

JS Bank Limited

Profit Payout Rates on FCY Deposits

Indicative rates for the period between January 01, 2026 to January 31, 2026

Term Deposit Rates (per annum)

For Deposit below 50,000

	1M	3M	6M	1 Y
USD	0.50%	0.75%	1.00%	1.25%
GBP	0.20%	0.30%	0.40%	0.50%
EUR	0.20%	0.30%	0.40%	0.50%

For Deposit 50,000 till 249,999

	1M	3M	6M	1 Y
USD	0.75%	1.00%	1.25%	1.50%
GBP	0.45%	0.55%	0.65%	0.75%
EUR	0.30%	0.40%	0.50%	0.60%

For Deposit 250,000 till 499,999

	1M	3M	6M	1 Y
USD	1.00%	1.25%	1.50%	1.75%
GBP	0.40%	0.60%	0.80%	1.00%
EUR	0.40%	0.50%	0.60%	0.70%

For Deposit 500,000 and Above

	1M	3M	6M	1 Y
USD	1.25%	1.50%	1.75%	2.00%
GBP	0.50%	0.75%	1.00%	1.50%
EUR	0.50%	0.60%	0.70%	0.80%

JS Foreign Currency Plus Savings Account / JS RDA Saving Account / Digital Saving Account

JS FCY Plus Savings Account	USD	GBP	EURO	AED	CNY
For daily balances up to 4,999	0.20%	0.10%	0.10%	0.10%	0.10%
For daily balances between 5,000 up to 24,999	0.40%	0.20%	0.12%	0.12%	0.12%
For daily balances between 25,000 up to 49,999	0.60%	0.30%	0.15%	0.15%	0.15%
For daily balances between 50,000 up to 99,999	0.80%	0.40%	0.20%	0.20%	0.20%
For daily balances above 100,000	1.00%	0.50%	0.25%	0.25%	0.25%