

Key Fact Statement For Deposit Savings Accounts

JS Bank Limited, _____		Date					
Branch, _____ City		Important: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.					
Account Types & Salient Features: This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.							
Particulars		LCY Savings Accounts			FCY Savings Accounts & TDR		
		JS Her Savings Account	JS PLS Savings Account	JS Rupee Plus Savings Account	JS Asaan Savings Account	JS Foreign Currency Plus Savings Account	JS Foreign Currency Plus Fixed Deposit Current Account
Currency		PKR			USD, GBP, EUR, AED, CNY	USD, GBP, EUR	
Minimum Balance for Account	To Open	100/-	1/-	1/-	100/-	USD 1	N/A
	To Keep	0/-					
Account Maintenance Fee		Free					
Features		Titanium Mastercard Debit (Issuance Fee of Rs. 1,000) Chip Maintenance Fee of Rs. 1,000 SMS Service for 150 Monthly Rs. 1,800 annually Cheque Book Rs. 30 per leaf Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. 50% waiver on processing fee for Home Loan, Auto Loan, Solar Finance, Personal Loan, Gold Finance Micro critical illness cover PKR 500,000 (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva Cancer) Pay Order for Rs. 375 Against Account, Rs. 1,700/ Against Cash Internet & Mobile Banking E-Statement Service Facility	Mastercard Gold Debit Card (Charges as per SOC) Each Counter Cheque for Rs. 200 Each Collection Cheque for Rs. 200 Hold Mail for Rs. 500 Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques Issuance of PO/DD for Rs. 375 Against Account, Rs. 1,700 Against Cash Cheque Book for Rs. 30/Leaf Courier Postage for Rs. 200 Statement Issuance for Rs. 35 Balance Certificate for Rs. 500 Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services Intercity Clearing for Rs. 500 Same Day Clearing for Rs. 500	Mastercard Gold Debit Card (Charges as per SOC) Each Counter Cheque for Rs. 200 Each Collection Cheque for Rs. 200 Hold Mail for Rs. 500 Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques Issuance of PO/DD for Rs. 375 Against Account, Rs. 1,700 Against Cash Cheque Book for Rs. 30/Leaf Courier Postage for Rs. 200 Statement Issuance for Rs. 35 Balance Certificate for Rs. 500 Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services Intercity Clearing for Rs. 350 Same Day Clearing for Rs. 500 Telebanking Services	Cheque Book: Rs.15 per leaf will be applied (for the first cheque book or if average balance is above Rs. 50,000/-) Cheque Book : Rs. 30/- per leaf will be applied (if average balance is below Rs. 50,000/-) PayPak Debit Card (Rs. 1000) SMS Charges Rs. 150/Month and Rs. 1,800/Annum	N/A First Cheque Book Free (25 Leaves) Mastercard Debit Card Blocking Free TPIN issuance and changing Payment of FBR Taxes and Duties through branches Rs. 50/transaction	N/A
Is profit paid to account? Subject to applicable tax rate		Yes	Yes	Yes	Nil	Yes	Yes
Indicative Profit Rate (%)		10.50%	10.50%	10.50%	10.50%	0.10% - 1.1%	0.20% - 2%
For Rupee Plus, profit is paid out on Quarterly basis for individuals and Semi-Annually for non-individuals - Profit rates for Institutions (PSEs, FIs and PLCs) vary from regular deposit rates with semi-annual profit payment frequency		Monthly	Half-Yearly	Quarterly for Individuals Semi-Annually for Institutions	Half-Yearly	Quarterly	1 / 3 / 6 Months & 1 Year
Example (For every PKR 1,000/-) (Rupee Plus calculations are based on 10.50% excluding taxes)		1000 x 10.50% / 1 Month	1000 x 10.50% / 6 Months	1000 x 10.50% / 3 Months	1000 x 10.50% / 6 Months	As per currency x applicable rate / 3 Months	As per currency x applicable rate / 1,3,6,12 Months
Premature/Early Encashment/Withdrawal Fee		Nil	N/A	N/A	Nil	N/A	Nil