

Seamless Employee Banking with JS PayDay

Empowering Employees with JS Elite and JS Elite Plus Accounts

As part of our ongoing efforts to deliver seamless and innovative financial solutions, we are pleased to highlight the features and benefits of our JS Elite and JS Elite Plus accounts, ensuring transparency and convenience:

JS PayDay Account Benefits*

Features	JS Elite Customers Salary Less than 75K	JS Elite Plus Customers Salary 75K & Above
Minimum Account Balance Requirement	None	None
Initial Balance Requirement	None	None
Debit Card Category	PayPak	Salary ≥ 75K → Mastercard Gold Salary ≥ 250K → Mastercard Platinum
Debit Card – Issuance and Annual Fee	Free	Free
Cheque Books	1st Cheque Book Free - 10 Leaves	1st Cheque Book Free - 25 Leaves
Pay Orders	As per SOC	Free
Intercity Online Transactions	Free	Free
Internet Banking/Mobile Banking	Free	Free
Inter Bank Funds Transfer	Free via Raast	Free via Raast
1 Link Charges	As per SOC	Free
SMS Alerts	Free – For Digital TransactionsPKR. 150/- for OTC Transactions (First 3 Months free)	Free – For Digital TransactionsPKR. 150/- for OTC Transactions (First 3 Months free)

**Terms & Conditions Apply.*

- Above Benefits will apply only if salary is received at least once in the previous three months.
- Prevailing Schedule of Charges (SOC) and government taxes/excise duty shall apply for additional services
- Employees may opt-out of the SMS service by calling our helpline at 111-654-321, 3 days' prior



Comprehensive Insurance Benefits with JS PayDay

With JS PayDay, you gain access to a range of insurance benefits designed to provide protection and peace of mind for you and your loved ones. Experience the convenience of integrated financial security tailored to your needs.

JS PayDay Insurance Benefits*

Variant 1 - For Elite Accounts	Coverage	Frequency
ATM & Over-The-Counter Cash Withdrawal Insurance *Applicable within a 500-meter radius of the withdrawal location or within 30 minutes after the cash withdrawal	Up to PKR 50,000	Up to two (02) times per year, subject to an aggregate annual limit of PKR 50,000/-
Loss of Identification Documents/ Secure Wallet Cover	PKR 5,000	Once a year
Mobile Phone Snatching Insurance	Up to PKR 50,000	Once a year
Personal Accidental Death / Permanent Total Disability in case of Accident	PKR 500,000	One Time
Accidental Medical Expense	PKR 10,000	One Time
Variant 2 - For Elite Plus Accounts	Coverage	Frequency
ATM & Over-The-Counter Cash Withdrawal Insurance *Applicable within a 500-meter radius of the withdrawal location or within 30 minutes after the cash withdrawal	Up to PKR 100,000	Up to two (02) times per year, subject to an aggregate annual limit of PKR 100,000/-
Loss of Identification Documents/ Secure Wallet Cover	PKR 10,000	Once a year
Mobile Phone Snatching Insurance	Up to PKR 100,000	Once a year
Personal Accidental Death / Permanent Total Disability in case of Accident	PKR 1,500,000	One Time
Accidental Medical Expense	PKR 50,000	One Time
Variant 3 - For Elite Plus Female Accounts Only	Coverage	Frequency
Micro Critical illness cover against 7 types of women related cancers	PKR 500,000	One Time

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Experience More with JS PayDay

Unlock Exclusive Health Coverage, Loans, and More

With JS PayDay, you can enjoy a range of exclusive benefits, including comprehensive health coverage, easy access to personal loans, and much more. Designed to bring you convenience and value, JS PayDay ensures that your financial journey is seamless and rewarding.

JS PayDay & Ailaaj

Exclusive telehealth consultations in collaboration with Ailaaj, Pakistan's leading digital healthcare platform:



Unlimited Online GP Consultations

Available from 9 AM to 12 AM at just PKR 100/month per employee or PKR 275/month for employees and their families.



Specialist Consultations

Access specialist services for only PKR 1,000 per session.



Additional Benefits

Discounts on medications and lab tests.
E-prescriptions and sick notes for your convenience.
Wellness sessions to support a healthier lifestyle.

Consumer Loan Benefits

Customers enjoy access to a range of consumer asset products at preferential pricing.



JS CarAamad
Auto Financing



JS GharApna
Home Loan



JS Visa
Credit Cards



JS Elite
Salary Loan



JS Electric
Bike Financing



JS Elite
Advance Pay

Service Quality Unit

Fast-track your complaints for quicker resolution by reaching out to our dedicated Service Quality team at eb.complaints@jsbl.com.



(021/051) 111-654-321



www.jsbl.com