

Key Fact Statement for Deposit Accounts

JS Bank Limited, _____	Date
Branch, _____ City	Important: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

Account Types & Salient Features:

This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.

Particulars		LCY Current Accounts (Individual)					
		JS Premium Current Account	JS Asaan Current Account	JS Elite Plus Current Account	JS Elite Current Account	JS Basic Banking Current Account	JS Freelancers Current Account
Currency		PKR					
Minimum Balance for Account	To Open	1/-	100/-	0/-	100/-	1/-	
	To Keep	As per SOC, if the minimum monthly balance of 5,000 is not maintained, a fee of 40 rupees will be deducted at the end of the month		0/-			
	Avg. Min. Balance to Avail FOC Services	100,000/-		Nil			
Account Maintenance Fee		40/-		Free			
	With Avg. Balance	Titanium Mastercard Debit Card (No annual or issuance fee) Free Chip Maintenance 4 Free Pay Orders per month	N/A	N/A	N/A		
Benefits	Without Avg. Balance	First Cheque Book Free (50 Leaves) Free Insurance Coverages: Wallet snatching Insurance of up to Rs. 5,000 Mobile snatching insurance of up to Rs. 20,000 Cash Withdrawal Insurance of up to Rs. 50,000 Personal Accidental Death/ Permanent Total Disability Insurance of up to Rs. 510,000 Free Mobile & Internet Banking Intercity clearing Same Day Clearing Free Small Locker (Subject to availability)	Cheque Book (Rs. 30/Leaf - If monthly avg. balance is below Rs. 50,000) Cheque Book (Rs. 15/Leaf - For the first cheque book or on maintenance of monthly avg. balance of Rs. 50,000) PayPak Debit Card (Rs. 1,000)	First Cheque Book Free (25 pages) Free Gold Mastercard Debit Card (No issuance or retention fee) Free Mobile & Internet Banking Free Pay Orders Free SMS Alerts for first three months (Rs. 150 monthly charges thereafter) Insurance Variant 1 Complementary Accidental Death / Permanent Total Disability Insurance, PKR 500,000/- ATM & Over-The-Counter Cash Withdrawal Insurance Upto PKR 50,000/- Mobile Phone Snatching Insurance, PKR 20,000/- Wallet Insurance, PKR 5,000/- Insurance Variant 2 (Rs. 37/- per month Plus FED) Accidental and Natural Death / Permanent Total Disability Insurance, PKR 10,00,000 Accidental Medical Expenses, Upto PKR 25,000/- Utility Bill Continuation (in case of death) up to 6 months PKR. 10,000 Grocery Bill Continuation (in case of death) up to 6 months PKR. 30,000 Income Continuity Plan (in case of death) up to 6 months PKR. 25,000 ATM & Over-The-Counter Cash Withdrawal Insurance Upto PKR 50,000/- Mobile Phone Snatching Insurance, PKR 20,000/- Wallet Insurance, PKR 5,000/- Above mentioned charge benefits are applicable if salary is received atleast once in last 3 months.	First Cheque Book Free (10 pages) Free PayPak Debit Card (No issuance or retention fee) Free Mobile & Internet Banking Free SMS Alerts for 3 months (Rs. 150 monthly charges thereafter) Insurance Variant 1 Complementary Accidental Death / Permanent Total Disability Insurance, PKR 500,000/- ATM & Over-The-Counter Cash Withdrawal Insurance Upto PKR 50,000/- Mobile Phone Snatching Insurance, PKR 20,000/- Wallet Insurance, PKR 5,000/- Insurance Variant 2 (Rs. 37/- per month Plus FED) Accidental and Natural Death / Permanent Total Disability Insurance, PKR 10,00,000 Accidental Medical Expenses, Upto PKR 25,000/- Utility Bill Continuation (in case of death) up to 6 months PKR. 10,000 Grocery Bill Continuation (in case of death) up to 6 months PKR. 30,000 Income Continuity Plan (in case of death) up to 6 months PKR. 25,000 ATM & Over-The-Counter Cash Withdrawal Insurance Upto PKR 50,000/- Mobile Phone Snatching Insurance, PKR 20,000/- Wallet Insurance, PKR 5,000/- Above mentioned charge benefits are applicable if salary is received atleast once in last 3 months.	Free Return Cheque Demand Draft and Pay Order Issuance Counter Cheques Collection Cheque (Local) Telex / Postage Small Locker PayPak Debit Card (Rs. 1,200)	Electronic Proceeds Realization Certificate (EPRC) One Free IBFT Free Internet & Mobile Banking Waiver on Online Ecommerce Transactions (up to 5,000) Waiver of charges are on the basis of average balance of Rs. 50,000 of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account. **Charges will be reversed at day end.

Particulars		LCY Current Account (Individual) - Continued					
		JS Her Current Account	JS Premier Raabta Account	JS LCY Current Account	JS Platinum Business Current Account	LCY- JS BISP Aasaan Banking Account	JS Inclusive Current Account
Currency		PKR					
Minimum Balance for Account	To Open	100/-	100/-	100/-	100/-	100/-	0/-
	To Keep	0/-			As per SOC, if the minimum monthly balance of 5,000 is not maintained, a fee of 40 rupees will be deducted at the end of the month		0/-
	Avg. Min. Balance to Avail FOC Services	50,000/-	Avg. Min. balance of 150,000/- over the past three months	Avg. Min. balance of 100,000/- over the past three months	Avg. Min. balance of 150,000/- over the past three months	0/-	0/-
Account Maintenance Fee		40/-					
Benefits	With Avg. Balance	Titanium Mastercard Debit Card (Retention fee of Rs. 300/annum - No annual or issuance fee) Free Chip Maintenance Free SMS Alerts for 3 months Free Cheque Book of 25 leaves (Quarterly) Small Locker (Subject to availability)	4 Free - Cheque Book each year of up to 100 leaves Free Gold Mastercard Debit Card (Retention fee of Rs. 250/annum - No annual or issuance fee) Free Chip Maintenance	Free Gold Mastercard Debit Card (Retention fee of Rs. 250/annum - No annual or issuance fee) Free Chip Maintenance	Free cheque book of up to 100 leaves Platinum Mastercard Debit Card (Retention fee of Rs. 350/annum - No annual or issuance fee) Free Chip Maintenance SMS Alerts Withdrawal Fee Issuance of Pay Order	Nil	Nil
	Without Avg. Balance	50% waiver on processing fee for: Home Loan, Auto Loan, Solar Finance, Personal Loan, Gold Finance Micro critical illness cover PKR 500,000 (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva Cancer) 1 free pay order per month Free Mobile & Internet Banking E-Statement Service Facility Free SMS service for first three months Free Cheque Book of 10 leaves	2 Free Pay Orders Per Month Free Internet & Mobile Banking Waiver of charges are on the basis of average balance of the previous 3 months. In case of account opened in the current month, waivers will be based on actual balance in the account.	Free Counter Cheques Free Collection Cheques (Local) Free Retained Mail Free Stop Payment Free Cheque Book (Upto 100 Leaves) Issuance of P.O/DD Courier/Postage Statement Issuance Balance Certificate Inter - City Clearing Same Day Clearing Cancellation of PO/DD Locker - 1 Small	Free Cheque Book of up to 50 leaves (Quarterly) Intercity & Same Day Clearing Cancellation of PO/DD Collection Cheque (Local) Retained Mail Stop Payment Courier Postage Statement Issuance Balance Certificate * Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances Cash Withdrawal Insurance Rs. 50,000/- **Applicable only on active accounts Personal Accidental Death / Permanent Total Disability Insurance Rs. 300,000/- *Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited companies ** Waiver of charges are on the basis of average balance of the previous 3 months. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account **Applicable only on active accounts Free Mobile & Internet Banking Issuance of Pay Orders	Free E-Statements Internet & Mobile Banking	Free PayPak Debit Card (No annual or issuance fee) Free Cheque Book of 25 leaves (Quarterly) SMS Alerts Issuance of up to 2 Pay Orders (Monthly) ATM Cash Withdrawal Charges - Switch Fee Balance Certificate Balance Inquiry (ATM) Pay Order against Account Cancellation of PO / DD Collection Cheque (Local) Counter Cheques Duplicate Statement Hold Mail Intra Bank Funds Transfer (IBFT) Intercity Clearing Same Day Clearing Free Stop Payment Locker --> As per SOC 25% will be applied Intra/Intercity Transaction (Outward) Internet & Mobile Banking E-Statement Wallet Snatching Insurance Rs. 5,000/- Mobile Snatching Insurance Rs. 20,000/- Cash Withdrawal Insurance Rs. 50,000/- Personal Accidental Death / Permanent Total disability Insurance Rs. 510,000/ Preferential Pricing Services offered regardless of average balance à 50% waiver on processing fee for: home loans, auto loans, solar financing, personal loans, and gold finance. This price can be changed.

Key Fact Statement For Deposit Savings Accounts

JS Bank Limited, _____		Date					
Branch, _____ City		Important: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.					
Account Types & Salient Features:							
This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.							
Particulars	LCY Savings Accounts				FCY Savings Accounts & TDR		
	JS Her Savings Account	JS PLS Savings Account	JS Rupee Plus Savings Account	JS Asaan Savings Account	JS Foreign Currency Plus Savings Account	JS Foreign Currency Plus Fixed Deposit Current Account	
Currency		PKR				USD, GBP, EUR, AED, CNY	USD, GBP, EUR
Minimum Balance for Account	To Open	100/-	1/-	1/-	100/-	USD 1	N/A
	To Keep	0/-					
Account Maintenance Fee		Free					
Features	Titanium Mastercard Debit (Issuance Fee of Rs. 1,000)	Mastercard Gold Debit Card (Charges as per SOC)	Mastercard Gold Debit Card (Charges as per SOC)	Cheque Book: Rs.15 per leaf will be applied (for the first cheque book or if average balance is above Rs. 50,000/-)	N/A	N/A	
	Chip Maintenance Fee of Rs. 1,000	Each Counter Cheque for Rs. 200	Each Counter Cheque for Rs. 200	Cheque Book : Rs. 30/- per leaf will be applied (if average balance is below Rs. 50,000/-)	First Cheque Book Free (25 Leaves)	Mastercard Debit Card Blocking	
	SMS Service for 150 Monthly Rs. 1,800 annually	Each Collection Cheque for Rs. 200	Each Collection Cheque for Rs. 200	Cheque Book : Rs. 30/- per leaf will be applied (if average balance is below Rs. 50,000/-)	Free TPIN issuance and changing	Payment of FBR Taxes and Duties through branches Rs. 50/transaction	
	Cheque Book Rs. 30 per leaf	Hold Mail for Rs. 500	Hold Mail for Rs. 500	PayPak Debit Card (Rs. 1000)			
	Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal.	Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques	Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques	SMS Charges Rs. 150/Month and Rs. 1,800/Annum			
	50% waiver on processing fee for Home Loan, Auto Loan, Solar Finance, Personal Loan, Gold Finance	Issuance of PO/DD for Rs. 375 Against Account, Rs. 1,700 Against Cash	Issuance of PO/DD for Rs. 375 Against Account, Rs. 1,700 Against Cash				
	Micro critical illness cover PKR 500,000 (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva Cancer)	Cheque Book for Rs. 30/Leaf	Cheque Book for Rs. 30/Leaf				
	Pay Order for Rs. 375 Against Account, Rs. 1,700/ Against Cash	Courier Postage for Rs. 200	Courier Postage for Rs. 200				
	Internet & Mobile Banking	Statement Issuance for Rs. 35	Statement Issuance for Rs. 35				
	E-Statement Service Facility	Balance Certificate for Rs. 500	Balance Certificate for Rs. 500				
		Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. * (Subject to availability)	Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. * (Subject to availability)				
		Intercity Clearing Same Day Clearing Telebanking Services	Intercity Clearing Same Day Clearing Telebanking Services				
		Intercity Clearing for Rs. 500	Intercity Clearing for Rs. 350				
		Same Day Clearing for Rs. 500	Same Day Clearing for Rs. 500				
			Telebanking Services				
Is profit paid to account? Subject to applicable tax rate	Yes	Yes	Yes	Nil	Yes	Yes	
Indicative Profit Rate (%)	10.50%	10.50%	10.50%	10.50%	0.10% - 1.0%	0.20% - 2%	
For Rupee Plus, profit is paid out on Quarterly basis for individuals and Semi-Annually for non-individuals - Profit rates for Institutions (PSEs, FIs and PLCs) vary from regular deposit rates with semi-annual profit payment frequency	Monthly	Half-Yearly	Quarterly for Individuals Semi-Annually for Institutions	Half-Yearly	Quarterly	1 / 3 / 6 Months & 1 Year	
Example (For every PKR 1,000/-) (Rupee Plus calculations are based on 10.50% excluding taxes)	1000 x 10.50% / 1 Month	1000 x 10.50% / 6 Months	1000 x 10.50% / 3 Months	1000 x 10.50% / 6 Months	As per currency x applicable rate / 3 Months	As per currency x applicable rate / 1,3,6,12 Months	
Premature/Early Encashment/Withdrawal Fee	Nil	N/A	N/A	Nil	N/A	Nil	

Service Charges

Services	Modes	Details
Cash Transaction	Intracity	Free for all accounts
	Intercity	Rs. 500/- per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
	Own ATM withdrawal	Free on JS Bank ATMs
	Other Bank ATM	Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) including FED or as applicable
SMS Alerts	ADC/Digital	Rs. 1,800 per annum / Rs. 150 per month
	Clearing	Free
	For other transactions	Rs. 1,800 per annum / Rs. 150 per month
Debit Cards	PayPak	Rs. 1,200/- unless waived off as per product features
	Gold	Rs. 2,500/- unless waived off as per product features
	Titanium	Rs. 3,500/- unless waived as per product features
	Platinum	Rs. 6,000/- unless waived as per product features
Cheque Book	Issuance	Rs. 30 per leaf (if average balance is below Rs. 50,000/-) Rs. 15 per leaf (if average balance is above Rs. 50,000/-) - Cash Withdrawal Fee) unless waived as per product features
	Stop payment	Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques For FCY, USD 5/- per cheque
Remittance (Local)	Pay Orders	Rs. 375/- against account Rs. 1,700/- against cash Duplicate Issuance of PO Rs. 375/-
Remittance (Foreign)	Foreign Outward Drafts/T.Ts/Others	USD 10/- equivalent plus additional 0.50 % (minimum USD 20/-) where remittances are made against Cash Deposit in FC Accounts within 15 days.
	SWIFT Charges on Foreign T.Ts	USD 8/- or Rs. 1,000/- whichever is higher
Statement of Account	Annual	Free
	Half Yearly	
	Duplicate	Rs. 35 per statement
Fund Transfer	ADC/Digital Channels	0.1% or Rs. 200, whichever is lower through Mobile and Internet Banking inclusive of FED/Service Tax
	Others	Over the Counter: Rs. 200/- for amount up to Rs. 500,000/- Rs. 300/- for amount between Rs. 500,001/- to 1,000,000/- Rs. 1,000/- for amount more than Rs. 1,000,000/-
Digital Banking	Internet Banking Mobile Banking	Free
Clearing	Normal	Free
	Intercity	Rs. 350 per transaction (Excluding all LCY Current Accounts)
	Same day	Rs. 500/- per cheque unless free to avail as part of product features
Closure of Account	Customer request	Free for all accounts

You Must Know

Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.

Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Bank shall charge return cheque charges as per SOC.

Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. JS Bank will never call you to inquire about your personal and financial information. Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact (021/051) 111-654-321 to update your information.

What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, kindly visit your nearest JS Bank branch with original CNIC to reactivate your account. Charges applicable for previously active services as per SOC.

Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact. [Provide relevant contact points of the bank].

Closing this account: In order to close your account, please submit a written application and surrender any unused cheque books and ATM card at the Bank.

How can you get assistance or make a complaint?
JS Bank Limited, Shaheen Commercial Complex, Dr. Ziauddin Ahmed Road
P.O. Box 4847, Karachi-74200 Sindh, Pakistan Tel : 021 111 654 321
Helpline: 021 111 654 321 Email: CCU.helpdesk@jsbl.com Website: www.jsbl.com

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name		Date:
Product Chosen		
Mandate of account	Single/Joint/Either or Survivor:	
Address		
Contact No	Mobile:	Email:
Customer Signature	Signature verified:	