

JS CREDIT CARDS

KEY FACT STATEMENT

The information contained in this statement summarizes key features of credit card and is not intended to replace any Terms & Conditions and prevailing Schedule of Charges of the JS Credit Card. It is very important that customer should carefully read the complete Terms & Conditions and prevailing Schedule of Charges before agreeing to this information and signing.

Information	Explanation																		
Joining Fee	No Card Issuance or Joining Fee																		
Annual Fee Basic Cards	Classic: Rs. 5,000/- (Reduced fee of Rs. 1,200/- 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) The Annual fee is applicable from first year onwards, and can be reversed as per above criteria. Once customer has completed the required retail spending, they may get their annual fee reversed by calling the call center. For Employee Banking Customers, the first-year annual fee is reversed without any spending criteria, subject to the card activation and first month salary credited to the JS Bank account, within the first three months of card issuance.																		
Annual Fee Supplementary Cards	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)																		
Fixed Annualized Percentage Rate (APR)	49.99% on retail, 48% on cash advance 36% on Balance Transfer Facility and Cash on Call																		
Interest Rates	<table><tr><th>Purchase Type</th><th>Monthly Rate</th><th>Annual Rate</th></tr><tr><td>Retail Purchasing</td><td>4.16%</td><td>49.99%</td></tr><tr><td>Cash Advance</td><td>4%</td><td>48%</td></tr><tr><td>Balance Transfer Facility</td><td>Up to 3%</td><td>Up to 36%</td></tr><tr><td>JS Installment Plan</td><td>-</td><td>12m(32%), 24m(34%), 36m(36%)</td></tr><tr><td>Cash on Installment</td><td>-</td><td>12m(40%), 24m(42%), 36m(44%)</td></tr></table>	Purchase Type	Monthly Rate	Annual Rate	Retail Purchasing	4.16%	49.99%	Cash Advance	4%	48%	Balance Transfer Facility	Up to 3%	Up to 36%	JS Installment Plan	-	12m(32%), 24m(34%), 36m(36%)	Cash on Installment	-	12m(40%), 24m(42%), 36m(44%)
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Interest Free Period	Up to 51 interest-free days for retail transactions, provided customer clears his/her full outstanding balance before due date.																		
Interest Charging Information	Retail Transactions: If the card member pays the minimum amount or any amount less than the statement billed balance by the payment due date, then for the transactions that are covered by the payment, Service charges are charged from transaction date to the payment posting date. For the transactions that are not covered by the payment, service charges are charged from the transaction date to the date of next statement of credit card. Cash Advance & Balance Transfer Facility: Service charges are calculated from the day of transaction till complete billed amount is settled. Installment Plan: Service charges are applied in the EMI as per the chosen plan.																		

Customer's Signature & Date

Bank's Staff Signature & Date

Information	Explanation																																
Payment Allocation	If the balance is not paid-off in full, payments received are applied as per the below sequence: 1. Fee & Charges (Annual Fee, Overlimit Fee, FED, Late Fee etc.) 2. Installment (Principal & Interest) 3. Cash (Principal & Interest) 4. Retail Purchase (Principal & Interest) 5. Misc Debit 6. Balance Transfer																																
Minimum Monthly Repayments	{Principal Retail * 5% + Cash Advance * 5% + Installment amount (if any) + Billed Fee * 5% + Billed Markup * 5% + Over Limit amount (if any) + Last month unpaid minimum payment (if any)} OR Rs.500/- whichever is higher.																																
Cash Withdrawal Limit	<table> <tr> <th>Card Type</th><th>Cash Withdrawal Limit</th></tr> <tr> <td>Classic</td><td>50% - 75% of your available limit</td></tr> <tr> <td>Gold</td><td>50% - 75% of your available limit</td></tr> <tr> <td>Platinum</td><td>50% - 75% of your available limit</td></tr> </table>	Card Type	Cash Withdrawal Limit	Classic	50% - 75% of your available limit	Gold	50% - 75% of your available limit	Platinum	50% - 75% of your available limit																								
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Customer's Signature & Date

Bank's Staff Signature & Date

Information	Explanation								
Card Upgrade	Classic – Rs. 1,500/- Gold – Rs. 2500/- Platinum – Rs. 5000/-								
Charges	Charges are subject to change at the Bank's discretion, and are applied as per the prevailing Schedule of Charges. In addition to these charges, Government Levies and Taxes will also be recovered including Sales Tax/FED. A complete list of all charges applicable on your credit card is available in the prevailing Schedule of Bank Charges.								
Default Charges	Following Charges are applied on your Credit Card in case of delayed or rejected payments: <table border="1"> <thead> <tr> <th>Charge Type</th><th>Charge Amount</th></tr> </thead> <tbody> <tr> <td>Late Payment Charges</td><td>Rs. 2,400/- or 10% of minimum amount, whichever is higher</td></tr> <tr> <td>Returned Cheque Charges</td><td>Rs. 1,400/-</td></tr> <tr> <td>Autopay Rejection Fee</td><td>Rs. 2,000/-</td></tr> </tbody> </table> Charges are subject to change at the Bank's discretion, and are applied as per the prevailing Schedule of Charges. In addition to these charges, Government Levies and Taxes will also be recovered including Sales Tax/FED. A complete list of all charges applicable on your credit card is available in the prevailing Schedule of Bank Charges.	Charge Type	Charge Amount	Late Payment Charges	Rs. 2,400/- or 10% of minimum amount, whichever is higher	Returned Cheque Charges	Rs. 1,400/-	Autopay Rejection Fee	Rs. 2,000/-
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Late Payment Charges	Rs. 2,400/- or 10% of minimum amount, whichever is higher								
Returned Cheque Charges	Rs. 1,400/-								
Autopay Rejection Fee	Rs. 2,000/-								
Expiry	Expiry date is mentioned on the back of your Credit Card.								
Excess Over Limit (Optional)	5% of total limit ☐ Yes ☐ No								
Insurance Coverage (Optional)	JS Bank Credit Card is offered with Credit Protector facility, underwritten by EFU Life Assurance Limited. The Credit Protector facility is provided to cardholders in accordance with the Bancassurance Agreement & Master Policy issued by EFU Life. Customers are required to provide their consent in the application form. For details please refer to the Credit Protector Disclosure Agreement. Credit Protector covers cardholder's outstanding balance in the unfortunate event of accidental death or permanent disability. Further, it provides an equal sum of money to card holders or their beneficiaries. JS Bank acts as distributor for this coverage. This coverage costs 0.58% of the statement outstanding balance per month.								

For more information, reach out to us through any of our customer touchpoints:

Phone: 021/051 111 654 321
Email: ccu.helpdesk@jsbl.com

WhatsApp: +92 348 700 3000 to connect with JS Bot
Website: www.jsbl.com

Customer's Signature & Date

Bank's Staff Signature & Date