ as a result of an agreement between the concerned customer and the bank.
5. Bank management reserves the right to adjust or waive any or all charges. However, such adjustments/waivers will only be subject to approval of competent authority.
6. Bank reserves the right to change charges semiannually, however all government charges and stamp duties, taxes, applicable Zakat and correspondent bank charges (if any) would be charged accordingly.
7. Charges are waived for JS Bank staff salary accounts except locker charges, 1IBFT charges, other bank ATM cash withdrawal/balance inquiry charges and annual debit card chip maintenance fee, which shall be recovered as per SOC.
8. Staff applying for consumer and commercial lending products of the Bank are not eligible for preferential pricing or processing charges waiver.
9. With respect to non-interest charges, JS Bank hereby gives notice to all customers to note changes in increased charges. In case the revised charges are not acceptable to the customers, they have the right to exit the contract without penalty, provided such right is exercised by December 31, 2023.
10. All of the above mentioned charges are subject to regulatory oversight, and any instructions issued by the regulatory body shall prevail over the Bank's existing schedule of charges.

D). TOUCHPOINTS FOR OUR CUSTOMERS

1	Branch	https://jsbl.com/branch-locator/
2	Contact form	https://jsbl.com/contact-us/
3	Email	info@jsbl.com
4	Facebook	www.facebook.com/jsbankitd
5	Instagram	www.instagram.com/jsbankitd
6	JS BLink Digital Account	JSBlink@jsbl.com
7	Chat BOT	+92-348-7003000
8	WhatsApp Chat	+92-330-2001010
9	JS Mobile App (Apple Store)	https://apps.apple.com/pk/app/js-mobile-banking/id1561630920
10	JS Mobile App (Google Play)	https://play.google.com/store/apps/details?id=com.JSBL.bank
11	LinkedIn	www.linkedin.com/company/js-bank
12	Mailing Address	JS Bank Customer Care Unit, 11th A Floor Fakhri Trade Center, Shahra-e-Liaqat, Karachi.
13	Roshan Digital Account	RDA@jsbl.com
14	SMS TO 8012	Chat<space>text
15	Support - JS Bank Limited	ccu.helpdesk@jsbl.com
16	Support - Zindigi	support@zindigi.pk
17	Satisfaction Survey Form	https://jsbl.com/js-survey/
18	TikTok	www.tiktok.com/@jsbank.official
19	Voice Interactions - Retail Banking	111-654-321
20	Voice Interactions - Branchless Banking	0800-78900
21	Voice Interactions - Digital Financial Services	111-444-000
22	Voice Interactions - Overseas	+92-213-2799009
23	Voice Interactions - Private Banking	0800-00010
24	Voice Interactions - Zindigi	111-556-677
25	Website	www.jsbl.com
26	X	https://twitter.com/JSBLPak
27	YouTube	www.youtube.com/@jsbank6144
Regulatory		
1	State Bank of Pakistan (SBP)	BC & CPD - State Bank of Pakistan, Central Directorate, I.I. Chundrigarh Road, Karachi. www.sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 111-727-273, +92(021) 3245 3555
2	Banking Mohtasib Pakistan (BMP)	Banking Mohtasib Pakistan Secretariat, 5th floor, Shaheen Complex, MR Kiyani Rd, Karachi. www.bankingmohtasib.gov.pk Email at: info@bankingmohtasib.gov.pk Telephone: +9221 - 99217334 to 38
3	Federal Insurance Ombudsman (FIO)	Federal Insurance Ombudsman Secretariat 2nd Floor, PRCS Annexe Building, Plot# 197/5, DR Daudpota Road, Saddar, Karachi. www.fio.gov.pk Email at: info@fio.gov.pk Phone: 021-99207761 - 021-99207762

4	Securities & Exchange Commission of Pakistan (SECP)	Securities & Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. www.secp.gov.pk Email at: complaints@secp.gov.pk Helpline: 0800-88008
5	Pakistan Remittance Initiative (PRI)	Pakistan Remittance Initiative Camp Office, State Bank of Pakistan 4th Floor, Main Building, I.I. Chundrigar Road, Karachi, Pakistan. www.pri.gov.pk Email at: info@pri.gov.pk Phone: +92-21-111-727-774
6	Prime Minister's Performance Delivery Unit (PMDU)	National Productivity Organization, 11th Floor, Shaheed-e-Millat Secretariat, F-6/1, Islamabad, Pakistan. www.pmo.gov.pk Phone: (051)9201637 Email at: pmdu@pmo.gov.pk Pakistan Citizen Portal Manual Guide: http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf