

JS Bank Limited					
Product Key Fact Statement (KFS)					
JS Laptop Financing (PMYBL Tier 4)					
<b>A. Your financial needs:</b>					
Name of the loan/ facility type (Select One)	Student Laptop Financing (454)				
Loan Amount	<input type="checkbox"/> Rs. 150,000 (Basic Laptop) <input type="checkbox"/> Rs. 300,000 (Medium Laptop) <input type="checkbox"/> Rs. 450,000 (Advance Laptop)				
Financing Tenure	<input type="checkbox"/> 12 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 36 Months				
Markup Type	Fixed at zero % (with downpayment of _____ %)				
<b>B. Estimated cost of the Loan:</b>					
What installment will you be charged?	Zero % (0 %)				
What will be the monthly installment (EMI) payable?	_____ * = (EMI)				
What total amount will you pay for JS Laptop financing?	_____ *=EMI* (Tenure In Months)				
What other charges will you have to pay?	Processing fee: PKR. 100 of the loan amounts (FED applicable)				
	Minimum Balance Penalty: NIL				
	Pay Order Issuance: NIL				
	Re-Issuance Payoff sheet: NIL				
	Legal Documentation or Litigation Charges: At Actual				
<b>C. Early Payments:</b>					
Can you repay loan before maturity?	Yes				
How can you repay loan before maturity?	Visit nearest JSBL branch and submit request for early termination OR call 24/7 call center number (021-111-654-321)				
<b>D. Default/ Late payment information:</b>					
What happens if you fail to fulfill your obligations?	<p>The disbursement of the loan (laptop financing) is subject to submission of the University letter (an Undertaking endorsed by the University). In case if the Undertaking is not received by the Bank within 30 days of approval, the application will be revoked</p> <p>If the payment is not received within due date for your Personal Loan Installment, Late Payment charges will be applied. However, prior to cancellation, a notice to this effect shall be sent to the customer intimating the reason and demanding payment of loan within the period as mentioned in the said notice.</p> <p>This is to inform you that the State Bank of Pakistan (SBP) will include two years' history of negative / overdue information (including but not limited to overdue payments, late payments, write-off or reversal of mark-up etc.) in eCIB. You are therefore, advised to ensure timely payments of your installments to avoid any adverse information being reported or reflected on your e-CIB.</p>				
What penalty will you be charged for not repaying on time?	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Late Payment Charges</th> <th style="text-align: left;">Manner of computing Late Payment Charges</th> </tr> </thead> <tbody> <tr> <td>PKR 1,400/-+ FED (will be recovered from the forthcoming payment)</td> <td>Fixed charges</td> </tr> </tbody> </table>	Late Payment Charges	Manner of computing Late Payment Charges	PKR 1,400/-+ FED (will be recovered from the forthcoming payment)	Fixed charges
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PKR 1,400/-+ FED (will be recovered from the forthcoming payment)	Fixed charges				
	Late Payment Fee will be charged on every missed/late EMI from customers next due installment. These charges will be recovered in addition to the EMI amount due. If customer fails to deposit the late fee charges in addition to the EMI, then charges will be recovered from the amount deposited/recovered through direct debit. Kindly ensure timely EMI payment to avoid late payment charges				
Can the Bank exercise the right of set-off?	The Bank has the right to cancel the facility and has the right to set-off any credit balance in the consumer's deposit accounts against any outstanding balance in the financing accounts.				

E. Other material information:	
What happens in the case of death of borrower(s)?	In case of death, customer's Next of Kin (NOK) will contact JSBL call center or visit nearest JSBL Branch.
What are guarantor's obligations?	Not Applicable (No guarantor required)
How to pay monthly installment?	Your monthly EMI (Equal Monthly Installment) as specified in the enclosed repayment schedule can be paid directly into your respective re-payment account through deposit slip, Cheque and direct debit authority.
What documents will be provided to you?	Offer letter, Repayment schedule, NOCs (on customer's request), etc.
Where can you get assistance and redress?	For further assistance, please contact our: <ul style="list-style-type: none"> <li>○ 24/7 Phone Banking team at 111-654321</li> <li>○ Email address: <a href="mailto:ccu.helpdesk@jsbl.com">ccu.helpdesk@jsbl.com</a> or</li> <li>○ Visit the nearest JS Bank branch</li> <li>○ For complaints: Email at <a href="https://sunwai.sbp.org.pk/">https://sunwai.sbp.org.pk/</a></li> </ul>
_____ <b>Borrower's signature and date</b>	_____ <b>Authorized Bank's signature, stamp &amp; date</b>