

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>49.99% on retail, 48% on cash advance</p> <p>36% on Balance Transfer Facility and Cash on Call</p>																		
Interest Rates	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Purchase Type</th> <th style="text-align: center;">Monthly Rate</th> <th style="text-align: center;">Annual Rate</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Retail Purchasing</td> <td style="text-align: center;">4.16%</td> <td style="text-align: center;">49.99%</td> </tr> <tr> <td style="text-align: center;">Cash Advance</td> <td style="text-align: center;">4%</td> <td style="text-align: center;">48%</td> </tr> <tr> <td style="text-align: center;">Balance Transfer Facility</td> <td style="text-align: center;">Up to 3%</td> <td style="text-align: center;">Up to 36%</td> </tr> <tr> <td style="text-align: center;">JS Installment Plan</td> <td style="text-align: center;">-</td> <td style="text-align: center;">12m(32%), 24m(34%), 36m(36%)</td> </tr> <tr> <td style="text-align: center;">Cash on Installment</td> <td style="text-align: center;">-</td> <td style="text-align: center;">12m(40%), 24m(42%), 36m(44%)</td> </tr> </tbody> </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>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.</p> <p>Cash Advance & Balance Transfer Facility: Service charges are calculated from the day of transaction till complete billed amount is settled.</p> <p>Installment Plan: 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"> 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	$\{ \text{Principal Retail} * 5\% + \text{Cash Advance} * 5\% + \text{Installment amount (if any)} + \text{Billed Fee} * 5\% + \text{Billed Markup} * 5\% + \text{Over Limit amount (if any)} + \text{Last month unpaid minimum payment (if any)} \} \text{ OR Rs.500/- whichever is higher.}$								
Cash Withdrawal Limit	<table border="1"> <thead> <tr> <th data-bbox="385 1383 886 1428">Card Type</th> <th data-bbox="886 1383 1433 1428">Cash Withdrawal Limit</th> </tr> </thead> <tbody> <tr> <td data-bbox="385 1428 886 1473">Classic</td> <td data-bbox="886 1428 1433 1473">50% - 75% of your available limit</td> </tr> <tr> <td data-bbox="385 1473 886 1518">Gold</td> <td data-bbox="886 1473 1433 1518">50% - 75% of your available limit</td> </tr> <tr> <td data-bbox="385 1518 886 1563">Platinum</td> <td data-bbox="886 1518 1433 1563">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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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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Default Charges	<p>Following Charges are applied on your Credit Card in case of delayed or rejected payments:</p> <table border="1" data-bbox="382 458 1410 720"> <thead> <tr> <th data-bbox="382 458 901 503">Charge Type</th><th data-bbox="901 458 1410 503">Charge Amount</th></tr> </thead> <tbody> <tr> <td data-bbox="382 503 901 601">Late Payment Charges</td><td data-bbox="901 503 1410 601">Rs. 2,400/- or 10% of minimum amount, whichever is higher</td></tr> <tr> <td data-bbox="382 601 901 669">Returned Cheque Charges</td><td data-bbox="901 601 1410 669">Rs. 1,400/-</td></tr> <tr> <td data-bbox="382 669 901 720">Autopay Rejection Fee</td><td data-bbox="901 669 1410 720">Rs. 2,000/-</td></tr> </tbody> </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/-
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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 <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 & 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. This coverage costs 0.58% of the statement outstanding balance per month.</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

Customer's Signature & Date

Bank's Staff Signature & Date