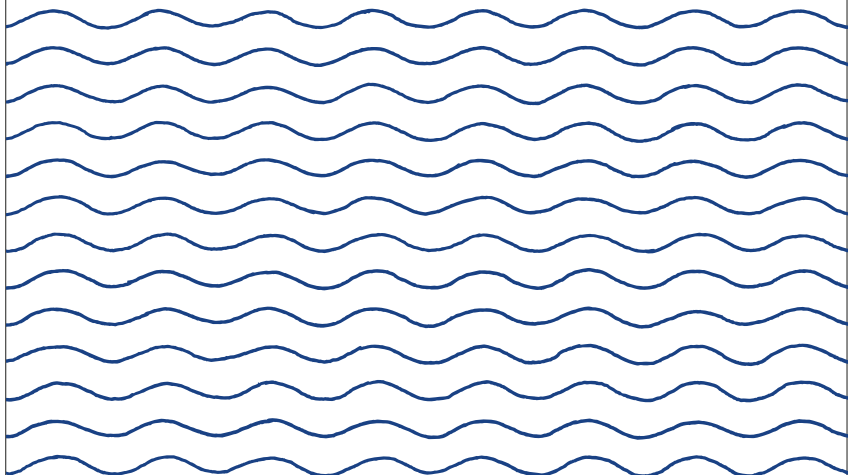




# **SCHEDULE OF CHARGES**

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**JUL- DEC 2025**



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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 an 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."
iv) Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	2% over and above the approved mark-up rate or 3MK+5.00% p.a., whichever is higher
v) "(b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C not Retired on Due Date"	0.05% per month, Minimum Rs. 2,000 acceptance commission on bill amount
vi) "Acceptance Commission on Usance L/C if payment date falls after L/C expiry "	0.20% (flat)-Minimum Rs. 2,000/- Rs.1,000/- per transaction (flat) OR Commission under items (ii) above, if amendment involves an increase in amount Rs.1,500 (Flat)
vii) "(a) Registration of Contract"  (b) Amendments under the import contract  (c) Contract Cancellation Charges	Rs. 2,000/- (flat)  At Actual
viii) Airway bill Endorsement / Guarantee issued to Shipping Companies in lieu of Bills of Lading Credit report on Beneficiary and/or foreign Buyer	Rs. 250/- (flat) At Actual
ix) Courier Charges (a) for local (b)for foreign	Rs. 1,000/-
x) SWIFT Message (Short/One Pager)	Rs. 2,000/- As applicable for opening of fresh LC as per (i) above
xi) SWIFT Message (MT-700/701, 710,711,720,721,760)	Nil
xii) Revalidation Commission of Expired LC	Nil
xiii) Commission on Establishment of LC /Contract against 100% Margin	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) LCs under Suppliers/Buyers Credit, PAYES (Pay as You Earn Scheme), and Deferred Payment LCs for a period over one year.	

xv) 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 the validity of LC. Number of days from the LC validity date till the 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

xvi) LC cancellation charges

"Note:

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

Rs.1,500 plus SWIFT charges

xvii) Import Bills returned unpaid

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

xviii) 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

xix) 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

xx) Reimbursement charges (payable to reimbursing Banks)

At Actual

xxi) Discrepant document handling fee

US\$100 or equivalent in FCY (Including FED)

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

0.13% - Minimum Rs.625/-

## B. EXPORTS

FCY Notes Handling Charges

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

FCY Cash Handling Charges for Afghanistan

0.20% for exports to Afghanistan, against FCY notes

## i) 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

ii) Confirmation	0.30% per quarter- Minimum Rs. 1,000/-
iii) 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"
iv) Reimbursement payment to other Banks from Non-Resident Rupee/ ACU Dollar Accounts	Rs. 2,000/-
v) If the documents are sent to other local banks under a restricted LC	Rs. 1,000/- plus service charges
vi) <b>Collection</b> (b) Documentary Export Collection  (c) If documents are sent to us by other banks for collection under restricted L/C	Rs. 500/- (flat) (Charged at the time of settlement of bill)  Rs. 1,000/- plus service charges
vii) Handling of duty draw-back claim	0.30% per claim - Minimum Rs. 300/-
viii) "Service charges for on Realization of Export Proceeds (Export Advance Payment / Collection / LC etc.)"	0.15% - Minimum Rs. 1,500/-
vix) Export Development Surcharge (EDS)	Rs. 80/- per bill or as per existing regulations
x) Service charges on handling of Research and Development (R&D) cases	0.2% - Minimum Rs.1,000/- per claim
xi) Export Reimbursement Claim-Swift Charges	Rs. 1,000/-
xii) Negotiation/Purchase of Export Bills under Sight or Usance LC or DP Collection	If proceeds are not realized within the period of the deal, fixed pricing @ 20% or pricing as per credit approval will be applied. In case FBDC is converted into FBP/FBD, no handling charges should be recovered
xiii) Export Refinance Application - Handling Charges	Rs.600/- per application
xiv) ERF substitution	Rs.500 per case
xv) EE Certification	Rs. 1,000 per case
xvi) EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1,500 per case
xvii) Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,000/- per bill for all overdue bills
xviii) Assignment of Proceeds To Other Banks	Rs 1,000
xix) Business Performance Certificate	Rs 500
xx) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs.1,750 per case
xxi) Reimbursement payment to other Banks from Non-Resident Rupee	Rs. 500/-
xxii) 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 an 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) Mark-up on PAD (Sight Bills)	2% over and above approved mark-up rate or 3MK+5.00% p.a. whichever is higher
vii) Mark-up on Forced PAD (Usance Bills)	2% over and above approved mark-up rate or 3MK+5.00% p.a. whichever is higher
LC Cancellation Charges	Rs.1,500 plus SWIFT charges
Viii) 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) Mark-up on Inland Bill Purchased (IBP) (Sight / Usance) - Regular - Overdue Period (Collection commission will also be charged in addition to the above mark-up)	18% per annum or as per Credit Approval 2% over and above approved Mark-up rate
vi) 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 a Letter of Credit and Clean Bills/ Trade Cheques.

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

- Other Cheques/Demand Instruments like dividend warrants, etc.

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

v) Postage on Bills/Cheques

Rs. 100/-

vi) Courier Charges

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

Rs. 250/-

vii) "Penal Charges in case of overdue of FAFB, FAPC, FATR, FBP, IBP, ERF, FIM, LTFF, LG Discounting & Invoice Discounting"

2% over and above approved mark-up rate or 3MK+5.00% p.a. whichever is higher

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 the 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 to be "open-ended" by the beneficiary

vi) Vetting of Bank Guarantees - In-house

Rs.1,000/- (per Guarantee)

vii) Guarantees issued to Collector of Customs in lieu of payment of Export Duty which is 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) In case of L/G undertaking to be issued in favour of SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" LC on behalf of applicant.	Rs.1000/- per instrument L/G

## 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 Cheques / 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	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 a transaction older than 6 months	Rs. 750/-

## H. MISCELLANEOUS

i) Obtaining SBP approval for customer	Rs. 1,200/- per case
ii) Correspondents' charges	At Actual
iii) Swift Charges on Foreign T.Ts	USD 8/- or Rs. 1,000/- whichever is higher
iv) Fax charges if requested by customer	Rs. 50/- per sheet (within city) Rs. 100/- per sheet (out of city) Rs. 500/- per sheet (foreign)
v) Charges on Foreign bills returned unpaid	Rs. 600/-
vi) Miscellaneous Foreign Fax/Swift charges	USD 20/- or equivalent



## ADVANCES/FINANCES

### 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.)

Actual

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

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

(a) Godown Rent

At Actual

(b) Godown staff salaries

At Actual

(c) Godown Inspection Charges

At Actual

#### iii) Within municipal limits or within a radius of 5 miles from the branch

Actual conveyance charges only

#### iv) Outside the above limit

At Actual

(a) Delivery charges will be incurred 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 at 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 the normal mark-up rate

(k) Replacement of securities under lien with 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 amortization basis)

Penalty Interest to be charged at 2% p.a. over and above the approved Pricing or as per the overdue rate mentioned in the Facility Offer Letter duly accepted by the customer, whichever is higher on the due date

**LOAN PROCESSING FEE**  
(Corporate, Commercial & SME)

(m) Initial Review of Credit Facilities

Loan Processing Fee is to be charged as per the approval terms of credit application

"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

Minimum 1.0% of the Financing amount

(p) Temporary Extension of Credit Facilities

"In case all renewal documentation is are completed at customer's 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

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 fee

vi) Repossession Charges

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

vii) Repossessed Vehicle Storage Charges

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

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

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

## 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. 2.500mn  
From Rs. 2.501mn to Rs. 5.000mn  
From Rs. 5.001mn & Above

##### Processing Charges

Rs. 2,000/-  
Rs. 5,400/-  
Rs. 10,000/-  
Rs. 12,000/-  
Rs. 20,000/-

#### 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. 2.500mn  
From Rs. 2.501mn to Rs. 5.000mn  
From Rs. 5.001mn and above

##### Processing Charges

Rs. 2,000/-  
Rs. 4,200/-  
Rs. 7,500/-  
Rs. 7,800/-  
Rs. 12,000/-

"FED will be charged on the above slabs for Females, Senior Citizens & People with Disability (PWD)  
50% blanket discount on above slabs"

### 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 instalment or mark-up is overdue by 60 days or more

##### Nil

2% of the outstanding principal

4% of the outstanding principal

5% of the outstanding principal

"Additional 0.5% mark-up of the outstanding amount

To be renewed on additional 0.5% Mark-up from prevailing Mark-up rate"

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

To be renewed on additional 0.5% Mark-up from prevailing Mark-up rate

### iii) Legal Charges

### iv) Insurance Charges

### v) Tracker Charges

### vi) Documentation/Valuation/Feasibility

### vii) Repossession charges (new)

### viii) JS Zarkhez Solar Tubewell

installation charges (new)

### ix) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

Late Payment Charges for SBP's Refinance Schemes (JS Zarkhez Storage Finance & JS Zarkhez Solar Finance)

At Actual (Varies from province to province)

At Actual

At Actual

At Actual

At Actual

At Actual

Rs. 500/-

Rs. 1,000/-

Applicable Mark-up rate plus 4% per annum for number of days late

### c) JS Agri - Kissan Package

(Under PM Scheme when available)

### i) Limit Amount

Up to Rs. 0.50mn

From Rs. 0.5001mn to Rs. 1.00mn

From Rs. 1.001mn to Rs. 5.00mn

From Rs. 5.001mn & Above

##### Processing

Rs. 1,700/-

Rs. 4,500/-

Rs. 8,500/-

Rs. 14,000/-

"FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWD)

50% blanket discount on above slabs paid at stage 2"

- ii) Late Payment Fee
- iii) Legal Charges
- iv) Insurance Charges
- v) Documentation/Valuation/Feasibility
- vi) Repossession charges (new)
- vii) Repossession charges  
- Warehouse charges
- viii) Secured Transaction Registry (STR) Fee  
Existing Customer  
New Customer

Rs. 2,000/- per month  
At Actual (Varies from province to province)  
At Actual  
At Actual  
At Actual  
At Actual

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

#### d. JS AGRI GOLD FINANCE

- i) Processing Charges - Running Finance

"Limit  
Up to Rs. 250,000 - Rs 3,500 (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 15,500 (upfront Rs. 1,000)  
From Rs. 5,000,000 and above - Rs 18,500 (upfront Rs. 1,000)  
\*Upfront charges are not an additional fee (non-refundable with application form)  
\* Balance amount will be paid at stage 2  
FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWDs)  
50% blanket discount on above slabs paid at stage 2"

- ii) Maintenance Charges - Running Finance

(i) Utilization 50% and < 1 0.75% of Gold Value  
(Maximum 10,000/-)

- iii) 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 19,000 (upfront Rs. 1,000)  
\*Upfront charges are not an additional fee (non-refundable with application form)  
\* Balance amount will be paid at stage 2  
FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWDs)  
50% blanket discount on above slabs paid at stage 2"

- iv) Valuation Charges by Goldsmith

At Actual per gram (up to Rs. 40/gram net weight),  
\*\*Customer will pay valuation charges directly to the goldsmith

- v) Legal Document Stamping

At Actual

- vi) Prompt Payment Bonus

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

- vii) Facility Renewal Processing Charges

Rs.4000

viii) Prepayment 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/-)
ix) Secured Transaction Registry (STR) Fee Existing Customer  New Customer  Late Payment Charges  Litigation Charges Custody Charges (On Settled Loan) Cheque Return	Applicable Mark-up rate plus 2% per annum for number of days late  At Actual Rs. 1,000/- per month As per the charges of Inward Clearing mentioned under the header of General Banking
<b>D. JS ASSET FINANCE</b>	
i) Processing Fee	"Vehicle: Rs. 10,000 excluding valuation charges Deposit & Certificate: 3,500 or 1%, whichever is higher *Balance amount will be paid at stage 2 FED will be charged on the above slabs for Females, Senior Citizens & Persons 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 = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount 4th year = 6% of outstanding loan amount"
iv) Balloon Payment / Partial Settlement	"25% of the outstanding principal each year Not allowed in the first year (prepayment charges will apply upon approval) 6% in the second year 5% in the third year"
v) Enhancement/Top-up	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
vi) Credit Protector	At Actual
vii) Legal Charges	At Actual (Varies from province to province)
viii) Processing Charges - Balance Transfer Facility (BTF)	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
ix) Cheque Return Charges	Rs. 1,400/- per returned cheque
x) In case of a Vehicle as collateral	
xi) Vehicle repossession 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/-
<b>E. JS HOSPITAL FINANCING</b>	
i) Processing Fee	No Processing Fee
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up 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 & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>F. JS GOLD FINANCE</b>	
i) Processing Charges - Running Finance	<p>Limit</p> <p>Up to Rs. 250,000 - Rs 5,000 (upfront Rs. 500)</p> <p>From Rs. 250,000 to Rs. 499,999 - Rs 8,000 (upfront Rs. 500)</p> <p>From Rs. 500,000 to Rs. 999,999 - Rs 15,500 (upfront Rs. 1,000)</p> <p>From Rs. 1,000,000 to Rs 4,999,999 - Rs 20,000 (upfront Rs. 3,000)</p> <p>From Rs. 5,000,000 to Rs. 9,999,999 - Rs 22,000 (upfront Rs. 5,000)</p> <p>From Rs. 10,000,000 and above - Rs 24,000 (upfront Rs. 7,000)</p> <p>*Upfront charges are not additional fee (non-refundable with application form)</p> <p>* Balance amount will be paid at stage 2</p> <p>FED will be charged on the above slabs for Females, Senior Citizens &amp; Persons with Disability (PWDs) 50% blanket discount on above slabs paid at stage 2"</p>
ii) Processing Charges - New Term Finance A & B and Enhancement/Top-up	<p>Limit</p> <p>Up to Rs. 250,000 - Rs 5,000 (upfront Rs. 500)</p> <p>From Rs. 250,000 to Rs. 499,999 - Rs 8,000 (upfront Rs. 500)</p> <p>From Rs. 500,000 to Rs. 999,999 - Rs 15,500 (upfront Rs. 1,000)</p> <p>From Rs. 1,000,000 to Rs 4,999,999 - Rs 20,000 (upfront Rs. 3,000)</p> <p>From Rs. 5,000,000 to Rs. 9,999,999 - Rs 22,000 (upfront Rs. 5,000)</p> <p>From Rs. 10,000,000 and above - Rs 24,000 (upfront Rs. 7,000)</p> <p>*Upfront charges are not additional fee (non-refundable with application form)</p> <p>* Balance amount will be paid at stage 2</p> <p>FED will be charged on the above slabs for, Senior Citizens &amp; Persons with Disability (PWDs) 50% blanket discount on above slabs paid at stage 2"</p>

iii) Processing Charges - Term Loan Plus

"Rs. 6,000/- plus FED

For Females, Senior Citizens & Persons with Disability (PWDs) 50% blanket discount on above slabs"

iv) Processing Charges -  
Balance Transfer Facility (BTF)

- "(i) Running Finance I 0.65% of Gold Value (Maximum Rs. 7,500/-)
- (ii) Term Finance (25% Margin) I 0.8% of Gold Value (Maximum Rs. 9,000/-)
- (iii) Term Finance (20% Margin) I 1.0% of Gold Value (Maximum Rs. 10,000/-)
- (iv) Term Loan Plus I Rs. 3,000/-

FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWDs) 50% blanket discount on above slabs"

v) Valuation Charges by Goldsmith

At Actual per gram (up to Rs. 40/gram net weight),  
\*\*Customer will pay valuation charges directly to Goldsmith

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. 4,000/-

ix) Prepayment Charges - Full Settlement  
1st Year  
2nd Year  
3rd Year

- 4.3% of the outstanding principal
- 2.8% of the outstanding principal
- 2.0% 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 Mark-up 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

As per the charges of Inward Clearing mentioned under the header of General Banking

xv) Auction Advertisement Publication Cost

Rs. 15,000/- per instance

## G. SME

i) Arrangement fee:	At Actual
ii) Review fee:	Rs 1,000/- per month
iii) Interim fee:	As per the charges of Inward Clearing mentioned under the header of General Banking

## H. SAAF (SME ASAAAN 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	1) "Nil in case of short-term loans 2) 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%"
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	

## I. 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 Mark-up Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-



## J. JS NAYA AGHAAZ SME LOAN

i) Processing Fee	No Processing Fee
ii) Late Payment Standard Mark-up Rate	Applicable Mark-up 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 & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

## K. MORTGAGE BUSINESS FINANCE

i) Application Processing Fee (Non-refundable - payable up-front)	500,000 - 4,999,999 - Rs. 5,000/- 5,000,000 - 14,999,999 - Rs. 10,000/- 15,000,000 - 24,999,999 - Rs. 15,000/- 20,000,000 - 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

## L. MORTGAGE CREDIT FACILITY

Limit	Processing Charges
i) Below Rs. 10mn	Up to Rs. 4,000/-
ii) From Rs. 10mn to 20mn	Up to Rs. 8,000/-
iii) From Rs. 20mn to 30mn	Up to Rs. 10,000/-
iv) Above Rs 30mn Property Evaluation, Income Estimation and Legal Charges will be charged at Actual	Up to Rs. 15,000/-

## CONSUMER LENDING

### A. JS Bank Credit Card VISA

i) Joining Fee	Nil
ii) Basic Card - Annual Fee Classic	Rs. 5,000/- (Reduced fee of Rs. 1200 will be charged on spending of Rs. 25,000/- within 1 month of card activation)
Gold	Rs. 8,500/- (Reduced fee of Rs. 1,800 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Platinum	Rs. 15,000/- (Reduced fee of Rs. 3,100/- will be charged on spending of Rs. 100,000/- within 1 month of card activation)
Signature	Rs. 20,000/- (Reduced fee of Rs. 7,700/- will be charged on spending of Rs. 150,000/- within 1 month of card activation)
iii) Supplementary Card - Annual Fee Classic	Rs. 2,000/- (Reduced fee of Rs. 1,000/- will be charged on spending of Rs. 25,000/- within 1 month of card activation)
Gold	Rs. 3,500/- (Reduced fee of Rs. 1,500/- will be charged on spending of Rs. 50,000/- within 1 month of card activation)
Platinum	Rs. 6,500 (Reduced fee of Rs. 2,700/- will be charged on spending of Rs. 100,000/- within 1 month of card activation)
Signature	Rs. 8,000 (Reduced fee of Rs. 7,200/- 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 Instalment Plan	12m (32%), 24m (34%), 36m (36%)
ix) Cash on Instalment	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.1,500/-
xiii) Return Cheque	Rs. 1,400/-
xiv) Card Replacement Fee	
Classic	Rs.1,200/-
Gold	Rs. 1,500/-
Platinum	Rs. 2,000/-
Signature	Rs. 4,000/-
Balance Transfer/Cash on Call Processing Fee	Rs. 1,000/- 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 Instalment Plan Processing Fee	Rs. 1,000 or 1% of booking amount
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) <b>Chip Maintenance Annual Fee</b> Classic	Rs.1,150/-
Gold	Rs.1,150/-
Platinum	Rs.1,150/-
Signature	Rs.1,150/-
xxv) <b>Card Upgrade</b> 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>B. JS Corporate Charge Card</b>	
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/-
x) SMS Alerts	Free
xi) Arbitration / Charge Back	US\$ 500/-

xii) Litigation Charges	At Actual
xiii) Autopay Rejection - Service Fee	Rs. 2,000/-
<b>C. CASH ASAAN, JS PENSIONER FINANCE &amp; BALANCE TRANSFER FACILITY (BTF)</b>	
i) Processing Fee	"Rs. 4,000/- or 1.25% of the loan amount (Whichever is higher), FED applicable  For Females, Senior Citizens & Persons with Disability (PWD) 50% blanket discount on above slabs"
ii) Mark-up Rate	"Up to 35% Specific rate will be mentioned in KFS"
iii) Late Payment Charges	Rs. 1,400/- per month
iv) Prepayment Penalty	"1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount 4th year = 6% of outstanding loan amount"
v) Partial Payment Penalty	"25% of the outstanding principal each year is Not Allowed in the first year, thereafter 5% in the second year 4% in the third year"
vi) Enhancement/Top-up	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
vii) Credit Protector	At Actual
viii) Legal Charges	At Actual (Varies from province to province)
ix) Pay Order Issuance	NIL
x) Processing Charges - Balance Transfer Facility (BTF)	"Rs. 4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
xi) Cheque Return Charges	Rs. 1,400/- per returned cheque
<b>D. JS READY FINANCE</b>	
i) Processing Fee	"Rs. 5,500/- or 1% of the credit limit whichever is higher (maximum cap Rs.15,000)  For Females, Senior Citizens & Persons with Disability (PWD) 50% blanket discount on above slabs"
ii) Balance Transfer Fee	"Rs. 5,500/- or 1% of the credit limit whichever is higher (maximum cap Rs.15,000)"
iii) Mark-up	"Up to 35% Specific rate will be mentioned in KFS"
iv) Annual Charges	Rs. 5,000/- (to be charged from the end of first year)
v) Late Payment Charges	Rs. 1,400/- in every month
vi) Enhancement Charges	Rs. 3,000/-

vii) Credit Protector Fee	NIL
viii) Cheque Return Charges	Rs. 1,400/- per incident
ix) Litigation Charges	At Actual
x) Minimum Balance Fee	NA
xi) Online Cash Deposit Fee	No charges on repayment account
xii) Stamp Duties	At actual
xiii) SMS Alert Fee	Rs. 150/- per month
xiv) Account Closure Fee	Rs. 1000/-
xv) Cheque Book Charges	"As per SOC's Cheque Book Issuance 1st Cheque Book Free (10 leaves) onwards Rs. 30 per leaf"
xvi) Pay Order Charges	"Rs. 375/- against account Rs. 1,700/- against cash"
xvii) Debit Card - Annual Fee	Free of Cost
Debit Card - Replacement Fee	As per Debit Card SOC's
Debit Card - Reissuance Fee	As per Debit Card SOC's
xviii) E Alert Enrolment	Free of Cost
xix) Auto Debit Payments	NIL
xx) Utility Bill Payment Charges	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 Fauri Finance

i) Processing Fee	Rs. 2,500/-
ii) Cheque book Issuance	1st Cheque Book Free (10 leaves)
iv) Cancellation Processing Fees	Rs. 1,000/-
vi) Legal Document Stamping	At Actual

## F. JS GharApna Home Loans & MPMG

### i) Processing Fees

#### "Ticket Size

Up to Rs. 9,999,999 - Rs 10,000 (upfront Rs. 5,000)  
 From Rs. 10,000,000 to Rs. 24,999,999 - Rs. 12,000 (upfront Rs. 7,000)  
 From Rs. 25,000,000 to Rs. 49,999,999 - Rs. 15,500 (upfront Rs. 9,000)  
 From Rs. 50,000,000 to Rs. 99,999,999 - Rs. 18,000 (upfront Rs. 5,000)  
 From Rs. 100,000,000 and Above - Rs. 120,000 (upfront Rs. 30,000)

\*Upfront charges are not additional fee (non-refundable with application form)

\* Balance amount will be paid at stage 2

FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWDs)

50% blanket discount on above slabs paid at stage 2"

### ii) Legal Documents

At Actual

### iii) Appraisal Charges

At Actual

### iv) Legal Opinion

At Actual

### v) Prepayment Charges - BTF to Other Banks

7% of the outstanding principal

### vi) Prepayment Charges - Full Settlement

1st Year

5.5% of the outstanding principal

2nd Year

5.5% of the outstanding principal

3rd Year

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, thereafter 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

As per the charges of Inward Clearing mentioned  
 under the header of General Banking

### 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

## G. JS CarAamad Auto Financing

i) Processing Charges (including Legal Document charges)	<p>"Total Rs. 7,500/- plus FED          *Rs. 3,000/- plus FED (upfront with application form)          Rs. 4,500/- plus FED at stage 2          *Upfront charges are not additional fee (non-refundable with application form)</p> <p>For Females, Senior Citizens &amp; Persons with Disability (PWDs)          50% blanket discount on above paid at stage 2"</p>
ii) Appraisal Fee - (Used / Imported Vehicles)	At Actual - varies between vehicle types
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) Prepayment Charges	7.5% of the principal in the first two years only
viii) Balloon Payment / Partial Settlement	<p>"25% of the outstanding principal each year          Not Allowed in the first year. (prepayment charges will apply upon approval)          6.5% penalty on outstanding amount in the second year          5.5% penalty on outstanding amount in the third year"</p>
ix) Tracker Activation Charges	At Actual
x) Litigation Charges	At Actual
xi) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
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 & Taxation dept. for registration of the vehicle	
xvi) Secured Transaction Registry (STR) Fee Existing Customer New Customer	<p>Rs. 500/-          Rs. 1,000/-</p>

## H. JS CarAamad - Bike Financing

- i) Processing Charges  
(including Legal Document)

"Total Rs. 5,000/- plus FED  
\*Rs. 2,000/- plus FED (upfront with  
application form)

Rs.3,000/- plus FED at stage 2  
\*Upfront charges are not additional fee  
(non-refundable with application form)

For Females, Senior Citizens & Persons with  
Disability (PWDs)  
50% blanket discount on above paid at stage 2"

- ii) Appraisal Fee - (Used)

At Actual (Up to 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 is  
Not Allowed in the first year. (Prepayment  
charges will apply upon approval)  
6.5% penalty on outstanding amount  
in the second year  
5.5% penalty on outstanding amount in the third  
year"

- ix) Tracker Activation Charges

At Actual

- x) Cheque Return Charges

As per the charges of Inward Clearing mentioned  
under the header of General Banking

- xi) Issuance of duplicate NOC

Rs. 1,900/-

- xii) Income Estimation

At Actual

- xiii) Insurance Charges

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

- xiv) Registration Service Fees\*\*  
\*\* Over and above the charges imposed by  
Excise & Taxation dept. for registration  
of the vehicle

- xv) Secured Transaction Registry (STR) Fee  
Existing Customer  
New Customer

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



## I. JS GharApna Solar Solution Financing

i) Processing Fee	"Total 14,000 plus FED Rs. 5,000 + FED (upfront with application form) Rs. 9,000 + FED (paid at stage 2) *Upfront charges are not additional fee (non-refundable with application form)  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
v) Legal Document Charges	At Actual (varies from province to province)
vi) Prepayment Charges - Full Settlement taxation dept. settlement 1st Year 2nd Year 3rd Year 4th Year 5th Year Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	4.5% of the outstanding principal 3.5% of the outstanding principal 2.5% of the outstanding principal 1.5% of the outstanding principal 1% of the outstanding principal 1st year not allowed, thereafter 3.5%
vii) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
viii) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

## J. JS SMART ROSHNI - SOLAR SOLUTION FINANCING

i) Processing Fee	"Minimum Rs. 7,000/- or 0.5% of loan amount (whichever is higher) Rs. 4,000 + FED (upfront with application form) and remaining amount will be paid at stage 2. *Upfront charges are not additional fee (non-refundable with application form)  For Females, Senior Citizens & Persons with Disability (PWDs) 50% blanket discount on above paid at stage 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 Mark-up rate plus 3% per annum for number of days late
vi) Secured Transaction Registry (STR) Fee Existing Customer New Customer Cheque Return Charges Litigation charges	Rs. 500/- Rs. 1,000/- Rs. 1,200/- per returned cheque At Actual

## K. 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

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

### ii) Late Payment Standard Mark-up Rate

"Applicable Mark-up rate plus 3% per annum for number of days late"

Late Payment Fee

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 & registration Fee

At Actual

### ix) Secured Transaction Registry (STR) Fee Existing Customer New Customer

Rs. 500/-

Rs. 1,000/-

## L. JS ELITE SALARY LOAN

### i) Processing Fee

"4,000 or 1.25% of the loan amount (Whichever is higher). FED applicable

for Females, Senior Citizens & Persons with Disability (PWD)

50% blanket discount on above slabs"

### ii) Late Payment Charges

Rs. 1,400/- per month

### iii) Prepayment Penalty

"1st year = 6% of outstanding loan amount  
2nd to 3rd year = 5% of outstanding loan amount  
4th year = 4.5% of outstanding loan amount"

### iv) Partial Payment Penalty

"25% of the outstanding principal each year is 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

### ix) Cheque Return Charges

Rs. 1,400/- per returned cheque

#### **M. JS ELITE ADVANCE PAY**

- |                   |  |
|-------------------|--|
| i) Processing Fee | "5% up-front charges on outstanding amount<br><br>FED will be charged<br><br>for Females, Senior Citizens & Persons with Disability (PWD)<br>50% blanket discount on above slabs paid at stages 2" |
|-------------------|--|

#### **N. 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<br>Existing Customer<br>New Customer | Rs. 500/-<br>Rs. 1,000/-  |

#### **O. 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 Mark-up 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<br>Existing Customer<br>New Customer | Rs. 500/-<br>Rs. 1,000/-   |

#### **P. 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<br>Existing Customer<br>New Customer | Rs. 500/-<br>Rs. 1,000/-                      |

#### **Q. PRIME MINISTER 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.7000)
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 & registration Fee	At Actual
ix) Insurance Charges	At Actual
x) 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 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)	Rs. 1,000/- 4.5% of transaction amount or Rs. 350/- whichever is higher
iii) PayPak Classic (Asaan & BBA: Basic Banking Account)	Rs. 1,200/-
iv) <b>Mastercard Debit Card</b> Mastercard Debit Card Issuance Fee <b>Mastercard Annual Fee</b> Mastercard Gold Mastercard Gold Supplementary Mastercard Titanium Mastercard Titanium Supplementary Mastercard Platinum Mastercard Platinum Supplementary Mastercard World Mastercard World Supplementary Mastercard Prepaid Card Annual fee Mastercard Prepaid card reissuance Mastercard Gold reissuance Mastercard Titanium reissuance Mastercard Platinum reissuance Mastercard World reissuance - Principal Mastercard World reissuance - Supplementary Mastercard Gold to Titanium upgrade Mastercard Titanium to Mastercard Platinum/Gold upgrade Mastercard Gold to Mastercard Platinum upgrade Retention Fee applicable on all accounts maintaining average balance as per product features Mastercard Gold Annual Retention	Rs. 1,000/-  Rs. 2,500/- Rs. 1,250/- Rs. 3,500/- Rs. 1,750/- Rs. 6,000/- Rs. 3,000/- Rs. 17,000/- Rs. 8,500/- Rs.1,100/- Rs. 950/- Rs.1,200/-(Principal & Supplementary Cards) Rs.1,650/-(Principal & Supplementary Cards) Rs.3,000/-(Principal & Supplementary Cards) Rs. 12,500/-  Rs. 4,000/-  Rs.1,500/-(Principal & Supplementary Cards) Rs. 2,000/-(Principal & Supplementary Cards)  Rs. 3,000/-(Principal & Supplementary Cards)  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)	4.5% of transaction amount or Rs. 350/- whichever is higher
vii) Balance Inquiry	"Free (JS Bank ATMs) Balance Inquiry: Rs 4.67/- (w/o receipt) - (Non JS Bank ATM)
viii) Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Rs.9.34/- (JS Bank & Non JS Bank ATMs) along with Receipt
ix) Mini Statement	Free
x) Retrieval Charges	Rs. 700/- (per transaction)
xi) Arbitration / Charge Back	US\$ 500/-
xii) Card Capture (International)	US\$ 15/-
xiii) MDC Internet Activation Charges	Free
xiv) MDC Limit Enhancement Annual Fee	Rs. 800/- per annum
<b>PayPak Debit Card</b>	
xv) Annual Fee	Rs. 1,200/-
xvi) Supplementary Annual Fee	Rs. 600/-
xvii) Card Replacement Fee (Principal & Supplementary)	Rs. 1,000/-
xviii) Online Activation Charges	Free
ix) Limit Enhancement charges	Rs. 800/- per annum
x) Balance Inquiry charges	Free (JS Bank ATMs) Balance Inquiry: Rs 4.67/- (w/o receipt) - (Non JS Bank ATM)
xi) Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Rs.9.34/- (JS Bank & Non JS Bank ATMs) along with Receipt
<b>B. REMITTANCES</b>	
i) Pay Orders	Rs. 375/- against account Rs. 1,700/- against cash
ii) Duplicate issuance of Pay Order	Rs. 375/-
iii) Pay Order in favour of Educational institutions	0.5% of the amount (Max Rs. 25/- including FED)
iv) Items returned unpaid -outward clearing -inward clearing -over the counter	Free Rs. 850/- (flat) 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
viii) Dollar Inward Clearing	Return Charges USD 3/- flat
<b>C. STANDING INSTRUCTIONS FEE</b>	
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)
<b>D. PRIZE BONDS</b>	
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)
<b>E. RUPEE TRAVELLERS CHEQUES</b>	
i) Cancellation of RTC	Rs.500/- per instrument
ii) Refund in lieu of lost RTC	Rs.750/- per instrument
<b>F. PRIVATE BANKING</b>	
Account Maintenance Charges	Free
Safe Deposit Lockers	
a) Small	Rs. 16,000/- per annum or security deposit of Rs. 120,000/-
b) Medium	Rs. 20,000/- 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.7000/- plus actual expense
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

Mastercard World  
PB Concierge Services  
PB Advisory Services

### G. INVESTMENT BANKING

- i) Trustee Fee-Term Finance Certificate (TFC)
- ii) Out-of-pocket Expenses
- iii) Advisory/Arrangement/Placement Fee

### 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

"Rs. 20,000 + FED (Reduced fee of Rs. 7,700 will be charged on spending of Rs. 150,000/- within 1 month of card activation)"

Rs. 17,000/-  
Rs. 3,000/-  
up to 0.5% per transaction

Minimum PKR 100,000/-

May be negotiated separately,  
Charge as actual or/fixed

This will be negotiated and finalized at the time of finalizing the transaction

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 other 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

xi) Safe Deposit Breaking Charges	Rs. 6,000/- plus actual expenses
xii) Key Deposit (refundable upon surrender of locker)	
a) Small	Rs. 5,000/-
b) Medium	Rs. 7,000/-
c) Large	Rs. 8,000/-
xiii) Postage/ courier charges on drafts/pay orders/other documents	Rs. 120/- within city Rs. 220/- outside city
xiv) Issuance of Cheque books	Rs. 30/- per leaf for Current Account only (if average balance is below Rs. 50,000/-) Rs. 15/- per leaf for Current Account only (for first cheque book or if average balance is above Rs. 50,000/-)
xv) Account Maintenance Charges	"Free for all Savings Accounts Current Accounts waived as per product features"
xvi) Same day clearing of cheques	Rs. 500/- per Cheque
xvii) Transaction charges	
a) Intra-city Online Banking	Free for all accounts
b) Inter-city clearing Charges (outward)	Rs. 500/- per transaction on Saving Account (free for all Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 500/- per transaction on Saving Account (free for all Current Accounts)
xviii) Fee for verifying and marking lien on government Securities issued by us on request by third party.	"Rs. 500/- per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)"
xix) Fee for issuance of confirmation/investment certificate against Government securities (SSCs, DSCs,USDBs)	Rs. 625/- per certificate
xx) Excise/ Stamp Duty	As per regulations
xxi) Custodial Service Charges on Investment Portfolio Security Accounts (IPS) with SBP Balance up to Rs. 1mn per issue, Balance more than Rs.1mn per issue IPS Transfer charges	No charges 0.020% per issue
xxii) Hold Mail	Rs. 1,000/- flat per transaction Rs. 500/- per annum
xxiii) Collection Cheque (Local)	Rs. 200/-

#### FEE WAIVERS

##### i) JS Platinum Business Current Account\*

Monthly / Quarterly Average Balance

Previous 3 months' average balance is Rs. 150,000/- 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



a) Cheque book Issuance **	<p>If previous 3 Months' average balance is Rs. 150,000/- and above Free cheque book of up to 100 leaves</p> <p>If Average Balance is below Rs. 150,000/- one cheque book Free (50 leaves), every calendar quarter</p>
b) Internet Banking	Free
c) Platinum Mastercard Debit card annual fee**	<p>Annual fee - Free</p> <p>Debit Card Issuance Fee - Free</p> <p>Chip Maintenance Cost - Free</p>
Balance inquiry	Free
d) Inter-city clearing	Free
e) Same day clearing	Free
f) SMS Alerts **	Free
g) Non JS Bank ATM - Cash Withdrawal Fee***	Rs.35.00/- including FED or as applicable.
h) Issuance of Pay Order **	Free
i) Cancellation of PO/DD	Free
j) Collection Cheque (Local)	Free
k) Retained Mail	Free
l) Stop Payment	Free
m) Courier / Postage	Free
n) Statement Issuance	Free
o) Balance Certificate	Free
p) Insurance Coverage****	<p>"Free Insurances</p> <p>Cash Withdrawal Insurance Rs. 50,000/-</p> <p>Personal Accidental Death / Permanent Total disability Insurance Rs. 300,000/-"</p>

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

\*\*\* Waiver of charges is based on the 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"

\*\*\* Waiver of charges is based on the 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
- Mastercard Titanium Debit Card

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

- iii) **JS HER Current Account**  
Monthly Average Balance

Rs. 50,000/-

- \*If Average Balance is Rs. 50,000/- and  
Above  
\*Cheque Book

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

- \*Titanium Debit Card Annual Fee

Annual fee - Free  
Debit Card Issuance Fee - Free  
Chip Maintenance Cost - Free

- \*SMS Service

Free for the first three months

- \*Small Locker

Free Subject to availability

**Services offered regardless of the Average  
Balance being maintained**

50% waiver on processing fee for:

Auto Loan  
Home Loan  
Solar Financing  
Personal Loan  
Gold Finance

- Balance inquiry  
Inter-city clearing  
Same day clearing  
Non JS Bank ATM - Cash Withdrawal Fee\*\*\*  
Cancellation of PO/DD  
Collection Cheque (Local)  
Retained Mail  
Stop Payment  
Courier / Postage  
Statement Issuance  
Balance Certificate  
Pay Order Per Month  
Internet Banking  
Mobile Banking  
E-Statement Service  
Insurance Coverage\*\*\*\*

Free  
Free  
Free  
Rs.35.00/- including FED or as applicable.  
Free  
Free  
Free  
Free  
Free  
Free  
Free  
Free  
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 is based on the 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

Previous 3 months' average balance is Rs. 100,000/- and above

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"

- a) Balance inquiry
- b) Inter-city clearing
- c) Same day clearing
- d) SMS Alerts \*\*
- e) Non JS Bank ATM - Cash Withdrawal Fee
- f) Cancellation of PO/DD
- g) Collection Cheque (Local)
- h) Retained Mail
- i) Stop Payment
- j) Courier / Postage
- k) Statement Issuance
- l) Balance Certificate
- m) Cheque book Issuance
- n) Internet Banking
- o) Titanium Mastercard Debit card annual fee\*\*
- p) Inter-city clearing
- q) Same day clearing
- r) Lockers \* (Rental)
- s) Issuance of Pay Order \*\*
- t) Cancellation of PO/DD
- u) Insurance Coverage\*\*\*\*

Free

Free

Free

Free

Rs.35.00/- including FED or as applicable.

Free

Free

Free

Free

Free

Free

Free

1st Cheque Book Free (50 leaves), regardless of average balance.

Free

Annual fee - Free

Debit Card Issuance Fee - Free

Chip Maintenance Cost - Free

Free

Free

"One Small Locker Free - Subject to Availability"

4 Free per month

Free

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

\*\* Waiver of charges is based on the 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"

\*\*\* Waiver of charges is based on the 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

**v) JS Premier Raabta Current Account**

**Monthly / Quarterly Average Balance**

**a) Cheque book Issuance \*\***

Rs. 150,000/- and above

If previous 3 months' average balance is  
Rs.150,000/- and above 4 Free cheque books  
each year of up to 100 leaves  
If previous 3 months' average balance is below  
Rs.150,000/-, charges as per SOC

- a) Balance inquiry
- b) Inter-city clearing
- c) Same day clearing
- d) SMS Alerts \*\*
- e) Non JS Bank ATM - Cash Withdrawal Fee
- f) Cancellation of PO/DD
- g) Collection Cheque (Local)
- h) Retained Mail
- i) Stop Payment
- j) Courier / Postage
- k) Statement Issuance
- l) Balance Certificate
- m) Pay Orders
- n) Internet Banking
- o) Mastercard Gold Debit card annual fee \*

Free  
Free  
Free  
Free  
Rs.35.00/- including FED or as applicable  
Free  
Free  
Free  
Free  
Free  
Free  
2 per month  
Free  
Annual fee - Free  
Debit Card Issuance Fee - Free  
Chip Maintenance Cost - Free

**p) Mobile Banking**

\*\*\* Waiver of charges is based on the 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"

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

**vi) JS Freelancer Current Account**

**Monthly Average Balance Requirement**

- a) Internet Banking
- b) 1IBFT- Interbank Funds Transfer Fee
- c) Electronic Proceeds Realisation  
Certificate (EPRC)
- d) Waiver on online e-commerce transactions\*

Nil  
Free  
Free  
Free  
Free (up to Rs. 5,000/-)

\* Waiver of charges is based on the 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 reversed at day-end

**vii) JS Elite Current Account**

- a) Cheque book Issuance
- b) Internet Banking
- c) PayPak Debit card annual fee

d) SMS Alerts

e) 1IBFT- Interbank Funds Transfer Fee

f) Mobile Banking

g) ATM Cash Withdrawal Charges

h) T&Cs Apply

1st Cheque book Free (10 leaves)

Free

Free

Free for 1st three months and Rs. 150/- monthly charges thereafter

0.1% of the transaction amount or Rs. 200/- whichever is lower inclusive of all applicable FED/ Service tax

Free

Free on JS Bank ATMs

Rs. 35.00/- (Non JS Bank ATM - Cash Withdrawal Fee)

Above-mentioned charge benefits are applicable if salary is received at least once in the last three months

Charges & benefits may vary and will be as per the final agreement with the customer

T & Cs Apply

**viii) JS Elite Plus Current Account**

a) Cheque book Issuance

b) Internet Banking

c) Gold Mastercard Debit card annual fee

d) SMS Alerts

e) 1IBFT- Interbank Funds Transfer Fee

f) Pay Order

g) Mobile Banking

h) ATM Cash Withdrawal Charges

i) T&Cs Apply

1st Cheque Book Free (25 leaves)

Free

Free

Free for 1st three months and Rs. 150/- monthly charges thereafter

0.1% of the transaction amount or Rs. 200/- whichever is lower inclusive of all applicable; FED/Service tax

Free

Free

Rs. 35.00/- (Non JS Bank ATM - Cash Withdrawal Fee)

Above-mentioned charge benefits are applicable if salary is received at least once in the last three months

Charges & benefits may vary and will be as per the final agreement with the customer

T&Cs Apply

**"Variant 1**

Insurance	Coverage*	Frequency of availing Insurance
ATM & Over-The-Counter Cash Withdrawal Snatching Insurance	Up to PKR 50,000/-	Twice in a year
Wallet Insurance	PKR 5,000/-	Once a year
Mobile Phone Snatching Insurance	PKR 20,000/-	Once a year

Free

Accidental Death/ Permanent Total Disability Insurance      PKR 500,000/-      One-Time

Free

Terms and conditions apply"

#### "Variant 2 - Insurance

#### Coverage

ATM & Over-The-Counter Cash Withdrawal Snatching Insurance - Up to PKR 50,000/-  
 Wallet Insurance - PKR 5,000/-  
 Mobile Phone Snatching Insurance - Up to PKR 20,000/-  
 Accidental Medical Expenses - Up to PKR 25,000/-  
 Accidental and Natural Death / Permanent Total Disability Insurance - PKR 1,000,000/-  
 Utility Bill Continuation (in case of death) up to 6 months PKR 10,000/-  
 Grocery Bill Continuation (in case of death) up to 6 months - PKR 30,000  
 Income Continuity Plan (in case of death) up to 6 months PKR 25,000 per month per account holder

Gross Premium Amount PKR 37+FED per month per account holder

#### "Variant 3 - Insurance

Micro Critical illness cover against 7 types of women-related cancers

Terms and conditions apply"

Rs. 500,000/- Free

#### ix) JS LCY Current Account

##### i) Monthly Average Balance\*\*\*

Minimum monthly average balance requirement

Previous 3 months' 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

Free

##### iii) Collection Cheque (Local)

Free

##### iv) Retained Mail

Free

##### v) Stop Payment

Free

##### vi) Cheque book Issuance SMS Alerts \*\*

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)

Free

##### xii) Mastercard Gold Debit card annual fee \*\*

One Small Locker Free  
 Annual Fee - Free  
 Debit Card Issuance Fee - Free  
 Chip Maintenance Cost - Free

##### xiii) Inter-city clearing

Free

##### xiv) Same day clearing

Free



Wallet snatching (Insurance Rs. 5,000/)  
Cash withdrawal (ATM and OTC) (Insurance Rs. 50,000/)

\* Insurance arrangement will be as per the agreement with prevailing insurance partner

### xiii) JS Asaan Savings Account

- a) Transaction limit of Debit & Credit per month
- b) Minimum Balance Requirement
- c) SMS Charges
- d) Cheque book Charges

Rs. 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)  
Rs. 1,200/- per annum

- e) PayPak Classic

### xiv) Rupee Plus Savings Account Special Deposit Account

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Retained Mail
- d) Stop Payment

Rs. 200/-  
Rs. 200/-  
Free  
Stop payment of cheques drawn on us. For local currency accounts Rs 60/- for one cheque Rs. 1,000/- for multiple cheques in a cheque book/ entire cheque book

- e) Cheque book Issuance
- f) Issuance of P.O/D.D  
Duplicate Issuance of PO  
SMS Alerts

Rs. 30/- per leaf  
Rs. 375/- against Accounts. Rs. 1,700/- against cash Rs 375/-  
Rs 150/- per month 1,800/- per annum

- g) Courier/ Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Lockers \* (Rental)

Rs. 200  
Rs.25  
Rs. 20  
Rs 6,000 (small) Rs 9,000 (medium) Rs 10,000 (large) (charges as per prevailing SOC) Late fees of 10% will apply if fee is not paid within 30 days of renewal

- k) Debit Mastercard Annual Fee\*\*
- l) Chip Maintenance Fee on Debit Mastercard
- m) Debit Card Issuance Fee
- n) Inter-city clearing
- o) Same day clearing
- p) Telebanking Services

Mastercard Debit Card Charges as per SOC  
Rs. 1,000/-  
Rs. 1,000/-  
Rs. 350/-  
Rs. 500/-  
Free

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

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



#### xv) PLS Savings Account

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Retained Mail
- d) Stop Payment
- e) Cheque book Issuance
- f) Issuance of P.O/D.D  
Duplicate Issuance of PO  
SMS Alerts
- g) Courier/ Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Lockers \* (Rental)
- k) Debit Mastercard Annual Fee\*\*  
Chip Maintenance Fee on Debit Mastercard  
Debit Card Issuance Fee
- l) Inter-city clearing
- m) Same day clearing

Rs. 200/-  
Rs. 200/-  
Rs. 50/-  
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  
Rs. 30/- per leaf  
Rs. 375/- Against Account. Rs. 1,700/- against cash  
Rs. 375/-  
Rs. 150/- per month 1,800 per annum  
Rs. 200/-  
Rs. 25/-  
Rs. 20/-  
Rs. 6,000/- (small) Rs. 9,000/- (medium)  
Rs. 10,000/- (large) (charges as per prevailing SOC) Late fees of 10% will apply if fee is not paid within 30 days of renewal  
Mastercard Debit Card Charges as per SOC  
Rs. 1,000/-  
Rs. 1,000/-  
Rs. 350/-  
Rs. 500/-  
\*Subject to availability of vacant lockers at the branch where account is maintained  
\*\* Applicable for individuals, sole proprietorships and partnership accounts

#### xvi) JS HER Savings Account

- i) Monthly Average Balance
- ii) \*Cheque Book
- iii) Debit Mastercard Annual Fee  
Chip Maintenance Fee on Debit Mastercard  
Debit Card Issuance Fee
- iv) \*SMS Service
- v) \*Small Locker

No balance requirement  
Rs. 30/- per leaf  
Master Debit Card Charges as per SOC  
Rs. 1,000/-  
Rs. 1,000/-  
Rs. 150/- per month 1,800/- per annum  
"Locker  
Rs 6,000/- (small) Rs 9,000/- (medium)  
Rs 10,000/- (large) (charges as per prevailing SOC) Late fees of 10% will apply if fee is not paid within 30 days of renewal"

#### Services offered regardless of the Average Balance being maintained

Counter Cheques  
Collection Cheque (Local)  
Retained Mail  
Stop Payment

- i) Pay Order Per Month  
Duplicate Issuance of PO  
Courier/ Postage  
Statement Issuance  
Balance Certificate
- ii) Internet Banking
- iii) Mobile Banking

50% waiver on processing fee for:  
Auto Loan  
Home Loan  
Solar Financing  
Personal Loan  
Gold Finance  
Rs. 200/-  
Rs. 200/-  
Rs. 50/-  
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.  
Rs. 375/- against Account. Rs. 1,700/- against cash  
Rs. 375/-  
Rs. 200/-  
Rs. 25/-  
Rs. 20/-  
Free  
Free

iv) E-Statement Service Insurance Coverage	Free Free micro critical illness cover up to Rs. 500,000/- against 7 types of cancers (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva)
<b>xvii) JS Foreign Currency Plus Savings Account</b>	
a) Currencies being offered	USD, GBP, EURO, AED, CNY
b) Cheque book Issuance	1st Cheque Book Free (25 leaves)
Payment of FBR Taxes & Duties through branches	Rs. 50/- per transaction
<b>xviii) Term Deposit Penalty Charges</b>	Any Early/premature 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
TPIN issuance and change Mastercard Debit Card Blocking	Free Free
<b>DIGITAL BANKING</b>	
<b>A. e-Banking Services</b>	
i) SMS Alerts	Rs. 1,800 per annum / Rs. 150/- per month
ii) SMS Alerts Digital Transactions	Free
iii) e-Statements	Free
iv) Internet Banking Registration	Free
v) Utility Bills Payment Service (UBPS)	Free
vi) 1IBFT- Interbank Funds Transfer Fee	No charges 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 of Rs. 200/- whichever is lower inclusive of all applicable FED/Service tax
vii) Over-The-Counter IBFT Charges	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
viii) Mobile Banking	Free
ix) Raast	Free
x) CDM CDM-Cash deposit Charges for other Bank Accounts	For other Bank Accounts (Deposit): Up to PKR 10,000: PKR 50 + FED PKR 10,001 to 100,000: PKR 100 + FED PKR 100,001 to 500,000: PKR 150 + FED Above PKR 500,000: PKR 250 + FED
<b>CALL CENTRE AND IVR SERVICES (021/051 - 111-654-321)</b>	
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, 1IBFT, RTGS, COC, Cheque Outsourcing, Express Cash)"	
ii) Single Transaction charges	
iii) Monthly maintenance charges	Charges will be applied in line with the terms mutually agreed upon and documented in the approved customer agreement or proposals
iv) Collection Fee	
v) Annual maintenance charges	

## **D. Roshan Digital Account**

### **i) Foreign Currency Value Account (FCVA)**

a) Debit Card Annual Charges	Not Offered
b) Debit Card Replacement fee	Not Offered
c) Debit Card Delivery Charges	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, a 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 Inquiry on ATMs	Not Applicable
s) Utility Bill Payment	Not Applicable
t) Pay Order issuance Charges	Not Applicable
<hr/>	
ii) <b>Non-resident Rupee Value Account (NRVA)</b>	
a) Debit Card Annual Charges	As per the Mastercard 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, a correspondent bank may apply
	Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies - SAR 30/- (equivalent amount in PKR as per Weighted Average Customer Exchange Rates)

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 Inquiry on ATMs	Free
s) Utility Bill Payment	As per the charges under the header REMITTANCES
t) Pay Order issuance Charges	Rs. 4,000/-

### iii) Roshan Apna Ghar

a) Processing Fees	1% for first year, no charges will be levied after first year
b) Partial/Early Termination Charges	At Actual
c) Property appraisal/valuation charges	At Actual
d) Lawyer's Appraisal Fee	At Actual
e) Late Payment Charges	Rs. 2,400/- per instance
f) Documentation and Stamp Duty Charges	At Actual
g) Income Estimation	At Actual
h) Cheque Return Charges	Rs. 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 changes 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 Jan 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 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 involve unusual workload.
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 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	<a href="https://jsbl.com/branch-locator/">https://jsbl.com/branch-locator/</a>
2	Contact form	<a href="https://jsbl.com/contact-us/">https://jsbl.com/contact-us/</a>
3	Email	info@jsbl.com
4	Facebook	<a href="http://www.facebook.com/jsbankltd">www.facebook.com/jsbankltd</a>
5	Fax	+92 (21) 32631803
6	Feedback	<a href="https://jsbl.com/feedback/">https://jsbl.com/feedback/</a>
7	Instagram	<a href="http://www.instagram.com/jsbankltd">www.instagram.com/jsbankltd</a>
8	JS BLink Digital Account	JSBlink@jsbl.com
9	Chat BOT	+92-348-7003000
10	JS Mobile App (Apple Store)	<a href="https://apps.apple.com/pk/app/js-mobile-banking/id1561630920">https://apps.apple.com/pk/app/js-mobile-banking/id1561630920</a>
11	JS Mobile App (Google Play)	<a href="https://play.google.com/store/apps/details?id=com.JSBL.bank">https://play.google.com/store/apps/details?id=com.JSBL.bank</a>
12	LinkedIn	<a href="http://www.linkedin.com/company/js-bank">www.linkedin.com/company/js-bank</a>
13	Mailing Address	JS Bank Customer Care Unit, 11th A Floor, Fakhri Trade Centre, 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	<a href="https://jsbl.com/js-survey/">https://jsbl.com/js-survey/</a>
19	TikTok	<a href="http://www.tiktok.com/@jsbank.official">www.tiktok.com/@jsbank.official</a>
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	<a href="http://www.jsbl.com">www.jsbl.com</a>
27	X	<a href="https://twitter.com/JSBLPak">https://twitter.com/JSBLPak</a>
28	YouTube	<a href="http://www.youtube.com/@jsbank6144">www.youtube.com/@jsbank6144</a>

## REGULATORY

1	STATE BANK OF PAKISTAN (SBP)	BC & CPD - State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi <ul style="list-style-type: none"> <li>● <a href="http://www.sbp.org.pk">www.sbp.org.pk</a></li> <li>● Email at: <a href="mailto:cpd.helpdesk@sbp.org.pk">cpd.helpdesk@sbp.org.pk</a></li> <li>● Dedicated helpline: 111-727-273, +92(021) 3245 3555</li> </ul>
2	SUNWAI - CUSTOMER COMPLAINT PORTAL	<a href="https://sunwai.sbp.org.pk/">https://sunwai.sbp.org.pk/</a>
3	BANKING MOHTASIB PAKISTAN (BMP)	Banking Mohtasib Pakistan Secretariat, 5th floor, Shaheen Complex, MR Kiyani Rd, Karachi <ul style="list-style-type: none"> <li>● <a href="http://www.bankingmohtasib.gov.pk">www.bankingmohtasib.gov.pk</a></li> <li>● Email at: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a></li> <li>● Telephone: +9221 - 99217334 to 38</li> </ul>
4	FEDERAL INSURANCE OMBUDSMAN (FIO)	Federal Insurance Ombudsman Secretariat, 2nd Floor, PRCS Annexe Building, Plot# 197/5, DR Daudpota Road, Saddar, Karachi <ul style="list-style-type: none"> <li>● <a href="http://www.fio.gov.pk">www.fio.gov.pk</a></li> <li>● Email at: <a href="mailto:info@fio.gov.pk">info@fio.gov.pk</a></li> <li>● Phone: 021-99207761 - 021-99207762</li> </ul>
5	SECURITIES & EXCHANGE COMMISSION OF PAKISTAN (SECP)	Securities & Exchange Commission of Pakistan, NIC Building 63, Jinnah Avenue, Blue Area, Islamabad <ul style="list-style-type: none"> <li>● <a href="http://www.secp.gov.pk">www.secp.gov.pk</a></li> <li>● Email at: <a href="mailto:complaints@secp.gov.pk">complaints@secp.gov.pk</a></li> <li>● Helpline: 0800-88008</li> </ul>
6	PAKISTAN REMITTANCE INITIATIVE (PRI)	Pakistan Remittance Initiative Camp Office, State Bank of Pakistan, 4th Floor, Main Building, I.I. Chundrigar Road, Karachi, Pakistan <ul style="list-style-type: none"> <li>● <a href="http://www.pri.gov.pk">www.pri.gov.pk</a></li> <li>● Email at: <a href="mailto:info@pri.gov.pk">info@pri.gov.pk</a></li> <li>● Phone: +92-21-111-727-774</li> </ul>
7	PRIME MINISTER'S PERFORMANCE DELIVERY UNIT (PMDU)	National Productivity Organization, 11th Floor, Shaheed-e-Millat Secretariat, F-6/1, Islamabad, Pakistan <ul style="list-style-type: none"> <li>● <a href="http://www.pmo.gov.pk">www.pmo.gov.pk</a></li> <li>● Phone: (051)9201637</li> <li>● Email at: <a href="mailto:pmdu@pmo.gov.pk">pmdu@pmo.gov.pk</a></li> </ul> <p><b>Pakistan Citizen Portal Manual Guide:</b>  <a href="http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf">http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf</a></p>