

## 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	<p>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)</p> <p>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)</p> <p>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)</p> <p>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.</p> <p>For Employee Banking Customers, the first-year annual fee is reversed without any spending criteria, subject to the card activation and first month salary credit-</p>																				
Annual Fee Supplementary Cards	<p>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)</p> <p>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)</p> <p>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)</p>																				
Fixed Annualized Percentage Rate (APR)	<p><b>49.99%</b> on retail, 48% on cash advance</p> <p><b>36%</b> on Balance Transfer Facility and Cash on Call</p>																				
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.																				

Customer's Signature & Date

Bank's Staff Signature & Date

Information	Explanation								
Interest Charging Information	<p><b>Retail Transactions:</b> 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.</p> <p><b>Cash Advance &amp; Balance Transfer Facility:</b> Service charges are calculated from the day of transaction till complete billed amount is settled.</p> <p><b>Installment Plan:</b> Service charges are applied in the EMI as per the chosen plan.</p>								
Payment	<p>If the balance is not paid-off in full, payments received are applied as per the below sequence:</p> <ol style="list-style-type: none"> <li>1. Fee &amp; Charges (Annual Fee, Overlimit Fee, FED, Late Fee etc.)</li> <li>2. Installment (Principal &amp; Interest)</li> <li>3. Cash (Principal &amp; Interest)</li> <li>4. Retail Purchase (Principal &amp; Interest)</li> <li>5. Misc Debit</li> <li>6. Balance Transfer</li> </ol>								
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 border="1"> <thead> <tr> <th>Card Type</th><th>Cash Withdrawal Limit</th></tr> </thead> <tbody> <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> </tbody> </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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Classic	50% - 75% of your available limit								
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 Customer's Signature & Date

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 Bank's Staff Signature & Date

Information	Explanation	
Charges	The following charges will apply to your credit cards:	
	Charge Type	Charge Amount
	Cash Advance Fee (per transaction)	3.5% or Rs. 1,800/- whichever is higher
	Balance Transfer Facility/Cash on Call Processing Fee	Rs. 1,000/- per transfer
	International ATM/POS Transaction	Rs. 450/- or 5%, whichever is higher
	SMS Alert Charges	Rs. 100/- per month
	Over Limit Fee	Rs. 1,500/-
	Cash Payment Fee	Nil
	Document Retrieval Charges	Local – Rs. 300/- International – Rs. 850/-
	Card Replacement Fee	Classic - Rs. 1,200/- Gold - Rs. 1,500/- Platinum - Rs. 2,000/-
	VISA Arbitration Charges for Disputed Transactions	USD 500/-
	Litigation Charges	At Actual
	Credit Protector	0.58% of monthly outstanding balance (Optional)
	JS Installment Plan Processing Fee	Rs.1,000/- or 1% of booking amount whichever is higher
	JS Installment Plan Cancellation/ Pre adjustment Fee	Rs.1,000/- or 5% of principal outstanding balance, whichever is higher
	Utility Bill Payment Fee	Rs. 100/- per transaction
	Chip Maintenance Annual Fee	Rs.1,150/-
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	

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**Customer's Signature & Date**


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**Bank's Staff Signature & Date**

Information	Explanation								
Default Charges	<p>Following Charges are applied on your Credit Card in case of delayed or rejected payments:</p> <table> <tr> <th>Charge Type</th><th>Charge Amount</th></tr> <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> </table> <p>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.</p>	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/-
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/-								
Expiry	Expiry date is mentioned on the back of your Credit Card.								
Excess Over Limit (Optional)	5% of total limit <input type="checkbox"/> Yes <input type="checkbox"/> No								
Insurance Coverage (Optional)	<p>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 &amp; 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.</p> <p>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. <b>This coverage costs 0.58% of the statement outstanding balance per month.</b></p>								
Bureau Reporting	SBP requires all banks and financial institutions to report all loans and advances to the Credit Bureau. In case of non-payment, overdue, written off loan or late payment, the bureau report will reflect negative credit history, which may adversely affect borrower's creditworthiness for future.								

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

Phone: 021/051 111 654 321

Email: ccu.helpdesk@jsbl.com

SBP Sunwai Portal: sunwai.sbp.org.pk/

WhatsApp: +92 348 700 3000 to connect with JS Bot

Website: www.jsbl.com

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