



SCHEDULE OF CHARGES

JUL - DEC 2024

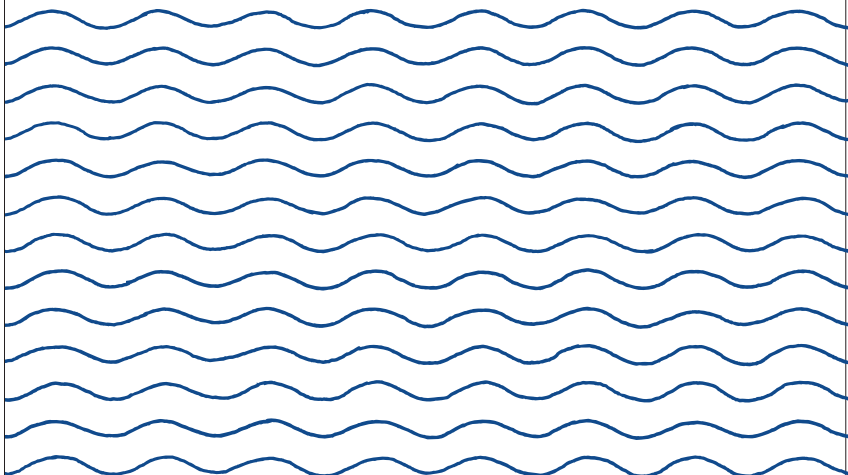


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Trade Services

A). IMPORTS

- i) Letter of Credit Opening Commission

First Quarter or Part thereof 0.40%
Each Subsequent Quarter or part thereof 0.30%
Minimum Rupees 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.,
Further Mark up on FORCED PAD IN CASE OF NON-PAYMENT ON MATURITY DATE 3 Months Kibor +5 % p.a."

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

- (b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C not Retired on Due Date

@ 3 mk + 2.00% p.a.

- iv) Acceptance Commission on Usance L/C If Payment Date falls after L/C 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
(b) For Foreign

Rs. 250/- (Flat)
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

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 & which has already been recovered.

xv) LC Cancellation Charges

Rs.1,500 plus SWIFT 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 & 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

US\$100/- flat from forwarding Bank Plus courier charges

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

Rs.1,250/- flat for all import bills under contract, collection, consignment, advance payment & in case charges are on Exporter/Presenter account US\$15/- flat.

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.

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

xix) Reimbursement Charges (Payable to Reimbursing Banks)

At Actual

xx) Discrepant Document Handling Fee

US\$100/- or equivalent in FCY (including FED)

xxi) 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.625/-

B). EXPORTS

i) FCY Notes Handling Charges

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

ii) FCY Cash Handling Charges for Afghanistan

0.20% for exports to Afghanistan, against FCY notes

iii) Letters of Credit

a) Advising of LC

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

b) Advising of Amendments

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

iv) Confirmation

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

v) Transfer of Export L/Cs

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

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

Rs. 2,000/-

vii) If the Documents are Sent to Other Local
Banks under Restricted L/C

Rs. 1,000/- plus service charges

viii) Collection

(a) Documentary Export Collection

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

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

Rs. 1,000/- plus service charges

ix) Handling of duty drawback claim

0.30% per claim - Minimum Rs. 300/-

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

0.15% - Minimum Rs. 1,500/-

xi) Export Development Surcharge EDS

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

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

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

xiii) Export Reimbursement Claim - Swift Charges

Rs. 1,000/-

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

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

xv) Export Refinance Application - Handling Charges

Rs.600/- per application

xvi) ERF Substitution

Rs.500/- per case

xvii) EE Certification

Rs. 1,000/- per case

xviii) EE NOC Issued to Other Banks under
ERF Scheme

Rs. 1,500/- per case

xix) Handling & 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)	One Month KIBOR +2% per a.m.
vii) Markup on Forced PAD (Usance Bills)	@ 3 mk + 2.00% p.a.
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 - Bills drawn under Collection - Bill drawn under Inland LC (Sight/Usance) - Clean Collection (Including Cheques)	0.35% (Minimum Rs. 1,500)
v) Markup on Inland Bill Purchased (IBP) (Sight/Usance) a) Regular b) Overdue Period	18% per annum or as per Credit Approval 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 as for collection as indicated at above, plus markdown 0.75% for every 15 days or part thereof.

Other Cheques/Demand Instruments like dividend warrants etc.

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

- iii) Postage on Bills/Cheques

Rs. 100/-

- iv) Courier Charges

Rs. 205/-

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 & Invoice Discounting

3 MK + 2%
Not Applicable on FIM - FIM is charged as KIBOR+SPREAD, further overdue rate of FIM is 2% over and above applied 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" L/C 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/Draft 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	USD 5/- or Rs. 700/- whichever is higher
v) Foreign Exchange Permits	Family Maintenance Rs. 3,000/- per year
vi) Arranging specific approval from SBP relating to Capital Transfer, Dividend Remittance and Remittance under Foreign Currency Loans etc.	Rs. 1,200/- per case
vii) Cancellation of Draft	USD 5/- or Rs. 700/- whichever is higher
viii) Producing PRC (Proceeds Realization Certificate) for transaction older than 6 months	Rs. 750/-

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
- v) Miscellaneous Foreign Fax/Swift charges

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

Advances / Finance

A). ADVANCES

Following charges will be recoverd 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:"
 - a) Godown Rent
 - b) Godown Staff Salaries
 - c) Godown Inspection Charges
- iii) Within municipal limits or within a radius of 5 miles from the branch
- iv) Outside the above limit
 - a) Delivery charges if a Godown Keeper is not posted, conveyance charges will be recovered
 - b) Other incidental expenses, Insurance Premium etc.
 - c) Legal Review Charges (Outside Counsel)
 - d) Documentation Review Charges
 - e) Delivery of Goods under Pledge
 - f) Arranging CIB Report from State Bank (per company/individual)
 - g) Handling Charges for marking lien on government securities issued by other banks/National Savings Centres
 - h) Handling Charges for marking lien on mutual funds at Registrar's office

Actual

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

At Actual
At Actual
At Actual

Actual conveyance charges only

At Actual
At Actual

At Actual
Rs. 5,000/-
Rs. 1,000/- per delivery
Rs. 35/- (can be waived on management's discretion)

Rs. 1,000/- per instance

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
- j) Penal Charges in case of overdue of FIM, CF Pledge, Short Term Finance (up to 1 year)
- k) Replacement of securities under lien to the bank
- l) Late payment of instalments Commercial - Long Term Finance (Tenor is more than 1 year if LTF is to be repaid on amortisation basis)

Rs. 1,000/- per instance

2% per annum over and above normal markup rate

Rs. 1,000/- flat per replacement

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

In case all renewal documentation are completed 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

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

- r) Issuance of No Objection for vacation of charge

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

- s) Credit reports issued on behalf of Client

Processing fee Rs 3,000/-

- t) Nominal fee for Pledge call option

Actual

- u) Cash Collection Services

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

B). LEASING

- i) Processing Charges

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

- ii) Late Payment Charges

1.25% on overdue Principal portion of rental amount per month

- iii) Early Termination Charges

Rs. 10,000/- flat

- iv) Insurance Charges

At Actual

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. 1.000mn

From Rs. 1.001mn to Rs. 5.000mn

From Rs. 5.001mn & 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

ii) Early Adjustment Charges in case of DF facility only

1 year before expiry

2 years before expiry

3 years before expiry

4 years before expiry

Late Payment Charges where installment or mark-up is overdue by 60 days or more

Renewal of overdue limits by 60 days and over on full settlement

At Actual. For waiver on tracker installation, additional mark-up 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 & People with Disability (PWD)

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 & People with Disability (PWD)

50% blanket discount on above slabs

Nil

2% of the outstanding principle

4% of the outstanding principle

5% of the outstanding principle

Additional 0.5% mark-up of the outstanding amount

To be renewed on additional 0.5% markup from prevailing markup rate

To be renewed on additional 0.5% markup from prevailing markup rate

iii) Legal Charges	At Actual (Varies from province to province)
iv) Insurance Charges	At Actual
v) Tracker Charges	At Actual
vi) Documentation / Valuation / Feasibility	At Actual
vii) Repossession charges (new)	At Actual
viii) JS Zarkhez Solar Tubewell installation charges (new)	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
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
c). JS ZARKHEZ PM KISSAN PACKAGE	
i) Limit Amount	Processing
Up to Rs. 0.50mn	Rs. 1,700/-
From Rs. 0.5001mn to Rs. 1.00mn	Rs. 4,500/-
From Rs. 1.001mn to Rs. 5.00mn	Rs. 8,500/-
From Rs. 5.001mn & above	Rs. 14,000/- FED will be charged on above slabs Females, Senior Citizen & People with Disability (PWD) 50% blanket discount on above slabs paid at stages 2
ii) Late Payment Fee	Rs. 2,000/- per month
iii) Legal Charges	At Actual (Varies from province to province)
iv) Insurance Charges	At Actual
v) Documentation/Valuation/Feasibility	At Actual
vi) Repossession charges (new)	At Actual
vii) Repossession charges - Warehouse charges	At Actual
viii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

d). JS ZARKHEZ GOLD FINANCE

i) Processing Charges - Running Finance

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

ii) Maintenance Charges - Running Finance

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

iii) Enhancement / Top-up

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

iv) Valuation Charges by Goldsmith

At Actual

v) Legal Document Stamping

At Actual

vi) Prompt Payment Bonus

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

vii) Facility Renewal Processing Charges

Rs. 3,500/-

viii) Pre-Payment Charges - Full Settlement

1st Year
2nd Year

3% of the outstanding principal (Maximum Rs. 18,000)
2% of the outstanding principal (Maximum Rs. 12,000)

xi) Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

Late Payment Charges

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

Litigation Charges

At Actual

Custody Charges (On Settled Loan)

Rs 1,000/- per month

Cheque Return

Rs 1,400/- per month

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 be 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) Resposessed 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/- per instance)
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 4,500 (upfront Rs. 500) From Rs. 250,000 to Rs. 499,999 - Rs 7,000 (upfront Rs. 500) From Rs. 500,000 to Rs. 999,999 - Rs 13,000 (upfront Rs. 1,000) From Rs. 1,000,000 to Rs 4,999,999 - Rs 17,000 (upfront Rs. 1,000) From Rs. 5,000,000 and above - Rs 20,000 (upfront Rs. 1,000) *Upfront charges are not additional fee * Balance amount will be paid at stage 2
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FED will be charged on above slabs
Females, Senior Citizen & Person with Disability (PWDs)
50% blanket discount on above slabs paid at stage 2*

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

Limit
Up to Rs. 250,000 - Rs 4,500
(upfront Rs. 500)
From Rs. 250,000 to Rs. 499,999 - Rs 7,000
(upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999 - Rs 13,000
(upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999 - Rs 17,000
(upfront Rs. 1,000)
From Rs. 5,000,000 and above - Rs 20,500
(upfront Rs. 1,000)
*Upfront charges are not additional fee
* Balance amount will be paid at stage 2

FED will be 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)

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

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

v) Valuation Charges by Goldsmith

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

vi) Legal Document Charges

At Actual (varies from province to province)

vii) Prompt Payment Bonus

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

viii) Facility Renewal Processing Charges

Rs. 3,500/-

ix) Pre-Payment Charges - Full Settlement
1st Year
2nd Year

3.6% of the outstanding principal
2.4% of the outstanding principal

x) Secured Transaction Registry (STR) Fee
Existing Customer
New Customer

Rs. 500/-
Rs 1,000/-

xi) Late Payment Charges - (SMR)

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

xii) Litigation Charges

At Actual

xiii) Custody Charges (On Settled Loan)

Rs. 1,000/- per month

xiv) Cheque Return

Rs. 1,400/- per incident

xv) Auction ad Publication Cost

Rs. 15,000/- per instance

H). JS MYGOLD

i) Processing Charges - Term Loan

ii) Legal Document Charges

iii) Pre-Payment Charges - Full Settlement

1st Year

2nd Year

iv) Secured Transaction Registry

Existing Customer

New Customer

v) Late Payment Charges - (SMR)

vi) Litigation Charges

vii) Custody Charges (On Settled Loan)

viii) Cheque Return

I). SME

i) Arrangement Fee

ii) Review Fee

iii) Interim Fee

J). SAAF (SME ASAN FINANCE)

i) Application Processing Fee (Non-refundable, payable up-front)

ii) Balloon Payment: 0.5% of amount to be adjusted

iii) Annual Renewal Fee (Non-refundable, Payable up-front)

iv) Interim Facility Enhancement

v) Credit/Market Check & Income Estimation Fee

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 be charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)

50% blanket discount on above slabs paid at stages 2

At Actual

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

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

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 1,400/- per incident .

Minimum Rs. 3,000/-

Minimum Rs. 3,000/-

Minimum Rs. 3,000/-

1% of disbursed amount

Rs. 2,750/-

Rs. 2,500/-

At Actual

vi) *Early Settlement 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.

**K). JS TARAQI LOAN - SME LOAN FOR
MODERNIZATION**

- i) Processing Fee
- ii) Insurance Charges
- iii) Late Payment Standard Markup Rate
- iv) Legal Document Stamping
- v) Valuation Charges - if any
- vi) Delivery Charges, Taxes and Registration Fee
- vii) Secured Transaction Registry (STR) Fee

Existing Customer
New Customer

- 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%

Minimum PKR 5,000/- or 0.5% of loan amount
(whichever is higher)

At Actual

1 Month KIBOR + 4% per day

At Actual

At Actual

At Actual

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

L). JS NAYA AGHAAZ LOAN

- i) Processing Fee
- ii) Late Payment Standard Markup Rate
- 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

No Processing Fee

Applicable Markup rate plus 3% for number of days late

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/-

M). 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

Rs. 5000/-

- ii) Annual Renewal Fee (Non-Refundable,
Payable up-front)

Rs. 5000/-

- iii) Interim Facility Enhancement/One-offs

At Actual

- iv) Credit/Market Check & Income
Estimation Fee

L). 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

Nil

ii) Basic Card - Annual Fee

Classic

Rs. 4,500 (Reduced fee of Rs. 959 will be charged on spending of Rs. 25,000/- within 1 month of card activation)

Gold

Rs. 7,000 (Reduced fee of Rs. 1,489 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Platinum

Rs. 13,000 (Reduced fee of Rs. 2,489 will be charged on spending of Rs. 100,000/- within 1 month of card activation)

Signature

Rs. 15,000 (Reduced fee of Rs. 6,199 will be charged on spending of Rs. 150,000/- within 1 month of card activation)

iii) Supplementary Card - Annual Fee

Classic

Rs. 1,800 (Reduced fee of Rs. 959 will be charged on spending of Rs. 25,000/- within 1 month of card activation)

Gold

Rs. 3,000 (Reduced fee of Rs. 1,489 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Platinum

Rs. 5,500 (Reduced fee of Rs. 2,489 will be charged on spending of Rs. 100,000/- within 1 month of card activation)

Signature

Rs. 6,500 (Reduced fee of Rs. 6,199 will be charged on spending of Rs. 150,000/- within 1 month of card activation)

iv) Finance Charges - APR

v) Retail

49.99% (4.16% per month)

vi) Cash Advance

48% (4% per month)

vii) Balance Transfer/Cash on call

36% (3% per month)

viii) Card Installment Plan	12m (32%), 24m (34%), 36m (36%)
ix) Cash on Installment	12m (40%), 24m (42%), 36m (44%)
x) Cash Advance Fee	3.5% or Rs. 1,800 whichever is higher
xi) Late Payment Fee	Rs. 2,400 or 10% of minimum amount, whichever is higher
xii) Over Limit Fee	Rs. 1,200
xiii) Return Cheque	Rs. 1,400/-
xiv) Card Replacement Fee	
Classic	Rs. 950/-
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	0.58% of monthly outstanding amount
International ATM/POS	Rs. 450/- or 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. 850/- or 1% of booking amount whichever is higher
xxi) CIP Cancellation/Pre-Adjustment Fee	Rs. 1,000 or 5% of booking amount whichever is higher
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. 1,150/-
Gold	Rs. 1,150/-
Platinum	Rs. 1,150/-
Signature	Rs. 1,150/-

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. 300/- 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

viii) Local

Rs. 300/-

ix) International

Rs. 850/-

xvi) 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)

FED will be charged on above slabs

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

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 READY FINANCE

Processing Fee

Balance Transfer Fee

Markup

Annual Charges

Late Payment Charges

Enhancement Charges

Credit Protector Fee

Cheque Return Charges

Litigation Charges

Minimum Balance Fee

Online Cash Deposit Fee

Stamp Duties

SMS Alert Fee

Account Closure Fee

Cheque Book Charges

Pay Order Charges

Debit Card - Annual Fee

Debit Card - Replacement Fee

Debit Card - Reissuance Fee

E Alert Enrollment

Auto Debit Payments

Utility Bill Payment Charges

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

5,500 or 1% of the credit limit whichever is higher
(maximum cap 15,000) 1,500 payable upfront balance
on approval

5,500 or 1% of the credit limit whichever is higher
(maximum cap 15,000) 1,500 payable upfront balance
on approval

Segment:

Salaried: 1 Year KIBOR + 13%

SEB/SEP: 1 Year KIBOR + 15%

Note: The applicable rate will be adjusted every year
based on prevailing KIBOR – One year rate (offer side)

Rs. 5,000 (to be charged from end of first year)

Rs 1,400 in every month

Rs. 3,000/-

NIL

Rs 1,400/- per incident

At Actual

NA

No charges on re-payment account

At actual

Rs. 150/- per month

Free for all accounts

As per SOC's Cheque Book Issuance 1st Cheque Book
Free (10 leaves) onwards Rs. 30 per leaf

Rs. 375/- against account Rs. 1,700/- against cash

Free of Cost

As per Debit Card SOC's

As per Debit Card SOC's

Free of Cost

NIL

Rs 100 per transaction

Note:

1- All regular branch banking charges will be applied
for the transactions through branches.

2- In addition to the above, commission/service
charges, recovery of courier/ postage/ fax charges also
be made according to the prescribed tariff (where applicable)

3- In addition to the charges above, all applicable
government levies, duties, FED will also be recovered.

4- The above-mentioned details have been given here for
information purposes and are subject to change from time to
time.

E). JS FAURIFINANCE

- i) Processing Fee
- ii) Cheque Book Issuance
- iii) Cancellation Processing Fees
- iv) Legal Document Stamping

F). JS GHARAPNA HOME LOANS & MPMG

- i) Processing Fee

- 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

4th Year

5th Year

6th Year Onwards

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

Prepayment/ Balloon Charges - MPMG/ GMSS

- vii) Income Estimation

- viii) Late Payment Fee

- ix) Cheque Return Charges

- x) Cheque Collection Charges

Chartered accountant charges for liability establishment for Sec 15

Home Insurance

Life Insurance

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

3.5% of the outstanding principal

2.4% of the outstanding principal

Nil

1st year not allowed, there after 4%, no charges applicable after 5th year

Nil

At Actual

Rs. 2,400/- per instance (JS Ghar Apna)
/ Rs. 1500/- per instance (MPMG)

Rs 1,400/- per incident

Cheque Pick-up Rs. 1,200/-

At Actual (Maximum Rs. 250,000 per instance)

At Actual

Optional

F). JS CAR AAMAD AUTO FINANCING

i) Processing Charges (including Legal Document charges)

- ii) Appraisal Fee - (Used / Imported Vehicles)
- iii) Late Payment Fee
- iv) Vehicle Repossession Charges
- v) Repossessed Vehicle Storage Charges
- vi) Valuation Charges
- vii) Pre-payment Charges
- viii) Balloon Payment / Partial Settlement

ix) Tracker Activation Charges

x) Litigation Charges

xi) Cheque Return Charges

xii) Issuance of Duplicate NOC

xiii) Income Estimation

xiv) Insurance Charges

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
New Customer

G). JS CAR AAMAD BIKE FINANCING

i) Processing Charges (including Legal Document)

- ii) Appraisal Fee - (Used)
- iii) Late Payment Fee
- iv) Vehicle Repossession Charges
- v) Repossessed Vehicle Storage Charges
- vi) Valuation Charges
- vii) Pre-payment Charges
- viii) Balloon Payment / Partial Settlement

ix) Tracker Activation Charges

x) Cheque Return Charges

xi) Issuance of Duplicate NOC

xii) Income Estimation

xiii) Insurance Charges

xiv) Registration Service Fees**

**Over and above the charges imposed by Excise & Taxation dept for registration of the vehicle

xvi) Secured Transaction Registry (STR) Fee

Existing Customer
New Customer

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 stage 2

At Actual - varies between vehicle types

Rs. 1,500/- Per Instance

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

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

At Actual (Maximum Rs.7000/-)

7.5% of the principal in the first two years only

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

At Actual

At Actual

Rs. 1,400/- per incident

Rs. 1,900/-

At Actual

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

Total Rs. 5,000 plus FED
Rs. 1,000 plus FED upfront
Rs. 4,000 plus FED at stage 2

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

As Per Actual (Upto Rs. 1,500/-)

Rs. 1,500/- Per Instance

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

At Actual on daily basis (Maximum Rs.2,500 per month)

At Actual (Maximum Rs.1,500/-)

7.5% of the principal in the first two years only

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

At Actual

Rs. 1,400/- Per Incident

Rs. 1,900/-

At Actual

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

Rs. 500/-

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)

Females, Senior Citizen & Person with Disability (PWDs)
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. 1,400/- per incident

vii) Secured Transaction Registry (STR) Fee

Existing Customer

Rs.500/-

New Customer

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 Charges

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

Rs. 500/-

New Customer

Rs. 1,000/-

Cheque Return Charges

Rs. 1,200/- per returned cheque

Litigation Charges

At Actual

J). JS KHUD MUKHTAR - WOMEN ENTREPRENEUR

i) Processing Fee

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

ii) Late Payment Standard Markup Rate

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

Late Payment Fee

Applicable Markup rate plus 3% per annum for number of days late
Rs.1,500/- per month

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,
New Customer

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

K). JS ELITE SALARY LOAN

i) Processing Fee

4,000 or 1% of the loan amount (Whichever is higher)

FED will be charged
Female, Senior Citizen & Person with Disability (PWD)
50% blanket discount on above slabs paid at stage 2

ii) Late Payment Charges

Rs. 1,400/- per month

iii) Prepayment Penalty

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

iv) Partial Payment Penalty

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

v) Enhancement/Top-up

Rs. 2,400/-

vi) Legal Documentation charges

At actual varies from province to province

vii) Credit Protector

At Actual

viii) 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 stage 2

M). JS SCHOOL DEVELOPMENT FINANCE

i) Processing Fee

Minimum PKR. 5,000/- or 0.5% of loan amount (whichever is higher)
* Balance amount will be paid at stage 2

FED will be charged

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,
New Customer

Rs. 500/-
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,
New Customer

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

N). PRIME MINISTER YOUTH BUSINESS LOAN

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 & registration Fee

At Actual

iv) Insurance Charges

At Actual

v) Secured Transaction Registry (STR) Fee

Existing Customer,
New Customer

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

P). PRIME MINISTER'S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMYES) (DISCONTINUED)

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) Repossessed Vehicle Storage Charges

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

viii) Delivery Charges, Taxes and Registration Fee

At Actual

ix) Insurance Charges

At Actual

x) Secured Transaction Registry (STR) Fee

Existing Customer,
New Customer

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

GENERAL BANKING

A). MASTERCARD/PAYPAK DEBIT CARD CHARGES

i) ATM Cash Withdrawal Charges

Free on JS Bank ATMs
Rs. 35.00/- (Non JS Bank ATM - Cash Withdrawal Fee)
unless waived as per product features

ii) Chip Maintenance Charges ATM cash withdrawal charges (International)

Free
4% of transaction amount or Rs. 350/- which
ever is higher

iii) PayPak Classic (Asaan & BBA: Basic Banking Account)

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 and Supplementary Cards)

Retention Fee applicable on all accounts
maintaining average balance as per product
features

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/-

v) POS Transactions (Local)	Free
vi) POS Transactions (International)	4% of transaction amount or Rs. 350/- which ever is higher
vii) Balance Inquiry	Free (JS Bank ATMs) Rs. 4.00/- (Non JS Bank ATM - Balance Inquiry Fee) Rs. 200/- (International Balance Inquiry Fee)
viii) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs. 4.00/- (JS Bank & Non JS Bank ATMs)
ix) Mini Statement	Free
x) Retrieval Charges	Rs. 700/- (per transaction)
xi) Arbitration/Charge Back	USD 500/-
xii) Card Capture (International)	USD 15/-
xiii) MDC Internet Activation Charges	Free
xiv) MDC Limit Enhancement Annual Fee	Rs. 800/- per annum
xv) International ATM Cash Withdrawal	4% of transaction amount or Rs. 350/- which ever 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
xxi) Limit Enhancement charges	Rs. 800/- per annum
xxi) 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 payorder	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. 5,500/-
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)

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/-

ii) Account to Account Transfer

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

D). PRIZE BONDS

i) Prize Bond Claim Collection Fee

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

ii) Prize Bond Cash in Transit Charge

At Actual (Up to Rs. 500,000 winnings)

E). RUPEE TRAVELLERS CHEQUES

i) Cancellation/Reissuance of lost RTC

Rs. 500/- per instrument

ii) Refund in lieu of lost RTC

Rs. 750/- per instrument

I). PRIVATE BANKING

Account Maintenance Charges

Free

Safe Deposit Lockers

a) Small

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

b) Medium

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

c) Large

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

d) X-Large

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

Safe Deposit Breaking Charges

Rs. 7,000/- Plus Actual Expenses

Key Deposit Breaking Charges

Key Deposit (refundable upon surrender of locker)

a) Small

Rs. 6,000/-

b) Medium

Rs. 8,000/-

c) Large

Rs. 10,000/-

d) X-Large

Rs. 12,000/-

PB Signature Credit Card

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

PB World Debit Card

Rs. 10,000/- + FED 13%

PB Concierge Services

Rs. 3,000/-

PB Advisory Services

Up to 0.5% Per Transaction

J). INVESTMENT BANKING

Advisory and Arrangement Fee

Placement and Structuring Fee

Underwriting Commission

i) Trustee Fee-Term Finance Certificate (TFC)

ii) Trustee Fee-Mutual Funds

iii) Banker to the Issue

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

Initial Deposit Fee

For Shares

For TFCs

For WAPDA Bonds

For Units

Transaction Fee

For Shares

For TFCs

For WAPDA Bonds

For Units

Custody Fee

For Shares

For TFCs

For WAPDA Bonds

For Units

Blocked Securities

Major Shareholders

Withdrawal Fee

For Shares

For TFCs

For WAPDA Bonds

For Units

Statement Request Fee

Security Pledge Fee

Pledge Call Fee

For Shares

For TFCs

For WAPDA Bonds

For Units

Up to 1.5% of Issue Size

Up to 1% of Issue Size

Up to 1% of Underwritten Amount

Up to 0.05% of the outstanding TFC amount payable at the beginning of each year

Up to 0.75% of Net Asset Value (NAV)

Up to 0.5% of Subscribed Amount

Rs. 500/- (per account)

Rs. 0.5/- (per share deposited)

Free

Free

Rs.0.015/- (per unit deposited)

0.005% (market value per transaction)

0.005% (market value per transaction)

0.005% (market value per transaction)

0.005% (market value per transaction)

0.025% p.a. (market value)

0.025% p.a. (market value)

0.025% p.a. (market value)

0.025% p.a. (quoted or offer price)

0.025% p.a. (last closing rate when security was blocked)

0.025% p.a. (market value)

Rs.0.15/- (per share)

Rs.75/- (per unit)

Rs.75/- (per WAPDA bond)

Rs.0.15/- (per unit)

Rs. 15/- per page or Rs. 175/- per statement request, whichever is higher

0.01 per security/per share

Rs. 0.02/- (per share)

Rs. 0.02/- (per unit)

Rs. 0.02/- (per WAPDA bond)

Rs. 0.02/- (per unit)

H). MISCELLANEOUS CHARGES

i) Stop payment of Cheques drawn on us

- ii) Duplicate Statement
- iii) Duplicate Advices
- iv) Balance Certificates
- v) Confirmation of balances to Auditors
- vi) Issuance of counter cheque
- vii) Account closure charges (on customer request)
- viii) Issuance of proceeds Certificates for remittance received 6 months or earlier

ix) Miscellaneous Certificates

x) Safe Deposit Lockers

- a) Small
- b) Medium
- c) Large

xi) Safe Deposit Breaking Charges

xii) Key Deposit (refundable upon surrender of locker)

- a) Small
- b) Medium
- c) Large

xiii) Postage/courier charges on drafts/ Pay orders/other documents

xiv) Issuance of Chequebooks

xv) Account Maintenance Charges

xvi) Same day clearing of cheques

xvii) Transaction charges

- a) Intra-city Online Banking
- b) Inter-city clearing Charges (outward)

c) Online Transaction Charges (Inter-city)

xviii) Fee for verifying and marking lien on government Securities issued by us on request by third party.

xix) Fee for issuance of confirmation/investment certificate against Government securities (SSC's, DSC's, USDB's)

xx) Excise/ Stamp Duty

xxi) Custodial Services Charges on Investment Portfolio Security Accounts(IPS) with SBP

Balance Upto Rs. 1mn per issue
Balance more than Rs.1mn per issue
IPS Transfer charges

xxii) Hold Mail

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

Rs. 35/- per statement

Rs. 500/- each

Rs. 500/- each

Rs. 550/-

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

Free for all accounts

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

Rs. 200/- (per certificate)

Rs. 6,000/- per annum or security deposit of Rs.50,000/-

Rs. 9,000/- per annum or security deposit of Rs.80,000/-

Rs. 10,000/- per annum or security deposit of Rs. 95,000/-

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

Rs. 6,000/- plus actual expenses

Rs. 5,000/-

Rs. 7,000/-

Rs. 8,000/-

Rs. 120/- within city Rs. 220/- outside city

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)

Free for all Savings Accounts

Current Accounts waived as per product features

Rs. 500/- Per Cheque

Free for all accounts

Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)

Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)

Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)

Rs. 625/- per certificate

As per regulations

No charges

0.020% per issue

Rs. 1,000/- flat per transaction

Rs. 500/- per annum

FEE WAIVERS

i) JS Platinum Business Current Account*

Monthly / Quarterly Average Balance

Minimum monthly average balance requirement

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***

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

Annual fee - Free, Retention Fee Rs. 350/- per annum

Free

Free

Free

Rs.23.44/- including FED or as applicable.

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) Exporters Specialized Foreign Currency Account

Master Card Titanium Debit Card

Rs. 3,000/- (Charges will be equivalent to the PKR charges)

iii) JS Her Current Account

Monthly Average Balance

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

*Cheque Book

Rs. 50,000/-

*Free Cheque Book of 25 leaves, every calendar quarter.

Free cheque book of 10 leaves, regardless of average balance"

Annual fee - Free Retention Fee Rs. 300/- per annum

Free for the first three months

Free - Subject to availability

*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

50% waiver on processing fee for:
Auto Loan
Home Loan
Solar Financing
Personal Loan
Gold Finance

One Free Pay Order Per Month

Free

Free

Free

Free Insurances

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

** Waiver of 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

iv) JS Premium Current Account

Monthly Average Balance

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

a) Cheque Book Issuance

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

b) Internet Banking

Free

c) Titanium MasterCard Debit Card Annual Fee**

Free, Retention Fee Rs. 300/- per annum

d) Intercity Clearing

Free

e) Same Day Clearing

Free

f) Lockers* (Rental)

One Small Locker Free Subject to Availability

g) Non JS Bank ATM - Cash Withdrawal Fee

Rs.23.44/- including FED or as applicable.

h) Issuance of Pay Order**

4 Free per month

i) Cancellation of PO/DD

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

Rs. 150,000/- and above

a) Cheque Book Issuance**

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.

b) Pay Orders

2 per months

c) Internet Banking

Free

d) MasterCard Gold Debit Card Annual Fee*

Free, Retention Fee Rs. 250/- per annum

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

(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

**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 1st three months and Rs. 100/- monthly charges thereafter

e) 1IBFT- Inter Bank 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 Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features

h) Insurance Coverage

Free Insurances
Wallet Snatching Insurance, Mobile Snatching Insurance, Cash Withdrawal Insurance, Personal Accidental Death/ Permanent Total Disability Insurance)

i) T & Cs Apply

Applicable on Active Accounts only.
Payroll must have been run atleast once in six months

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, Retention Fee Rs. 250/- per annum
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
<hr/>	
j) Insurance Coverage	Rs. 23,44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
Variant 1	Free
Free Insurances	
Wallet Snatching Insurance,	
Mobile Snatching Insurance,	
Cash Withdrawal Insurance,	
Personal Accidental Death/	
Permanent Total Disability Insurance)	
Variant 2	Rs. 37/- per month Plus FED
Wallet Snatching Insurance,	
Mobile Snatching Insurance,	
Cash Withdrawal Insurance,	
Personal Accidental Death,	
Permanent Total Disability Insurance,	
k) T&C's Apply	Applicable on Active Accounts only. Payroll must have been run at least once in six months

viii) JS LCY Current Account

i) Monthly Average Balance***	Previous 3 month's average balance is Rs. 100,000/- and above (in each month)
Minimum monthly average balance requirement	Minimum monthly average balance Rs. 5,000/- if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis
ii) Counter Cheque	Free
iii) Collection Cheque (Local)	Free
iv) Retained Mail	Free
v) Stop Payment	Free
vi) Cheque Book Issuance	Free (up to 100 leaves)
vii) Issuance of P.O/D.D	Free
viii) Courier/Postage	Free
ix) Statement Issuance	Free
x) Balance Certificate	Free

- xi) Lockers* (Rental)
- xii) MasterCard Gold Debit Card Annual Fee**
- xiii) Intercity clearing
- xiv) Same day clearing
- xv) Cancellation of PO/DD

One Small Locker Free

Free, Retention Fee Rs. 250/- per annum

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 3 months. In case of account opened in the current month, waivers will be 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 the first cheque book or if average balance is above Rs. 50,000/-)

Pay Pak-Classic

Rs. 1,000/-

x) JS Asaan Savings Account

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

PKR 1,000,000/- per month

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 the first cheque book or if average balance is above Rs. 50,000/-)

Pay Pak-Classic

Rs. 1,000/-

xi) JS Foreign Currency Current Account

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

USD, GBP, EURO, AED, CNY

1st Cheque Book Free (25 leaves)

xii) JS 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

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

- 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

Free

Free

Free

One Small Locker Free

Free, Retention Fee Rs. 250/- per annum

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) JS 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

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

Free, Retention Fee Rs. 250/- per annum

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.

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
- iv) *Small Locker

PKR 1,000,000/-

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

Free, Retention Fee Rs. 300/- per annum

Free for the first three months
Free - Subject to availability

Services Offered Regardless of the Average Balance being maintained

i) Pay Order per month

ii) Internet Banking

iii) Mobile Banking

iv) E-Statement Service

Insurance Coverage

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

TPIN issuance and change

MasterCard Debit Card Blocking

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

50% waiver on processing fee for:

Auto Loan

Home Loan

Solar Financing

Personal Loan

Gold Finance

One Free Pay order per month

Free

Free

Free

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

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

Free

Free

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

CALL CENTRE AND IVR SERVICES

+92 (021/051) 111-654-321

- i) Balance Inquiry

Free

- ii) Mini Statement (Voice and Fax)

Free

- iii) MasterCard Debit PIN Issuance and Change

Free

- iv) TPIN Issuance and Change

Free

- v) MasterCard Debit Card Blocking

Free

B). JS GHARPAY SERVICE

- i) Cash Deposit

Rs. 600/-

- ii) Cash Withdrawal

Rs. 600/-

- iii) Doorstep Cheque Collection

Rs. 600/-

- iv) Utility Bill Payment

Rs. 600/-

- v) Pay Order

Rs. 600/-

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

Free

- vii) Cancellation via Customer
Initiated after 1 hour of request.

Rs. 300/-

- viii) Doorstep Cheque Collection -
SBP Scheme

Rs. 600/-

C). CASH MANAGEMENT

- i) One-Time System Implementation
One-Time Product Implementation
(IFT, 11BFT, RTGS, COC, Cheque
Outsourcing, Express Cash)

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

- ii) Single Transaction Charges

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

- iii) Express Cash Charges

Up to Rs.100/- (Negotiable)

- iv) Monthly Maintenance Charges

Negotiable

- v) Courier Charges

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

- vi) Collection Fee

Negotiable

- vii) Annual Maintenance Charges

Negotiable,
Upto Rs.50,000 per annum (Negotiable)

D). ROSHAN DIGITAL ACCOUNT

Foreign Currency Value Account (FCVA)

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

Not Offered

Not Offered

Not Offered

d) Cheque Book issuance	As per the cheque book issuance charges under the header MISCELLANEOUS CHARGES
e) Cheque book delivery charges	At Actual
f) SMS Alerts	Free
g) Mobile Banking	Free
h) Internet Banking	Free
i) Account Maintenance charges	Free
j) Inward Remittance (from abroad)	JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply.
k) Outward Remittance (from Pakistan)	JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply.
l) Inter Bank Fund Transfer	Not Applicable
m) E-Statements	Free
n) Balance Inquiry (ATM)	Not Applicable
o) ATM Cash Withdrawal (local)	Not Applicable
p) ATM Cash Withdrawal (international)	Not Applicable
q) ATM International POS and E-commerce transaction charges	Not Applicable
r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Not Applicable
s) Utility Bill Payment	Not Applicable
t) Pay order issuance Charges	Not Applicable
ii) Non-resident Rupee Value Account (NRVA)	
a) Debit Card Annual Charges	As per the Master Card annual fee under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
b) Debit Card Replacement fee	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
c) Debit Card Delivery Charges	At Actual
d) Cheque Book issuance	As per the cheque book issuance charges under the header MISCELLANEOUS CHARGES
e) Cheque book delivery charges	At Actual
f) SMS Alerts	Free
g) Mobile Banking	Free
h) Internet Banking	Free
i) Account Maintenance charges	Free
j) Inward Remittance (from abroad)	JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply.
k) Outward Remittance (from Pakistan)	JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply.
l) Inter Bank Fund Transfer	As per the charges under the header DIGITAL BANKING e-services
m) E-Statements	Free
n) Balance Inquiry (ATM)	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
o) ATM Cash Withdrawal (local)	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES

p) ATM Cash Withdrawal (international)	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
q) ATM International POS and E-commerce transaction charges	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
s) Utility Bill Payment	Free
t) Pay order issuance Charges	As per the charges under the header REMITTANCES
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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
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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 2024.
- 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 commission / fees are subject to Government tax as announced / amended by the Government from time to time.
- Local agent's charges 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 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 management reserves the right to recover additional charges on those accounts which involves unusual work load.
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 & 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 June 30, 2024.
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/jsbankltd
5	Fax	+92 (21) 32631803
6	Feedback	https://jsbl.com/feedback/
7	Instagram	www.instagram.com/jsbankltd
8	JS BLink Digital Account	JSBlink@jsbl.com
9	Chat BOT	+92-348-7003000
10	JS Mobile App (Apple Store)	https://apps.apple.com/pk/app/js-mobile-banking/id1561630920
11	JS Mobile App (Google Play)	https://play.google.com/store/apps/details?id=com.JSBL.bank
12	LinkedIn	www.linkedin.com/company/js-bank
13	Mailing Address	JS Bank Customer Care Unit, 11th A Floor Fakhri Trade Center, Shakra-e-Liaqat, Karachi.
14	Roshan Digital Account	RDA@jsbl.com
15	SMS TO 8012	Chat<space>text
16	Support - JS Bank Limited	ccu.helpdesk@jsbl.com
17	Support - Zindigi	support@zindigi.pk
18	Satisfaction Survey Form	https://jsbl.com/js-survey/
19	TikTok	www.tiktok.com/@jsbank.official
20	Voice Interactions - Retail Banking	111-654-321
21	Voice Interactions - Branchless Banking	0800-78900
22	Voice Interactions - Digital Financial Services	111-444-000
23	Voice Interactions - Overseas	+92-213-2799009
24	Voice Interactions - Private Banking	0800-00010
25	Voice Interactions - Zindigi	111-556-677
26	Website	www.jsbl.com
27	X	https://twitter.com/JSBLPak
28	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	SUNWAI - CUSTOMER COMPLAINT PORTAL	https://sunwai.sbp.org.pk/
3	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
4	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
5	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
6	PAKISTAN REMITTANCE INITIATIVE (PRI)	Pakistan Remittance Initiative Camp Office, State Bank of Pakistan 4th Floor, Main Building, I.I. Chundrigarh Road, Karachi, Pakistan. ● www.pri.gov.pk ● Email at: info@pri.gov.pk ● Phone: +92-21-111-727-774
7	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