

JS SIGNATURE CREDIT CARD KEY FACT STATEMENT

The information contained in this box summarizes key features of JS Signature Credit Card and is not intended to replace any Terms & Conditions and prevailing Schedule of Charges of the JS Signature Credit Card. It is very important that customers 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 JS Signature Credit Card	<p>Rs.20,000/- (Reduced fee of Rs.7,700/- will be charged on spending of Rs.150,000/-within one month of card activation).</p> <p>Once customer has completed the required retail spending, they may get their annual fee reversed. The Annual fee is applicable from first year onwards, and can be reversed as per above criteria 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 credited to the JS Bank account, within the first three months of card issuance.</p>																		
Annual Fee Supplementary Card	Rs.8,000/- (Reduced fee of Rs.7,200/- will be charged on spending of Rs.150,000/-within 1 month of card activation)																		
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;">3%</td><td style="text-align: center;">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	3%	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 the 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 Allocation	<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	50% - 75% of your available limit.

Customer's Signature & Date

Bank's Staff Signature & Date

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Charges	<p>The following charges will apply to your JS Signature Credit Card:</p> <table border="1"> <thead> <tr> <th data-bbox="409 325 959 373">Charge Type</th><th data-bbox="959 325 1529 373">Charge Amount</th></tr> </thead> <tbody> <tr> <td data-bbox="409 373 959 466">Cash Advance Fee (per transaction)</td><td data-bbox="959 373 1529 466">3.5% or Rs.1,800/-, whichever is higher</td></tr> <tr> <td data-bbox="409 466 959 559">Balance Transfer Facility/Cash on Call Processing Fee</td><td data-bbox="959 466 1529 559">Rs.1,000/- per Transfer</td></tr> <tr> <td data-bbox="409 559 959 608">International ATM/POS Transaction</td><td data-bbox="959 559 1529 608">Rs.450/- or 5%, whichever is higher</td></tr> <tr> <td data-bbox="409 608 959 656">SMS Alert Charges</td><td data-bbox="959 608 1529 656">Rs.100/- per month</td></tr> <tr> <td data-bbox="409 656 959 705">Over-Limit Fee</td><td data-bbox="959 656 1529 705">Rs.1,500/-</td></tr> <tr> <td data-bbox="409 705 959 753">Cash Payment Fee</td><td data-bbox="959 705 1529 753">Nil</td></tr> <tr> <td data-bbox="409 753 959 825">Document Retrieval Charges</td><td data-bbox="959 753 1529 825">Local - Rs.300/- International - Rs.850/-</td></tr> <tr> <td data-bbox="409 825 959 874">Card Replacement Fee</td><td data-bbox="959 825 1529 874">Rs.4,000/-</td></tr> <tr> <td data-bbox="409 874 959 946">VISA Arbitration Charges for Disputed Transactions</td><td data-bbox="959 874 1529 946">USD 500/-</td></tr> <tr> <td data-bbox="409 946 959 994">Litigation Charges</td><td data-bbox="959 946 1529 994">At actual</td></tr> <tr> <td data-bbox="409 994 959 1087">Credit Protector</td><td data-bbox="959 994 1529 1087">0.58% of monthly outstanding balance (optional)</td></tr> <tr> <td data-bbox="409 1087 959 1180">JS Installment Plan Processing Fee</td><td data-bbox="959 1087 1529 1180">Rs.1,000/- or 1% of booking amount whichever is higher</td></tr> <tr> <td data-bbox="409 1180 959 1294">JS Installment Plan Cancellation/ Pre adjustment Fee</td><td data-bbox="959 1180 1529 1294">Rs.1,000/- or 5% of principal outstanding balance, whichever is higher</td></tr> <tr> <td data-bbox="409 1294 959 1343">Utility Bill Payment Fee</td><td data-bbox="959 1294 1529 1343">Rs.100/- per transaction</td></tr> <tr> <td data-bbox="409 1343 959 1391">Chip Maintenance Annual Fee</td><td data-bbox="959 1343 1529 1391">Rs.1,150/-</td></tr> <tr> <td data-bbox="409 1391 959 1440">Issuance of Duplicate NOC</td><td data-bbox="959 1391 1529 1440">Rs.1,000/- per instance</td></tr> <tr> <td data-bbox="409 1440 959 1488">Physical Statement Fee (optional)</td><td data-bbox="959 1440 1529 1488">Rs.300/- per month</td></tr> </tbody> </table>	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	Rs.4,000/-	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/-	Issuance of Duplicate NOC	Rs.1,000/- per instance	Physical Statement Fee (optional)	Rs.300/- per month
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Charges	<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 JS Signature Credit Card, is available in the prevailing Schedule of Bank Charges.</p>																																				

Customer's Signature & Date

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 border="1" data-bbox="409 367 1519 593"> <thead> <tr> <th data-bbox="409 367 964 413">Charge Type</th><th data-bbox="964 367 1519 413">Charge Amount</th></tr> </thead> <tbody> <tr> <td data-bbox="409 413 964 498">Late Payment Charges</td><td data-bbox="964 413 1519 498">Rs.2,400/- or 10% of minimum amount, whichever is higher</td></tr> <tr> <td data-bbox="409 498 964 544">Returned Cheque Charges</td><td data-bbox="964 498 1519 544">Rs.1,400/-</td></tr> <tr> <td data-bbox="409 544 964 593">Autopay Rejection Fee</td><td data-bbox="964 544 1519 593">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 JS Signature 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 Signature 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. 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 cardholders or their beneficiaries. JS Bank acts as distributor for this coverage. This coverage costs 0.58% of 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 Priority Banking, please refer to the relevant SOC/KFS.

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

Phone: 021/051 111 654 321

For Private Banking assistance, Call: 0800 000 10

Email: ccu.helpdesk@jsbl.com

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

Website: www.jsbl.com

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

Customer's Signature & Date

Bank's Staff Signature & Date