



Schedule of Charges

July-Dec 2026



Table of Contents

TRADE SERVICES

A) IMPORTS	01
B) EXPORTS	02
C) INLAND TRADE - IMPORT	04
D) INLAND TRADE - EXPORT	04
E) MISCELLANEOUS	05
F) GUARANTEES	05
G) REMITTANCES	06
H) MISCELLANEOUS	06

ADVANCES/FINANCES

A) ADVANCES	07
B) LEASING	08
C) AGRICULTURE FINANCING (PRODUCTS)	09
D) JS ASSET FINANCE	11
E) JS HOSPITAL FINANCING	12
F) JS GOLD FINANCE	12
G) SME	14
H) SAAF (SME ASAAN FINANCE)	14
I) JS TARAQI LOAN - SME LOAN FOR MODERNIZATION	14
J) JS NAYA AGHAAZ SME LOAN	15
K) MORTGAGE BUSINESS FINANCE	15
L) MORTGAGE CREDIT FACILITY	15

CONSUMER LENDING

A) JS BANK CREDIT CARD VISA	15
B) JS CORPORATE CHARGE CARD	17
C) CASH ASAAN, JS PENSIONER FINANCE & BALANCE TRANSFER FACILITY (BTF)	18
D) JS READY FINANCE	18
E) JS FAURI FINANCE	19
F) JS GHARAPNA HOME LOANS & MPMG/WAZIR E AZAM GHAR APNA PROGRAM - GHAR HO TU APNA	20
G) JS CARAAMAD AUTO FINANCING	21
H) JS BIKE FINANCING	22
I) JS GHARAPNA SOLAR SOLUTION FINANCING	23
J) JS SMART ROSHNI - SOLAR SOLUTION FINANCING	23
K) JS KHUD MUKHTAR - WOMEN ENTREPRENEUR	24
L) JS ELITE SALARY LOAN	24
M) JS ELITE ADVANCE PAY	25
N) JS SCHOOL DEVELOPMENT FINANCE	25
O) JS WORKING CAPITAL BUSINESS LOAN	25
P) PRIME MINISTER'S YOUTH BUSINESS AND AGRICULTURE LOAN SCHEME (PMYB&ALS)(ALL PRIME MINISTER YOUTH RELATED SCHEMES)	25

GENERAL BANKING

A) MASTERCARD/PAYPAK DEBIT CARD CHARGES	26
B) REMITTANCES	28
C) STANDING INSTRUCTIONS FEE	28
D) PRIZE BONDS	28
E) RUPEE TRAVELLERS CHEQUES	28
F) PRIVATE BANKING	28
G) INVESTMENT BANKING	29
H) MISCELLANEOUS CHARGES	29

DIGITAL BANKING

A) E-BANKING SERVICES	39
B) JS GHARPAY SERVICE	40
C) CASH MANAGEMENT	40
D) ROSHAN DIGITAL ACCOUNT	41

Trade Services

A. IMPORTS

i) Letter of Credit Opening Commission	First Quarter or Part thereof 0.40% Each Subsequent Quarter or part thereof 0.30% Minimum Rupees Rs. 2,000/-
ii) Amendments under Letter of Credit	Rs. 1,200/- per transaction (flat) OR Commission under items (i) above, if amendment involves increase in amount or extension in period of Expiry of L/C
iii) (a) Mark-up on PAD for Bills Under Import L/C (Sight)	One month KIBOR +2% per p.a., Further Mark-up on forced pad in case of Non-payment on maturity date, 3 months KIBOR +5% p.a.
iv) Import documents received directly/ indirectly from the suppliers by the Applicant /Bank without registration of contract and payment made there against.	
v) (b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C not Retired on Due Date	2% over & above the approved mark-up rate or 3MK+5.00% p.a., whichever is higher
vi) Acceptance Commission on Usance L/C, if payment date falls after L/C expiry	0.05% per month, Minimum Rs. 2,000 acceptance commission on bill amount
vii) (a) Registration of Contract (b) Amendments under the import contract (c) Contract Cancellation Charges	0.20% (flat)-Minimum Rs. 2,000/- Rs. 1,000/- per transaction (flat) OR Commission under items (ii) above, if amendment involves an increase in amount Rs. 1,500 (flat)
viii) Airway bill Endorsement / Guarantee issued to Shipping Companies in lieu of Bills of Lading; Credit Report on Beneficiary and/or foreign Buyer	Rs. 2,000/- (flat) At Actual
ix) Courier Charges (a) for local (b) for foreign	Rs. 250/- (flat) At Actual
x) SWIFT Message (Short/One Pager)	Rs. 1,000/-
xi) SWIFT Message (MT-700/701, 710,711,720,721,760)	Rs. 2,000/- As applicable for opening of a fresh L/C as per (i) above
xii) Revalidation Commission of Expired L/C	Nil
xiii) Commission on Establishment of L/C /Contract against 100% Margin	Nil
xiv) L/Cs under Suppliers/Buyers Credit, PAYES (Pay as You Earn Scheme), and Deferred Payment L/Cs for a period of over one year.	Commission @ 0.40% per Qtr. or part thereof. (At the time of opening of L/C to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C, thereafter, commission will be recovered on six-month basis by reducing liability)

xv) USANCE BILLS: Bills drawn at Usance under the L/C other than PAYES (Pay as you Earn Scheme) and Suppliers / Buyers Credit	0.25% or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond the validity of L/C. Number of days from the L/C validity date till the retirement date. However, no commission will be charged if the maturity/payment period of the bills falls within the period for L/C opening commission & which has already been recovered
xvi) L/C cancellation charges Note: - No Mark-up to be charged from the date of negotiation to the date of lodgment if 100% interest/return free cash margin is provided. - Where the value date, of debit to our account is mentioned in the covering Schedule/Telex/SWIFT intimation, the Mark-up to be charged shall be effective from such a value date. - Rates are subject to adjustment after obtaining approval from the competent authority in consideration of business volumes/values & arrangements with the customers. - When reimbursement is made upon receipt of documents, Mark-up is to be charged from the date of remittance.	Rs. 1,500/- plus SWIFT charges
xvii) Import Bills returned unpaid	US\$100/- flat from forwarding Bank plus courier charges
xviii) Flat charges on payment of import bills under collection, contract, API, & Open account	Rs. 1,250/-flat for all import bills under contract, collection, consignment, advance payment & in case charges are on Exporter/Presenter account US\$15/ flat
xix) Service Charges against import transactions, i.e, Import Bills (PAD)/Collections (IB)/ Contract/Advance Payments and Consignment payment Remittance against import with or without L/C/Advance payment.	0.10% Minimum Rs. 1,500/- plus SWIFT Charges in all cases
xx) Reimbursement charges (payable to reimbursing Banks)	At Actual
xxi) Discrepant document handling fee	US\$100 or equivalent in FCY (Including FED)
xxii) Handling Charges in lieu of exchange earnings where the importer buys Foreign Exchange from some other banks for an L/C opened/contract registered with JS Bank.	0.13% - Minimum Rs. 625/-
B. EXPORTS	
FCY Notes Handling Charges	0.30% for exports to Central Asian Countries, excluding Afghanistan, against FCY notes
FCY Cash Handling Charges for Afghanistan	0.20% for exports to Afghanistan, against FCY notes
i) Letters of Credit (a) Advising of L/C	Rs. 1,500/- for JS Bank customers and Rs. 2,000/- for other customers plus courier charges Rs. 1,000/- for JS Bank customers and Rs. 1,300/- for other customers plus courier charges
(b) Advising of amendments	

ii) Confirmation	0.30% per quarter- Minimum Rs. 1,000/-
iii) Transfer of export L/Cs	Rs. 1,000/- flat plus SWIFT &/or Postage Charges
iv) Reimbursement payment to other Banks from Non-Resident Rupee/ ACU Dollar Accounts	Rs. 15,000/- flat - If with substitution of documents plus SWIFT &/or Postage Charges
v) If the documents are sent to other local banks under a restricted L/C	Rs. 2,000/-
vi) Collection (b) Documentary Export Collection	Rs. 1,000/- plus service charges
(c) If documents are sent to JS Bank by other banks for collection under restricted L/C	Rs. 500/- (flat) (Charged at the time of settlement of bill) Rs. 1,000/- plus service charges
vii) Handling of Duty drawback claim	0.30% per claim - Minimum Rs. 300/-
viii) Service charges on Realization of Export Proceeds (Export Advance Payment/ Collection/L/C etc.)	0.15% - Minimum Rs. 1,500/-
ix) Export Development Surcharge (EDS)	Rs. 80/- per bill or as per existing regulations
x) Service charges on handling of Research and Development (R&D) cases	0.2% - Minimum Rs. 1,000/- per claim
xi) Export Reimbursement Claim-SWIFT Charges	Rs. 1,000/-
xii) Negotiation/Purchase of Export Bills under Sight or Usance L/C or DP Collection	If proceeds are not realized within the period of the deal, fixed pricing @ 20% or pricing as per credit approval will be applied. In case FBDC is converted into FBP/FBD, no handling charges should be recovered
xiii) Export Refinance Application - Handling Charges	Rs. 600/- per application
xiv) ERF substitution	Rs. 500/- per case
xv) EE Certification	Rs. 1,000/- per case
xvi) EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1,500/- per case
xvii) Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,000/- per bill for all overdue bills
xviii) Assignment of Proceeds To Other Banks	Rs. 1,000/-
xix) Business Performance Certificate	Rs. 500/-
xx) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs. 1,750/- per case
xxi) Reimbursement payment to other Banks from Non-Resident Rupee	Rs. 500/-
xxii) EPRC Issuance Charges	Rs. 100/-

C. INLAND TRADE – IMPORT

i) Opening commission	0.40% per quarter for first quarter or part thereof, and 0.30% for each subsequent quarter or part thereof Minimum Rs. 2,000/-
ii) Amendments	Rs. 1,200/- (flat) OR Commission as per (i) above, if amendment involves an increase in amount or extension in validity
iii) Discrepant document handling fee	Rs. 1,500/- per bill (Including FED)
iv) Service Charges on retirement of import bills under Inland L/C	0.10% Minimum Rs. 1,500/-
v) Acceptance Commission (If bill matures after expiry of L/C)	0.10% per month Minimum Rs. 2,000 on bill amount
vi) Mark-up on PAD (Sight Bills)	2% over & above approved mark-up rate or 3MK+5.00% p.a. whichever is higher
vii) Mark-up on Forced PAD (Usance Bills)	2% over & above approved mark-up rate or 3MK+5.00% p.a. whichever is higher
L/C Cancellation Charges	Rs. 1,500/- plus SWIFT charges
Viii) Items returned unpaid	Rs. 2,000/- (flat)

D. INLAND TRADE – EXPORT

i) Advising	Rs. 1,500/- (flat)
ii) Amendment Advising	Rs. 1,000/- (flat)
iii) Authorities to encash cheques	No commission by issuing branch, but charges on purchase of cheques will be recovered as per item B (ii) (b) below i.e. 0.40% Minimum Rs. 15/- plus courier charges
iv) Collection Commission on - Bills drawn under Collection - Bill drawn under Inland L/C (Sight / Usance) - Clean Collection (Including Cheques)	0.35% (Minimum Rs. 1,500/-)
v) Mark-up on Inland Bill Purchased (IBP) (Sight/Usance) - Regular - Overdue Period (Collection commission will also be charged in addition to the above mark-up)	18% p.a. or as per Credit Approval 2% over & above approved Mark-up rate
vi) Collection charges for restricted L/Cs (Where negotiation is restricted to some other banks and presented to JS Bank for forwarding)	Rs. 350/- (flat) per bill

E. MISCELLANEOUS

i) Collection Agent's charges, if the collecting bank is other than the JS Bank, will be applicable in addition.	At Actual
ii) Purchase of Bills/Cheques etc. - Documentary Bills other than those drawn against a Letter of Credit and Clean Bills/ Trade Cheques.	Same charges as for collection as indicated above, plus a markdown of 0.75% for every 15 days or part thereof
- Other Cheques/Demand Instruments like dividend warrants, etc.	Same charges as for collection as indicated above, plus a markdown of 0.75% for every 15 days or part thereof
v) Postage on Bills/Cheques	Rs. 100/-
vi) Courier Charges Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.	Rs. 250/-
vii) Penal Charges in case of overdue of FAFB, FAPC, FATR, FBP, IBP, ERF, FIM, LTFF, LG Discounting & Invoice Discounting	2% over & above approved mark-up rate or 3MK+5.00% p.a. whichever is higher Not Applicable on FIM - FIM is charged as KIBOR+SPREAD, further overdue rate of FIM is 2% over & above applied rate
F. GUARANTEES	
i) Guarantees	Up to 0.40% per quarter or part thereof minimum Rs. 2,000/-
ii) For foreign Guarantees issued against bank counter Guarantee	0.50% per quarter or part thereof, Minimum Rs. 1,000/- plus charges of correspondents
iii) For Guarantees issued against counter Guarantees of banks operating in Pakistan	0.3% p.a. minimum Rs. 1,000/-
iv) Legal cost for vetting of the text of Guarantee	Rs. 5,000/- (flat)
v) Claim Handling on Guarantees issued on request of customer within Pakistan/foreign banks	Rs. 2,000/- (flat) (over & above the normal Guarantee charges) Note: (i) For customers with Annual Guarantees volume of Rs. 20 mn and over, commission charges will be negotiable Minimum Rs. 500/- (ii) Amendment other than increase in amount or extension in period Rs. 500/- (iii) Guarantees against 100% cash margin/ lien on current account, guarantee commission will be NIL (iv) Each Guarantee issued by JS Bank will be for a specific amount, expiry date, and a date by which claims are to be lodged, except those which are required to be open-ended by the beneficiary
vi) Vetting of Bank Guarantees - In-house	Rs. 1,000/- (per Guarantee)
vii) Guarantees issued to Collector of Customs in lieu of payment of Export Duty which is valid for up to 6 months	0.50% per quarter or part thereof, Minimum Rs. 1,000/-
viii) Other Guarantees	0.40% per quarter or as per agreement

ix) Parking Guarantees (if issued at Bank's own instance)	NIL
x) Consortium Guarantees	As per agreement
xi) Guarantees issued in Pakistan against 100% Cash Margin on which no return / profit is paid.	NIL
xii) In case of L/G undertaking to be issued in favour of SBP for providing forward cover exchange risk under Suppliers /Buyers Credit Pay As You Earn Scheme and Deferred Payment L/C on behalf of applicant.	Rs. 1000/- per instrument L/G
G. REMITTANCES	
i) 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 of Deposit for all currencies
ii) INWARD (Cash to Master (CTM) remittances)	A flat bank charge of PKR 3,000 shall apply to each Cash to Master (CTM) transaction
iii) Foreign Currency Cheques / Drafts Purchased (in addition to interest)	Interest @ LIBOR + 5% Instrument drawn in USD 0.5% Minimum Rs. 500/- Instrument drawn in currencies other than USD 1% Minimum Rs. 500/-
iv) Collection Foreign Currency - Clean/Checks	USD 5/- or Rs. 700/- whichever is higher
v) Foreign Exchange Permits	Family Maintenance Rs. 3,000/- per year
vi) Arranging specific approval from SBP relating to Capital Transfer, Dividend Remittance, and Remittance under Foreign Currency Loans, etc.	Rs. 1,200/- per case
vii) Cancellation of Draft	USD 5/- or Rs. 700/- whichever is higher
viii) Producing PRC (Proceeds Realization Certificate) for a transaction older than 6 months	Rs. 750/-
H. MISCELLANEOUS	
i) Obtaining SBP approval for customer	Rs. 1,200/- per case
ii) Correspondents' charges	At Actual
iii) SWIFT Charges on Foreign T.Ts	USD 8/- or Rs. 1,000/- whichever is higher
iv) Fax charges if requested by customer	Rs. 50/- per sheet (within city) Rs. 100/- per sheet (out of city) Rs. 500/- per sheet (foreign)
v) Charges on Foreign bills returned unpaid	Rs. 600/-
vi) Miscellaneous Foreign Fax/SWIFT Charges	USD 20/- or equivalent

ADVANCES/FINANCES

A. ADVANCES

Following charges will be recovered in addition to mark-up / return on investment.

i) Miscellaneous charges (i.e. charges for documents, evaluation of 1% security and maintenance thereof, etc.)	Actual In addition, Project Examination fee up to and the Commitment fee up to 1% (where applicable in each case)
ii) For advance against Pledge/Hypothecation charges will be levied As follows: (a) Godown Rent (b) Godown Staff Salaries (c) Godown Inspection Charges	 At Actual At Actual At Actual
iii) Within municipal limits or within a radius of 5 miles from the branch	Actual conveyance charges only
iv) Outside the above limit (a) Delivery charges will be incurred if a Godown Keeper is not posted, conveyance charges will be recovered (b) Other incidental expenses, Insurance Premium, etc. (c) Legal Review Charges (Outside Counsel) (d) Documentation Review Charges (e) Delivery of goods under pledge (f) Arranging CIB report from State Bank (per company/individual) (g) Handling Charges for marking lien on government securities issued by other banks/National Savings Centres (h) Handling charges for marking lien on mutual funds at Registrar's office (i) Collection of profit coupons on government securities issued by other banks/National Savings Centres under lien to the JS Bank (j) Penal Charges in case of overdue of FIM, CF Pledge, Short Term Finance (up to 1 year) (k) Replacement of securities under lien with the JS Bank (l) Late payment of instalments Commercial - Long Term Finance (tenor is more than 1 year) (If LTF is to be repaid on amortization basis)	 At Actual At Actual Rs. 5,000/- Rs. 1,000/- per delivery Rs. 35/- (can be waived at management's discretion) Rs. 1,000/- per instance Rs. 1,000/- per case (separately for each mutual fund) Rs. 1,000/- per instance 2% p.a. over & above the normal mark-up rate Rs. 1,000/- flat per replacement Penalty Interest to be charged at 2% p.a. over & above the approved Pricing or as per the overdue rate mentioned in the Facility Offer Letter duly accepted by the customer, whichever is higher on the due date

LOAN PROCESSING FEE
(Corporate, Commercial & SME)

(m) Initial Review of Credit Facilities	Loan Processing Fee will be charged as per the approved terms of credit application
(n) Interim review/enhancements/one-off transaction	0.12% of facility OR Minimum Rs. 21,000/-, whichever is higher 0.12% of facility OR Minimum Rs. 7,000/-, whichever is higher Charges will not be applicable in case exposure remains unchanged 0.06% of facility amount OR Min. Rs. 10,000/- , whichever is higher to be charged for the enhanced exposure only in case of enhancements. 0.06% of facility amount OR Rs. 3,500/- , whichever is higher
(o) Facility Renewal Processing Charges	Minimum 1.0% of the Financing amount
(p) Temporary Extension of Credit Facilities	In case all renewal documentation are completed at customer's end, charges shall not apply. 0.06% of facility amount OR Min. Rs. 9,000/-, whichever is higher 0.06% of facility amount OR Rs. 3,000/-, whichever is higher
(q) Issuance of NOC (upon customer's request) for creating additional/pari passu charge/second charge/specific charge on their current/fixed assets for acquiring further finance from other banks/Financial institutions.	Processing fee Rs. 6,000/- or as per approval
(r) Issuance of No Objection Certificate (NOC) for vacation of charge	Processing fee Rs. 6,000/- or as per approval
(s) Credit reports issued on behalf of Client	Processing fee Rs. 3,000/-
(t) Nominal fee for Pledge call option	Actual
(u) Cash Collection Services	Rs. 2,000/- per month (Conditions Apply)
B. LEASING	
i) Processing Charges	0.120% of facility or Minimum Rs. 10,000/-, whichever is higher
ii) Late Payment Charges	Late payment charges to be recovered @0.1% per day of overdue principal amount
iii) Early Termination Charges	Rs. 10,000/- flat
iv) Insurance Charges	At Actual
v) Tracker Charges	At Actual. For waiver on tracker installation, additional mark-up on the facility of 0.5% p.a. will be added in the monthly installation fee
vi) Repossession Charges	At Actual (Maximum Rs. 100,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.13,500/- per month)
viii) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

C. AGRICULTURE FINANCING (PRODUCTS)

i) Processing Fee on Agri Finance

a) Fresh Proposals

Limit

Up to Rs. 0.500mn
From Rs. 0.5001 mn to Rs. 1.000 mn
From Rs. 1.001 mn to Rs. 2.500 mn
From Rs. 2.501 mn to Rs. 5.000 mn
From Rs. 5.001 mn & Above

Processing Charges

Rs. 2,400/-
Rs. 6,000/-
Rs. 12,000/-
Rs. 14,500/-
Rs. 24,000/-

b) Renewal of Expired Cases

Limit

Up to Rs. 0.500 mn
From Rs. 0.501 mn to Rs. 1.000 mn
From Rs. 1.001 mn to Rs. 2.500 mn
From Rs. 2.501 mn to Rs. 5.000 mn
From Rs. 5.001 mn and above

Processing Charges

Rs. 2,000/-
Rs. 4,500/-
Rs. 8,000/-
Rs. 8,500/-
Rs. 13,000/-
FED will be charged on the above slabs for
Females, Senior Citizens & People with
Disability (PWD)
50% blanket discount on above slabs

ii) Early Adjustment Charges in case of DF facility only

1 year before expiry
2 years before expiry
3 years before expiry
4 years before expiry
Late Payment Charges where instalment or
mark-up is overdue by 60 days or more

Nil

2% of the outstanding principal
4% of the outstanding principal
5% of the outstanding principal
Additional 0.5% mark-up of the outstanding amount

Renewal of overdue limits by 60 days and
over on full settlement

To be renewed on additional 0.5% Mark-up from
prevailing Mark-up rate

iii) Legal Charges

iv) Insurance Charges

v) Tracker Charges

vi) Documentation/Valuation/Feasibility

vii) Repossession charges (new)

viii) JS Zarkhez Solar Tubewell

installation charges (new)

ix) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

Late Payment Charges for SBP's Refinance
Schemes (JS Zarkhez Storage Finance &
JS Zarkhez Solar Finance)

At Actual (Varies from province to province)

At Actual

At Actual

At Actual

At Actual

At Actual

Rs. 500/-

Rs. 1,000/-

Applicable Markup rate plus 4% per annum would
be charged if not paid by due date

c) JS Agri - Kissan Package

(Under PM Scheme when available)

i) Limit Amount

Up to Rs. 0.50 mn
From Rs. 0.5001 mn to Rs. 1.00 mn
From Rs. 1.001 mn to Rs. 5.00 mn
From Rs. 5.001 mn & Above

Processing

Rs. 1,700/-
Rs. 4,500/-
Rs. 8,500/-
Rs. 14,000/-

FED will be charged on the above slabs for
Females, Senior Citizens & Persons with Disability
(PWD)
50% blanket discount on above slabs paid at stage
2

ii) Late Payment Fee	Rs. 2,000/- per month
iii) Legal Charges	At Actual (Varies from province to province)
iv) Insurance Charges	At Actual
v) Documentation/Valuation/Feasibility	At Actual
vi) Repossession charges (new)	At Actual
vii) Repossession charges - Warehouse charges	At Actual
viii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

d. JS AGRI GOLD FINANCE

i) Processing Charges - Running Finance

Limit
 Up to Rs. 250,000/- - Rs. 3,500/- (upfront Rs. 500/-)
 From Rs. 250,000/- to Rs. 499,999/- Rs. 6,000/- (upfront Rs. 500/-)
 From Rs. 500,000/- to Rs. 999,999/- Rs. 12,000/- (upfront Rs. 1,000/-)
 From Rs. 1,000,000/- to Rs. 4,999,999/- Rs. 15,500/- (upfront Rs. 1,000/-)
 From Rs. 5,000,000/- & above - Rs. 18,500/- (upfront Rs. 1,000/-)
 * Upright charges are not an additional fee (non-refundable with application form)
 Balance amount will be paid at stage 2
 FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWDs)
 50% blanket discount on above slabs paid at stage 2

ii) Maintenance Charges - Running Finance

(i) Utilization 50% and < 1 0.75% of Gold Value
 (Maximum 10,000/-)

iii) Enhancement/Top-up

Limit
 Up to Rs. 250,000/- Rs. 3,600/- (upfront Rs. 500/-)
 From Rs. 250,000/- to Rs. 499,999/- Rs. 6,000/- (upfront Rs. 500/-)
 From Rs. 500,000/- to Rs. 999,999/- Rs. 12,000/- (upfront Rs. 1,000/-)
 From Rs. 1,000,000/- to Rs. 4,999,999/- Rs. 15,600/- (upfront Rs. 1,000/-)
 From Rs. 5,000,000/- & above - Rs. 19,000/- (upfront Rs. 1,000/-)
 * Upright charges are not an additional fee (non-refundable with application form)
 Balance amount will be paid at stage 2
 FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWDs)
 50% blanket discount on above slabs paid at stage 2

iv) Valuation Charges by Goldsmith

At Actual per gram (PKR 2,000/- upfront utilization charges will apply, adjustable in the valuation charges. The gold valuation charges will be deposited into the goldsmith account

v) Legal Document Stamping

At Actual

vi) Prompt Payment Bonus

Incorporated in Loan Pricing at 2% (if payment is received within the due date)

vii) Facility Renewal Processing Charges

Rs. 4000/-

viii) Prepayment Charges - Full Settlement 1st Year 2nd Year	3% of the outstanding principal (Maximum Rs. 18,000/-) 2% of the outstanding principal (Maximum Rs. 12,000/-)
ix) Secured Transaction Registry (STR) Fee Existing Customer	
New Customer	
Late Payment Charges	Applicable Markup rate plus 2% per annum would be charged if not paid by due date
Litigation Charges Custody Charges (On Settled Loan) Cheque Return	At Actual Rs. 1,000/- per month As per the charges of Inward Clearing mentioned under the header of General Banking

D. JS ASSET FINANCE

i) Processing Fee	Vehicle: Rs. 10,000/- excluding valuation charges Deposit & Certificate: 3,500/- or 1%, whichever is higher *Balance amount will be paid at stage 2 FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWD) 50% blanket discount on above slabs paid at stage 2
ii) Late Payment Charges	Rs. 1,400/- per month
iii) Prepayment Penalty	1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount 4th year = 6% of outstanding loan amount
iv) Balloon Payment / Partial Settlement	25% of the outstanding principal each year Not allowed in the first year (prepayment charges will apply upon approval) 6% in the second year 5% in the third year
v) Enhancement/Top-up	4,000/- or 1.25% of the loan amount (whichever is higher) FED applicable
vi) Credit Protector	At Actual
vii) Legal Charges	At Actual (Varies from province to province)
viii) Processing Charges - Balance Transfer Facility (BTF)	4,000/- or 1.25% of the loan amount (whichever is higher) FED applicable
ix) Cheque Return Charges	Rs. 1,400/- per returned cheque
x) In case of a Vehicle as collateral	
xi) Vehicle repossession charges	At Actual (Maximum Rs. 56,000/- per instance)
xii) Repossessed Vehicle Storage Charges	At Actual Charged on daily basis (Maximum Rs. 5000/- per month)
xiii) Valuation Charges	At Actual (Maximum Rs. 7000/-)

xiv) Tracker Activation Charges	At Actual
xv) Litigation Charges	At Actual
xvi) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
xvii) Issuance of duplicate NOC	Rs. 1,900/-
xviii) Secured Transaction Registry (STR) Fee Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
E. JS HOSPITAL FINANCING	
i) Processing Fee	No Processing Fee
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	1-Month KIBOR+3% (floating) p.a.
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
F. JS GOLD FINANCE	
i) Processing Charges - Running Finance	<p>Limit</p> <p>Up to Rs. 250,000 - Rs 6,000 (upfront Rs. 500)</p> <p>From Rs. 250,000 to Rs. 499,999 - Rs 9,500 (upfront Rs. 500)</p> <p>From Rs. 500,000 to Rs. 999,999 - Rs 18,500 (upfront Rs. 1,000)</p> <p>From Rs. 1,000,000 to Rs 4,999,999 - Rs 24,000 (upfront Rs. 3,000)</p> <p>From Rs. 5,000,000 to Rs. 9,999,999 - Rs 26,400 (upfront Rs. 5,000)</p> <p>From Rs. 10,000,000 and above - Rs 28,000 (upfront Rs. 7,000)</p> <p>*Upfront charges are not additional fee (non-refundable with application form) * Balance amount will be paid at at stage 2</p> <p>FED will be charged on above slabs Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above slabs paid at stages 2</p>
ii) Processing Charges - New Term Finance A & B and Enhancement/Top-up	<p>Limit</p> <p>Up to Rs. 250,000 - Rs 6,000 (upfront Rs. 500)</p> <p>From Rs. 250,000 to Rs. 499,999 - Rs 9,500 (upfront Rs. 500)</p> <p>From Rs. 500,000 to Rs. 999,999 - Rs 18,500 (upfront Rs. 1,000)</p> <p>From Rs. 1,000,000 to Rs 4,999,999 - Rs 24,000 (upfront Rs. 3,000)</p> <p>From Rs. 5,000,000 to Rs. 9,999,999 - Rs 26,400 (upfront Rs. 5,000)</p> <p>From Rs. 10,000,000 and above - Rs 28,000 (upfront Rs. 7,000)</p> <p>*Upfront charges are not additional fee (non-refundable with application form) * Balance amount will be paid at at stage 2</p> <p>FED will be charged on above slabs Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above slabs paid at stages 2</p>

iii) Processing Charges - Term Loan Plus	Rs. 6,000/- plus FED For Females, Senior Citizens & Persons with Disability (PWDs) 50% blanket discount on above slabs
iv) Processing Charges - Balance Transfer Facility (BTF)	"(i) Running Finance 0.85% of Gold Value (Max Rs. 9,000) (ii) Term Finance (25% Margin)0.96% of Gold Value (Max Rs. 10,800) (iii) Term Finance (20%Margin) 1.2% of Gold Value (Max Rs. 12,000) (iv) Term Loan Plus Rs. 3,600/=
	FED will charged on above slabs Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above slabs"
v) Valuation Charges by Goldsmith	At Actual per gram (PKR 2,000 upfront utilization charges will apply. adjustable in the valuation charges. The gold valuation charges will be deposited into the goldsmith account.
vi) Legal Document Charges	At Actual (varies from province to province)
vii) Prompt Payment Bonus	Incorporated in Loan Pricing at 2% (if payment is received within due date)
viii) Facility Renewal Processing Charges	Rs. 4,800/-
ix) Prepayment Charges - Full Settlement 1st Year 2nd Year 3rd Year	5.16% of the outstanding principal 3.36% of the outstanding principal 2.4% of the outstanding principal
x) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-
xi) Late Payment Charges - (SMR)	Applicable Markup rate plus 2% per annum would be charged if not paid by due date
xii) Litigation Charges	At Actual
xiii) Custody Charges (On Settled Loan)	Rs. 1,200/- per month
xiv) Cheque Return	As per the charges of Inward Clearing mentioned under the header of General Banking
xv) Auction Advertisement Publication Cost	At Actual

G. SME

i) Arrangement fee:	At Actual
ii) Review fee:	Rs. 1,000/- per month
iii) Interim fee:	As per the charges of Inward Clearing mentioned under the header of General Banking

H. SAAF (SME ASAAAN FINANCE)

i) Application Processing Fee (Non-refundable, payable upfront)	1% of disbursed amount
ii) Balloon payment: 0.5% of amount to be adjusted	
iii) Annual Renewal Fee (Non-Refundable, payable upfront)	Rs. 2,750/-
iv) Interim Facility Enhancement	Rs. 2,500/-
v) Credit / Market Check & Income Estimation Fee	At Actual
vi) Early Settlement Charges	1) Early settlement charges @0.5% of outstanding principal amount in case of full payment during 1st & 2nd year 3rd year NIL 4th & 5th year NIL
Note: Processing Fee Non-Refundable (Includes Provincial Sales Tax/FED) The Bank shall not charge separately for cost of charge documents i.e. Government Duties/Fee Revenue Stamps	

I. JS TARAQI LOAN - SME LOAN FOR MODERNIZATION

i) Processing Fee	Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	Applicable Mark-up rate 1 Month KIBOR plus 4% per annum would be charged if not paid by due date
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

J. JS NAYA AGHAZ SME LOAN

i) Processing Fee	No Processing Fee
ii) Late Payment Standard Mark-up Rate	Applicable Mark-up rate plus 3% per annum would be charged if not paid by due date
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Delivery charges, taxes & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

K. MORTGAGE BUSINESS FINANCE

i) Application Processing Fee (Non-refundable payable up-front)	Rs. 500,000/- to Rs. 4,999,999/- - Rs. 5,000/- Rs. 5,000,000/- to Rs. 14,999,999/- - Rs. 10,000/- Rs. 15,000,000/- to Rs. 24,999,999/- Rs. 15,000/- Rs. 20,000,000/- to Rs. 40,000,000/- Rs. 40,000/- *FED to be taken separately
ii) Annual Renewal Fee (Non-refundable, Payable upfront)	Rs. 5,000/-
iii) Interim Facility Enhancement / One-offs	Rs. 5,000/-
iv) Credit/Market Check & Income Estimation Fee	At Actual

L. MORTGAGE CREDIT FACILITY

Limit:	Processing Charges
i) Below Rs. 10 mn	Up to Rs. 4,000/-
ii) From Rs. 10 mn to Rs. 20 mn	Up to Rs. 8,000/-
iii) From Rs. 20 mn to Rs. 30 mn	Up to Rs. 10,000/-
iv) Above Rs. 30 mn Property Evaluation, Income Estimation and Legal Charges will be charged at Actual	Up to Rs. 15,000/-

CONSUMER LENDING

A. JS Bank Credit Card VISA

i) Joining Fee	Nil
ii) Basic Card - Annual Fee Classic	Rs. 5,000/- (Reduced fee of Rs. 1200/- will be charged on spending of Rs. 25,000/- within 1 month of card activation)
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)

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)
Signature	Rs. 20,000/- (Reduced fee of Rs. 7,700/- will be charged on spending of Rs. 150,000/- within 1 month of card activation)
iii) Supplementary Card - Annual Fee 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)
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)
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)
Signature	Rs. 8,000/- (Reduced fee of Rs. 7,200/- will be charged on spending of Rs. 150,000/- within 1 month of card activation)
iv) Finance Charges - APR	
v) Retail	49.99% (4.16% per month)
vi) Cash Advance	48% (4% per month)
vii) Balance Transfer/ Cash on call	36% (3% per month)
viii) Card Instalment Plan	12 months - 32%, 24 months - 34%, 36 months - 36%
ix) Cash on Instalment	12 months - 40%, 24 months - 42%, 36 months - 44%
x) Cash Advance Fee	3.5% or Rs.1,800/- whichever is higher
xi) Late Payment Fee	Rs. 2,400/- or 10% of minimum amount, whichever is higher
xii) Over Limit Fee	Rs.1,500/-
xiii) Return Cheque	Rs. 1,400/-
xiv) Card Replacement Fee	
Classic	Rs. 1,200/-
Gold	Rs. 1,500/-
Platinum	Rs. 2,000/-
Signature	Rs. 4,000/-
Balance Transfer/Cash on Call Processing Fee	Rs. 1,000/- per transfer
Credit Protector	0.58% of monthly outstanding amount
Foreign Transaction Charges	Rs. 450/- or 5% of transaction amount, whichever is higher
xv) Document Retrieval Charges	
Local	Rs. 300/-
International	Rs. 850/-
xvi) SMS Alerts	Rs. 100/- per month Based on customer's prior consent

xvii) VISA Arbitration Charges for Disputed Transactions	USD 500/-
xviii) Litigation Charges	At Actual
xix) Autopay Rejection - Service Fee	Rs. 2,000/-
xx) Card Instalment Plan Processing Fee	Rs. 1,000 or 1% of booking amount
xxi) CIP Cancellation/Pre-adjustment Fee	Rs. 1,000 or 5% of booking amount, whichever is higher
xxii) Utility Bill Payment Fee via Mobile App	Rs. 100 per transaction
xxiii) Issuance of Duplicate NOC	Rs: 1,000/- per instance
xxiv) Chip Maintenance Annual Fee	
Classic	Rs. 1,150/-
Gold	Rs. 1,150/-
Platinum	Rs. 1,150/-
Signature	Rs. 1,150/-
xxv) Card Upgrade	
Gold	Rs. 1,500/-
Platinum	Rs. 2,500/-
Signature	Rs. 5,000/-
xxvi) Dial a Draft/Pay Order	Rs. 500/-
xxvii) Dial for IBFT/PO for School Fees	Rs. 500/-
xxviii) Physical Statement Fees (Waived if opted for E-statement only)	Rs. 300/- per month
B. JS Corporate Charge Card	
i) Joining Fee	Nil
ii) Annual Fee	Rs. 1,200/-
iii) Card Replacement Fee	Rs. 600/-
iv) International ATM/POS Transaction	4.50% of Transaction Amount
v) Over Limit Fee	Nil
vi) Late Payment Fee	Rs. 2,000/-
vii) Return Cheque	Rs. 1,400/-
Document Retrieval Charges	
viii) Local	Rs. 300/-
ix) International	Rs. 850/-
x) SMS Alerts	Free
xi) Arbitration / Charge Back	US\$ 500/-

xii) Litigation Charges	At Actual
xiii) Autopay Rejection - Service Fee	Rs. 2,000/-
C. CASH ASAAN, JS PENSIONER LOANS & BALANCE TRANSFER FACILITY (BTF)	
i) Processing Fee	4,500 or 1.25% of the loan amount (Whichever is higher) FED applicable Female, Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs"
ii) Mark-up Rate	Up to 35% Specific rate will be mentioned in KFS
iii) Late Payment Charges	Rs. 1,400/- per month
iv) Prepayment Penalty	1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount 4th year = 6% of outstanding loan amount
v) Partial Payment Penalty	25% of the outstanding principal each year is Not Allowed in the first year, thereafter 5% in the second year 4% in the third year
vi) Enhancement/Top-up	Rs. 4,000/- or 1.25% of the loan amount (whichever is higher) FED applicable
vii) Credit Protector	At Actual
viii) Legal Charges	At Actual (Varies from province to province)
ix) Pay Order Issuance	NIL
x) Processing Charges - Balance Transfer Facility (BTF)	Rs. 4,000/- or 1.25% of the loan amount (whichever is higher) FED applicable
xi) Cheque Return Charges	Rs. 1,400/- per returned cheque
D. JS READY FINANCE	
i) Processing Fee	Rs. 6,000 or 1.25 % of the credit limit whichever is higher (maximum cap Rs.15,000/-)
ii) Balance Transfer Fee	Rs. 6,000 or 1.25 % of the credit limit whichever is higher (maximum cap Rs.15,000/-)
iii) Mark-up	Up to 35% Specific rate will be mentioned in KFS
iv) Annual Charges	Rs. 5,000/- (to be charged from the end of first year)
v) Late Payment Charges	Rs. 1,400/- in every month
vi) Enhancement Charges	Rs. 3,000/-

vii) Credit Protector Fee	NIL
viii) Cheque Return Charges	Rs. 1,400/- per incident
ix) Litigation Charges	At Actual
x) Minimum Balance Fee	NA
xi) Online Cash Deposit Fee	No charges on repayment account
xii) Stamp Duties	At actual
xiii) SMS Alert Fee	Rs. 150/- per month
xiv) Account Closure Fee	Rs. 1000/-
xv) Chequebook Charges	As per SOCs Chequebook Issuance 1st Cheque Book Free (10 leaves) onwards Rs. 30 per leaf
xvi) Pay Order Charges	Rs. 375/- against account Rs. 1,700/- against cash
xvii) Debit Card - Annual Fee	Free of Cost
Debit Card - Replacement Fee	As per Debit Card SOCs
Debit Card - Reissuance Fee	As per Debit Card SOCs
xviii) E Alert Enrolment	Free of Cost
xix) Auto Debit Payments	NIL
xx) Utility Bill Payment Charges	Rs. 100/- per transaction

Note:

- 1- All regular branch banking charges will be applied for the transactions through branches
- 2- In addition to the above, commission/service charges, recovery of courier/ postage/ fax charges also be made according to the prescribed tariff (where applicable)
- 3- In addition to the charges above, all applicable government FED/Govt. duties, FED will also be recovered
- 4- The above mentioned details have been given here for information purposes and are subject to change from time to time

E. JS Fauri Finance

i) Processing Fee	Rs. 2,500/-
ii) Chequebook Issuance	1st Chequebook Free (10 leaves)
iv) Cancellation Processing Fees	Rs. 1,000/-
vi) Legal Document Stamping	At Actual

**F. JS GharApna Home Loans & MPMG/
Wazir e Azam Ghar Apna Program - Ghar
Ho Tu Apna**

i) Processing Fees (Conventional)

Ticket Size

Up to Rs. 9,999,999/- – Rs. 10,000/- (upfront Rs. 5,000/-)

Rs. 10,000,000/- to Rs. 24,999,999/- – Rs. 12,000/-

(upfront Rs. 7,000/-)

Rs. 25,000,000/- to Rs. 49,999,999/- – Rs. 15,500/-

(upfront Rs. 9,000/-)

Rs. 50,000,000/- to Rs. 99,999,999/- – Rs. 18,000/-

(upfront Rs. 5,000/-)

Rs. 100,000,000/- and above – Rs. 120,000/- (upfront

Rs. 30,000/-)

Upfront charges are not additional fee (non-refundable with application form) Balance amount will be paid at stage 2, FED will be charged on the above slabs for Females, Senior Citizens & Persons with Disability (PWDs)

50% blanket discount on above slabs paid at stage 2

Processing Fees

NIL

(Wazir e Azam Ghar Apna Program - Ghar Ho Tu Apna)

ii) Legal Documents

At Actual

iii) Appraisal Charges

At Actual

iv) Legal Opinion

At Actual

v) Prepayment Charges - BTF to Other Banks

7% of the outstanding principal

vi) Pre-payment Charges - Full Settlement
(Conventional)

5.

1st Year

5% of the outstanding principal

2nd Year

5.5% of the outstanding principal

3rd Year

4% of the outstanding principal

4th Year

3.5% of the outstanding principal

5th Year

2.4% of the outstanding principal

6th Year onwards

NIL

Balloon Payment/Partial Settlement,
Once in a Year (Max 25% Outstanding
amount)

1st year not allowed, thereafter 4%, no charges
applicable after 5th year

Prepayment/ Balloon Charges -

MPMG/GMSS/ Wazir e Azam Ghar Apna
Program - Ghar Ho Tu Apna

NIL

vii) Income Estimation

At Actual

viii) Late Payment Fee

Rs. 2,400/- per instance (JS Ghar Apna)
Rs. 1500 per instance (MPMG/Wazir e Azam Ghar
Apna Program - Ghar Ho Tu Apna)

ix) Cheque Return Charges

As per the charges of Inward Clearing mentioned
under the header of General Banking

x) Cheque Collection Charges

Cheque Pick-up Rs. 1,200/-

Chartered accountant charges for
liability establishment for Sec. 15

At Actual (Maximum Rs. 250,000/- per instance)

Home Insurance

At Actual

Life Insurance (Optional)

At Actual

G. JS CarAamad Auto Financing

i) Processing Charges (including Legal Document charges)	Total Rs. 7,500/- plus FED *Rs. 3,000/- plus FED (upfront with application form) Rs. 4,500/- plus FED at stage 2 *Upfront charges are not additional fee (non-refundable with application form)
ii) Appraisal Fee - (Used / Imported Vehicles)	For Females, Senior Citizens & Persons with Disability (PWDs) 50% blanket discount on above paid at stage 2
iii) Late Payment Fee	At Actual - varies between vehicle types
iv) Vehicle repossession charges	Rs. 1,500/- Per instance
v) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs. 56,000/- per instance)
vi) Valuation Charges	At Actual Charged on daily basis (Maximum Rs. 5000/- per month)
vii) Prepayment Charges	At Actual (Maximum Rs. 7000/-)
viii) Balloon Payment / Partial Settlement	7.5% of the principal in the first two years only 25% of the outstanding principal each year Not Allowed in the first year. (prepayment charges will apply upon approval) 6.5% penalty on outstanding amount in the second year 5.5% penalty on outstanding amount in the third year
ix) Tracker Activation Charges	At Actual
x) Litigation Charges	At Actual
xi) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
xii) Issuance of duplicate NOC	Rs. 1,900/-
xiii) Income Estimation	At Actual
xiv) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
xv) Registration Service Fees** ** Over & above the charges imposed by Excise & Taxation dept. for registration of the vehicle	
xvi) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

H. JS Bike Financing

i) Processing Charges (including Legal Document)	Total Rs. 5,000/- plus FED *Rs. 2,000/- plus FED (upfront with application form) Rs. 3,000/- plus FED at stage 2 *Upfront charges are not additional fee (non-refundable with application form) For Females, Senior Citizens & Persons with Disability (PWDs) 50% blanket discount on above paid at stage 2
ii) Appraisal Fee - (Used)	At Actual (Up to Rs. 1,500/-)
iii) Late Payment Fee	Rs. 1,500/- Per instance
iv) Vehicle repossession charges	At Actual (Maximum Rs. 20,000/- per instance)
v) Repossessed Vehicle Storage Charges	At Actual on daily basis (Maximum Rs. 2,500/- per month)
vi) Valuation Charges	At Actual (Maximum Rs. 1,500/-)
vii) Prepayment Charges	7.5% of the principal in the first two years only
viii) Balloon Payment/Partial Settlement	25% of the outstanding principal each year is Not Allowed in the first year. (Prepayment charges will apply upon approval) 6.5% penalty on outstanding amount in the second year 5.5% penalty on outstanding amount in the third year
ix) Tracker Activation Charges	At Actual
x) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
xi) Issuance of duplicate NOC	Rs. 1,900/-
xii) Income Estimation	At Actual
xiii) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
xiv) Registration Service Fees** ** Over & above the charges imposed by Excise & Taxation dept. for registration of the vehicle	
xv) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-
xvi) Cost Sharing Scheme - Electric Bikes & Rickshaws/Loaders Processing charges (including legal Document) Pre-payment Charges Late Payment Fee Vehicle re-possession charges	NIL NIL Rs. 1,500/- per instance At Actual (Maximum Rs. 20,000/- per instance)

I. JS GharApna Solar Solution Financing

i) Processing Fee	Total 14,000 plus FED Rs. 5,000 + FED (upfront with application form) Rs. 9,000 + FED (paid at stage 2) *Upfront charges are not additional fee (non-refundable with application form) Female, Senior Citizen & People with Disability (PWD) 50% blanket discount on above paid at stage 2
ii) Insurance Charges	At Actual
iii) Late Payment Fee	Standardized at Rs. 1,500 /- per month
iv) Litigation Charges	At Actual
v) Legal Document Charges	At Actual (varies from province to province)
vi) Prepayment Charges - Full Settlement taxation dept. settlement 1st Year 2nd Year 3rd Year 4th Year 5th Year Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	4.5% of the outstanding principal 3.5% of the outstanding principal 2.5% of the outstanding principal 1.5% of the outstanding principal 1% of the outstanding principal 1st year not allowed, thereafter 3.5%
vii) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
viii) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

J. JS SMART ROSHNI - SOLAR SOLUTION FINANCING

i) Processing Fee	Minimum Rs. 7,000/- or 0.5% of loan amount (whichever is higher) Rs. 4,000 + FED (upfront with application form) and remaining amount will be paid at stage 2. *Upfront charges are not additional fee (non-refundable with application form) For Females, Senior Citizens & Persons with Disability (PWDs) 50% blanket discount on above paid at stage 2
ii) Insurance Charges (Solar Solution)	At Actual
iii) Legal Document Charges	At Actual (varies from province to province)
iv) Valuation Charges - if any	At Actual
v) Late Payment Charges - (SMR)	Applicable Markup rate plus 3% per annum would be charged if not paid by due date
vi) Secured Transaction Registry (STR) Fee Existing Customer New Customer Cheque Return Charges Litigation charges	Rs. 500/- Rs. 1,000/- Rs. 1,200/- per returned cheque At Actual

K. JS KHUD MUKHTAR - WOMEN ENTREPRENEUR

i) Processing Fee	Minimum Rs. 3,000/- or 0.25% of loan amount (whichever is higher) FED will charged on above slabs
ii) Late Payment Standard Mark-up Rate	Senior Citizen & People with Disability (PWD) 50% blanket discount on above slabs
iii) Insurance Charges	Applicable Mark-up rate plus 3% per annum would be charged if not paid by due date
iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000/- per month)
viii) Delivery charges, taxes & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

L. JS ELITE SALARY LOAN

i) Processing Fee	Rs. 4,000/- or 1.25% of the loan amount (whichever is higher). FED applicable for Females, Senior Citizens & Persons with Disability (PWD) 50% blanket discount on above slabs
ii) Late Payment Charges	Rs. 1,400/- per month
iii) Prepayment Penalty	1st year = 6% of outstanding loan amount 2nd to 3rd year = 5% of outstanding loan amount 4th year = 4.5% of outstanding loan amount
iv) Partial Payment Penalty	25% of the outstanding principal each year is Not Allowed in the first year. Thereafter 5% in the second year 4% in the third year
v) Enhancement/Top-up	Rs. 2,400/-
vi) Legal Documentation charges	At actual varies from province to province
vii) Credit Protector	At Actual
viii) Litigation Charges	At Actual
ix) Cheque Return Charges	Rs. 1,400/- per returned cheque

M. JS ELITE ADVANCE PAY

- | | |
|-------------------|----------------------------------------------------------------------------------|
| i) Processing Fee | 5% upfront charges on outstanding amount |
| | FED will be charged for Females, Senior Citizens & Persons with Disability (PWD) |
| | 50% blanket discount on above slabs paid at stages 2 |

N. JS SCHOOL DEVELOPMENT FINANCE

- | | |
|--------------------------------------------------------------------------------|------------------------------------------------------------------|
| i) Processing Fee | Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher) |
| ii) Insurance Charges | At Actual |
| iii) Legal Document Stamping | At Actual |
| iv) Valuation Charges - if any | At Actual |
| v) Secured Transaction Registry (STR) Fee
Existing Customer
New Customer | Rs. 500/-
Rs. 1,000/- |

O. JS WORKING CAPITAL BUSINESS LOAN

- | | |
|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| i) Processing Fee | Minimum Rs. 5,000/- or 0.5% of loan amount (whichever is higher) |
| ii) Late Payment Standard Mark-up Rate | Applicable Mark-up rate 1 month KIBOR plus 4% per annum would be charged if not paid by due date |
| iii) Insurance Charges | At Actual |
| iv) Legal Document Stamping | At Actual |
| v) Valuation Charges - if any | At Actual |
| vi) Secured Transaction Registry (STR) Fee
Existing Customer
New Customer | Rs. 500/-
Rs. 1,000/- |

P. PRIME MINISTER'S YOUTH BUSINESS AND AGRICULTURE LOAN SCHEME (PMY&ALS) (All Prime Minister Youth related schemes)

- | | |
|--------------------------------------------------------------------------------|-----------------------------------------------|
| i) Application Processing Fee | Rs.100/- |
| ii) Verification of applicant/security | At Actual |
| iii) Legal Document Stamping | At Actual |
| iv) Valuation Charges | At Actual (Maximum Rs.7000) |
| v) Repossession Charges for Vehicle | At Actual (Maximum Rs. 56,000/- per instance) |
| vi) Repossession Charges for Commercial Vehicle | At Actual (Maximum Rs. 100,000/-) |
| vii) Repossessed Vehicle Storage Charges | At Actual (Maximum Rs.13,500/- per month) |
| viii) Delivery charges, taxes & registration Fee | At Actual |
| ix) Insurance Charges | At Actual |
| x) Secured Transaction Registry (STR) Fee
Existing Customer
New Customer | Rs. 500/-
Rs. 1,000/- |

SME Fleet Financing

"Application Processing Fee
(Non-refundable, payable upfront)"

> Rs. 3.0 – = < 7.0 Million (Rs. 25,000/-)
> Rs. 7.0 Million = < 12 Million (Rs. 50,000/-)
> Rs.12 Million (Rs. 100,000/-)

*All other charges related to FED and Govt levies
to be charged separately

Interim Facility Enhancement

0.5% on incremental amount

Credit/Market Check & Income Estimation Fee

At Actual

Verification of applicant/security

At Actual

Legal Document Stamping

At Actual

Valuation Charges

At Actual (Maximum Rs.7000/-)

Repossession Charges for Vehicle

At Actual (Maximum Rs. 56,000/- per instance)

Repossession Charges for Commercial Vehicle

At actual (Maximum Rs 100,000/-)

Repossessed Vehicle Storage Charges

At Actual (Maximum Rs.13,500/- per month)

Delivery charges, taxes & registration Fee

At Actual

Insurance Charges

At Actual

Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

Digital Supply Chain

Application Processing Fee (Non Refundable)

For IBD and DF limits: 0.5% of Limit Amount &
COD: NIL

Annual Renewal Fee

For IBD and DF limits: Rs. 2,500/- of Limit
Amount & COD: NIL

Interim Facility Enhancement

For IBD and DF limits: Rs. 2,500/- of Limit
Amount & COD: NIL

GENERAL BANKING

A. DEBIT CARD CHARGES

i) ATM cash withdrawal charges

Free on JS Bank ATMs
Rs. 35.00/- (Non JS Bank ATM - Cash Withdrawal
Fee) unless waived as per product features

ii) Chip Maintenance Charges - Annually
ATM cash withdrawal charges (International)

Rs. 1,000/-
4.5% of transaction amount or
Rs. 350/- whichever is higher

iii) **International Scheme (Mastercard/Visa)
Debit Card**

Debit Card Issuance Fee

Rs. 1,000/-

Debit Card Annual Fee

Gold Debit Card

Rs. 2,500/-

Gold Supplementary Debit Card

Rs. 1,250/-

Titanium Debit Card

Rs. 3,500/-

Titanium Supplementary Debit Card

Rs. 1,750/-

Platinum Debit Card

Rs. 7,000/-

Platinum Supplementary Debit Card

Rs. 3,500/-

World Debit Card	Rs. 17,000/-
World Supplementary Debit Card	Rs. 8,500/-
Gold Debit Card Replacement Fee	Rs.1,200/- (Principal & Supplementary Cards)
Titanium Debit Card Replacement Fee	Rs.1,650/- (Principal & Supplementary Cards)
Platinum Debit Card Replacement Fee	Rs. 3,500/- (Principal & Supplementary Cards)
World Debit Card Replacement Fee - Principal Card	Rs. 12,500/-
World Debit Card Replacement Fee - Supplementary card	Rs. 4,000/-
Retention Fee applicable on all accounts maintaining average balance as per product features	
Gold Debit Card Annual Retention Fee	Rs. 250/-
Titanium Debit Card Annual Retention Fee	Rs. 300/-
Platinum Debit Card Annual Retention Fee	Rs. 350/-
World Debit Card Annual Retention Fee	Rs. 400/-
iv) POS Transactions (local)	Free
v) POS Transactions (International)	4.5% of transaction amount or Rs. 350/- whichever is higher
vi) Balance Inquiry	Free (JS Bank ATMs) Balance Inquiry: Rs. 4.67/- (w/o receipt) - (Non JS Bank ATM)
vii) Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Rs. 9.34/- (JS Bank & Non JS Bank ATMs) along with Receipt
viii) Mini Statement	Free
ix) Retrieval Charges	Rs. 700/- (per transaction)
x) Arbitration / Charge Back	US\$ 500/-
xi) Card Capture (International)	US\$ 15/-
xii) Debit Card Internet Activation Charges	Free
<hr/>	
xiii) PayPak Debit Card	
Annual Chip Maintenance Charges	Rs. 1,000/-
PayPak Debit Card Issuance Fee	Rs. 1,000/-
Annual Fee	Rs. 1,500/-
Supplementary Annual Fee	Rs. 750/-
Card Replacement Fee (Principal & Supplementary)	Rs. 1,000/-
Online Activation Charges	Free
Balance Inquiry charges	Free (JS Bank ATMs) Balance Inquiry: Rs 4.67/- (w/o receipt) - (Non JS Bank ATM)
Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Rs. 9.34/- (JS Bank & Non JS Bank ATMs) along with Receipt
FCY Debit Card	
FCY Debit Card Issuance Fee	USD 4
FCY Debit Card Annual Fee	USD 13
FCY Debit Card Replacement	USD 6
POS Transactions (International)	No fee
ATM cash withdrawal charges (International)	No fee

B. REMITTANCES

i) Pay Orders	Rs. 375/- against account Rs. 1,700/- against cash
ii) Duplicate issuance of Pay Order	Rs. 375/-
iii) Pay Order in favour of Educational institutions	0.5% of the amount (Max Rs. 25/- including FED)
iv) Items returned unpaid -outward clearing -inward clearing -over the counter	Free Rs. 850/- (flat) Rs. 750/- (flat)
v) Cancellation of Pay Order/Demand Drafts	Rs. 500/- per instrument
vi) Issuance of SBP cheques (if permissible by SBP)	Rs. 550/- per cheque
vii) RTGS Charges	NIL
viii) Dollar Inward Clearing	Return Charges USD 3/- flat

C. STANDING INSTRUCTIONS FEE

i) Standing Instruction fee:	Rs. 500/- per transaction apart from the relevant charges on remittance, where applicable For clients' staff salaries disbursement (as per agreed arrangement) i) Credit to account(s) with the Bank -NIL ii) Pay Order / Draft Rs. 100/- Postage/Courier Charges i) within city Rs. 120/- ii) outside city Rs. 235/-
ii) Account-to-account transfer	Rs. 150/- (Not Applicable on Current Accounts)

D. PRIZE BONDS

i) Prize Bond Claim Collection Fee	0.2% (Up to Rs. 500,000/-) excluding W.H.T & Govt. FED/Govt.
ii) Prize Bond Cash in Transit Charge	At Actual (Up to Rs. 500,000/- winnings)

E. RUPEE TRAVELLERS CHEQUES

i) Cancellation of RTC	Rs. 500/- per instrument
ii) Refund in lieu of lost RTC	Rs. 750/- per instrument

F. PRIVATE BANKING

Account Maintenance Charges	Free
Safe Deposit Lockers	
a) Small	Rs. 16,000/- p.a. or security deposit of Rs. 120,000/-
b) Medium	Rs. 20,000/- p.a. or security deposit of Rs. 130,000/-
c) Large	Rs. 24,000/- p.a. or security deposit of Rs. 160,000/-
d) X-Large	Rs. 30,000/- p.a. or security deposit of Rs. 190,000/-

	Late fee of 10% will apply if fee is not paid within 30 days of renewal
Safe Deposit Breaking Charges	Rs. 7000/- plus actual expense
a) Small	Rs. 6,000/-
b) Medium	Rs. 8,000/-
c) Large	Rs. 10,000/-
d) X-Large	Rs. 12,000/-
PB Signature Credit Card	Rs. 20,000 + FED (Reduced fee of Rs. 7,700 will be charged on spending of Rs. 150,000/- within 1 month of card activation)
Mastercard World	Rs. 17,000/-
PB Concierge Services	Rs. 3,000/-
PB Advisory Services	up to 0.5% per transaction

G. INVESTMENT BANKING

i) Trustee Fee-Term Finance Certificate (TFC)	Minimum Rs. 100,000/-
ii) Out-of-pocket Expenses	May be negotiated separately, Charge as actual or/fixd
iii) Advisory/Arrangement/Placement Fee	This will be negotiated and finalized at the time of finalizing the transaction

H. MISCELLANEOUS CHARGES

i) Stop payment of Cheques drawn on the JS Bank	For Local Currency Accounts Rs. 650/- for one cheque Rs. 1,000/- for multiple cheques in a chequebook/ Entire chequebook For Foreign Currency Accounts USD 5/- per cheque
ii) Duplicate Statement	Rs. 35/- per statement
iii) Duplicate Advices	Rs. 500/- each
iv) Balance Certificates	Rs. 500/- each
v) Confirmation of balances to Auditors	Rs. 550/-
vi) Issuance of counter cheque	Rs. 200/- (per cheque plus govt. duties)
vii) Account closure charges (on customer request)	Free for all accounts
viii) Issuance of proceeds Certificates for remittance received 6 months or earlier	Free if the proceeds are credited to an account with the drawee bank. In other cases, the charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary
ix) Miscellaneous Certificates	Rs. 200/- (per certificate)

(x) Safe Deposit Lockers	
a) Small	Rs. 6,000/- p.a. or security deposit of Rs. 50,000/-
b) Medium	Rs. 9,000/- p.a. or security deposit of Rs. 80,000/-
c) Large	Rs. 10,000/- p.a. or security deposit of Rs. 95,000/-
	Late fee of 10% will apply if fee is not paid within 30 days of renewal
xi) Safe Deposit Breaking Charges	Rs. 6,000/- plus actual expenses
xii) Key Deposit (refundable upon surrender of locker)	
a) Small	Rs. 5,000/-
b) Medium	Rs. 7,000/-
c) Large	Rs. 8,000/-
xiii) Postage/ courier charges on drafts/pay orders/other documents	Rs. 120/- within city Rs. 220/- outside city
xiv) Issuance of Chequebook	Rs. 30/- per leaf for Current Account only (if average balance is below Rs. 50,000/-) Rs. 15/- per leaf for Current Account only (for first chequebook or if average balance is above Rs. 50,000/-) For Savings Account: Charges as per prevailing SOC
xv) Same day clearing of cheques	Rs. 500/- per Cheque
xvi) Transaction charges	
a) Intra-city Online Banking	Free for all accounts
b) Intercity clearing charges (outward)	Rs. 500/- per transaction on Saving Account (free for all Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 500/- per transaction on Saving Account (free for all Current Accounts)
xvii) Fee for verifying and marking lien on government Securities issued by JS Bank, upon request by a third party.	Rs. 500/- per transaction if average balance is below Rs. 50,000/- (Excluding all L/CY Current Accounts)
xviii) Fee for issuance of confirmation/investment certificate against Government securities (SSCs, DSCs, USDBs)	Rs. 625/- per certificate
xix) Excise/ Stamp Duty	As per regulations
xx) Custodial Service Charges on Investment Portfolio Security Accounts (IPS) with SBP Balance up to Rs. 1 mn per issue, Balance more than Rs.1 mn per issue IPS Transfer charges	No charges 0.020% per issue Rs. 1,000/- flat per transaction
xxi) Hold Mail	Rs. 500/- p.a.

FEE WAIVERS

i) JS Platinum Business Current Account*

Monthly / Quarterly Average Balance

Previous 3 months' average balance is
Rs. 150,000/- & above (in each month)

a) Chequebook Issuance **

Free - chequebook of up to 100 leaves

Regardless of Average Balance
One chequebook Free (50 leaves), every
calendar quarter

b) Internet & Mobile Banking

Free

c) Platinum Debit Card **

Annual fee - Free
Debit Card Issuance Fee - Free
Chip Maintenance Cost - Free

Balance inquiry

Free

d) Intercity clearing

Free

e) Same day clearing

Free

f) SMS Alerts **

Free

g) Issuance of Pay Order **

Free

h) Cancellation of PO/DD

Free

i) Collection Cheque (Local)**

Free

j) Hold Mail

Free

k) Stop Payment

Free

l) Courier / Postage

Free

m) Statement Issuance

Free

n) Balance Certificate

Free

o) Insurance Coverage***

Free Insurances
Cash Withdrawal Insurance Rs. 50,000/-
Personal Accidental Death / Permanent Total
disability Insurance Rs. 300,000/-

ii) Exporters Specialized Foreign Currency Account FCY Debit Card	Charges as per prevailing SOC (Refer to Page # 26 GENERAL BANKING Section - A(iv))
iii) JS HER Current Account Monthly Average Balance *If Average Balance is Rs. 50,000/- and Above Cheque Book*****	Rs. 50,000/- * Free Chequebook of 25 leaves, every calendar quarter. Free chequebook of 10 leaves, regardless of average balance
Titanium Debit Card*****	Annual fee - Free Debit Card Issuance Fee - Free Chip Maintenance Cost - Free
SMS Service*****	Free for the first three months
Small Locker*****	Free Subject to availability
Services offered on maintenance of minimum Average Balance of PKR 5,000/- every month (T&Cs Apply)	Free Maternity Coverage of PKR 100,000/- & PKR 125,000/- for Normal Delivery and C-Section respectively.
Insurance Coverage***	
Services offered regardless of the Average Balance being maintained	
Balance inquiry Intercity clearing Same day clearing Cancellation of PO/DD Collection Cheque (Local) Hold Mail Stop Payment Courier/Postage Statement Issuance Balance Certificate Pay Order Per Month Internet Banking Mobile Banking E-Statement Service Insurance Coverage***	50% waiver on processing fee for: Auto Loan Home Loan Solar Financing Personal Loan Gold Finance Free Free Free Free Free Free Free Free Free Free Free One Free Pay Order Per Month Free Free Free Free Insurances Free micro critical illness cover up to Rs. 500,000/- against 7 types of cancers (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva)

iv) JS Premium Current Account

Monthly Average Balance

Previous 3 months' average balance is Rs. 100,000/- & above

a) Balance inquiry	Free
b) Intercity clearing	Free
c) Same day clearing	Free
d) SMS Alerts **	Free
e) Cancellation of PO/DD	Free
f) Collection Cheque**	Free
g) Retained Mail	Free
h) Stop Payment	Free
i) Courier / Postage	Free
j) Statement Issuance	Free
k) Balance Certificate	Free
l) Chequebook Issuance	1st Chequebook Free (50 leaves), regardless of average balance.
m) Internet & Mobile Banking	Free
n) Titanium Debit Card**	Annual fee - Free Debit Card Issuance Fee - Free Chip Maintenance Cost - Free
o) Intercity clearing	Free
p) Same day clearing	Free
q) Lockers (Rental)****	One Small Locker Free - Subject to Availability
r) Issuance of Pay Order **	4 Free per month
s) Cancellation of PO/DD	Free
t) Insurance Coverage****	Free Insurances 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/-

v) JS Premier Raabta Current Account

Monthly / Quarterly Average Balance

- a) Chequebook Issuance **
(4 Free Chequebooks each year of up to 100 leaves)

Rs. 150,000/- & above

If previous 3 months' average balance is Rs.150,000/- & above 4 Free chequebooks each year of up to 100 leaves

If previous 3 months' average balance is below Rs. 150,000/-, charges as per SOC

- b) Balance inquiry
c) Intercity clearing
d) Same day clearing
e) SMS Alerts **
f) Cancellation of PO/DD
g) Collection Cheque (Local)
h) Retained Mail
i) Stop Payment
j) Courier / Postage
k) Statement Issuance
l) Balance Certificate
m) Pay Orders
n) Internet Banking
o) Gold Debit Card**

Free
Free
Free
Free
Free
Free
Free
Free
Free
Free
Free
2 per month
Free
Annual fee - Free
Debit Card Issuance Fee - Free
Chip Maintenance Cost - Free

- p) Mobile Banking

Free

**vi) JS Freelancer Current Account
Monthly Average Balance Requirement**

- a) Internet Banking
b) IBFT- Interbank Funds Transfer Fee
c) Electronic Proceeds Realisation Certificate (EPRC)
d) Waiver on online e-commerce transactions*

Nil
Free
Free
Free
Free (up to Rs. 5,000/-)
Charges will be reversed at day end*

vii) JS Elite Current Account

- a) Chequebook Issuance
b) Internet Banking
c) PayPak Debit card annual fee
d) SMS Alerts
e) 1IBFT- Interbank Funds Transfer Fee
f) Mobile Banking
g) ATM Cash Withdrawal Charges

1st Chequebook Free (10 leaves)
Free
Free
Free for 1st three months and Rs. 150/- monthly charges thereafter
0.1% of the transaction amount or Rs. 200/- whichever is lower inclusive of all applicable FED/ Service tax
Free
Free on JS Bank ATMs
Rs. 35.00/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
Charges & benefits may vary and will be as per the final agreement with the customer
T&Cs Apply

viii) JS Elite Plus Current Account

- | | |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------|
| a) Cheque book Issuance | 1st Chequebook Free (25 leaves) |
| b) Internet Banking | Free |
| c) Gold Debit card annual fee | Free |
| d) SMS Alerts | Free for 1st three months and Rs. 150/- monthly charges thereafter |
| e) 1IBFT- Interbank Funds Transfer Fee | 0.1% of the transaction amount or Rs. 200/- whichever is lower inclusive of all applicable; FED/Service tax |
| f) Pay Order | Free |
| g) Mobile Banking | Free |
| h) ATM Cash Withdrawal Charges | Rs. 35.00/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features |
| | Charges & benefits may vary and will be as per the final agreement with the customer |
| | T&Cs Apply |
| i) Insurance Coverage | Insurance cover will be assigned as per Product features |

Variant 1 (For Elite Accounts)

Insurance

- | | |
|-----------------------------------------------------------------|--------------------|
| ATM & Over-The-Counter Cash Withdrawal Insurance | Up to Rs. 50,000/- |
| Loss of Identification Documents/ Secure Wallet Cover | PKR 5,000/- |
| Mobile Phone Snatching Insurance | Up to PKR 50,000/- |
| Accidental Death/Permanent Total Disability in Case of Accident | PKR 500,000/- |
| Accidental Medical Expense | PKR 10,000/- |

Variant 2 - (For Elite plus Accounts)

- | | |
|--------------------------------------------------------------------|---------------------|
| ATM & Over-The-Counter Cash Withdrawal Insurance | Up to PKR 100,000/- |
| Loss of Identification Documents/ Secure Wallet Cover | PKR 10,000/- |
| Mobile Phone Snatching Insurance. | Up to PKR 100,000/- |
| Accidental Death / Permanent Total Disability in case of Accident. | PKR 1,500,000/- |
| Accidental Medical expense | PKR 50,000/- |

Variant 3 - (For Elite plus, Female category accounts)

- | | |
|-------------------------------------------------------------------------|---------------|
| "Micro Critical illness cover against 7 types of women related cancers. | Free |
| | PKR 500,000/- |

Natural Death Coverage (Optional)

Natural death coverage of Rs. 1 Mn may be combined with above mentioned insurance variants

Rs. 125/month

ix) JS L/CY Current Account*****

i) Monthly Average Balance

Previous 3 months' average balance is Rs. 100,000/- & above (in each month)

ii) Counter Cheques

Free

iii) Collection Cheque (Local)**

Free

iv) Retained Mail

Free

v) Stop Payment

Free

vi) Chequebook Issuance
SMS Alerts **

Free (up to 100 leaves)
Free

vii) Issuance of P.O/D.D

Free

viii) Courier/ Postage

Free

ix) Statement Issuance

Free

x) Balance Certificate

Free

xi) Lockers (Rental)*****

One Small Locker Free

xii) Gold Debit Card**

Annual Fee - Free
Debit Card Issuance Fee - Free
Chip Maintenance Cost - Free

xiii) Intercity clearing

Free

xiv) Same day clearing

Free

xv) Cancellation of PO/DD

Free

x) JS Asaan Current Account

- | | |
|--------------------------------------------------|---------------------------------------------------------------------|
| i) Transaction limit of Debit & Credit per month | Debit Limit: Rs. 1,000,000/-
Credit Limit: Rs. 3,000,000/- |
| ii) SMS Charges | Charges as per prevailing SOC (Refer to Digital Banking Section, A) |
| iii) Cheque book Charges | Charges as per prevailing SOC (Refer to Miscellaneous Section, H) |
| Debit Card | Charges as per prevailing SOC (Refer to General Banking Section A) |

xi) JS Foreign Currency Current Account

- | | |
|-----------------------------|---------------------------------|
| i) Currencies being offered | USD, GBP, EURO, AED, CNY |
| ii) Chequebook Issuance | 1st Chequebook Free (25 leaves) |

xii) JS Inclusive Current Account

- | | |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Currency | Rs. |
| Initial Deposit | Nil |
| Free Paypak Debit Card | Annual fee waived off - Free PayPak Debit card |
| Retention Fee | Free |
| Chequebook | Free – 25 Leaves 1 Up to 4 times a Year |
| SMS Alerts | Free |
| Issuance of Pay Order | Free – Up To 2 Pay Orders a Month |
| ATM Cash Withdrawal Charges – Switch Fee | Free |
| Balance Certificate | Free |
| Balance Inquiry (ATM) | Free |
| Pay Order against Account | Free |
| Cancellation of PO / DD | Free |
| Collection Cheque (Local) | Free |
| Counter Cheques | Free |
| Duplicate Statement | Free |
| Hold Mail | Free |
| Intra Bank Funds Transfer (IBFT) | Free |
| Intercity clearing | Free |
| Same day clearing | Free |
| Stop Payment | Free |
| Preferential Pricing | 50% waiver on processing fee for:
Home loans
Auto loans
Solar financing
Personal loans
Gold finance.
This price can be changed. |
| Free Insurance*** | Accidental death / Permanent total disability (Insurance Rs. 510,000/-)
Wallet Snatching Insurance Rs. 5,000/-
Mobile Snatching Insurance Rs. 20,000/-
Cash Withdrawal Insurance Rs. 50,000/- |
| Locker | 25% will be applied as per SOC |
| Intra/Intercity Transaction (Outward) | Free |
| Internet Banking | Free |
| Mobile Banking | Free |
| E-statement | Free |

xiii) JS Asaan Savings Account

- a) Transaction limit of Debit & Credit per month
- b) SMS Alerts, Chequebook & Debit Card

Debit Limit: Rs. 1,000,000/-
Credit Limit: Rs. 3,000,000/-

Charges as per prevailing SOC (Refer to General Banking, Digital Banking & Miscellaneous Charges Section)

xiv) Rupee Plus Savings Account

- a) Counter Cheques, Collection Cheque Local, Hold Mail, Stop Payment, Chequebook Issuance, Issuance of PO/DD, Duplicate Issuance of PO, Courier/Postage, Statement Issuance, Balance Certificate, Intercity clearing, Same day clearing, Telebanking services
- b) Lockers (Rental)
- c) Debit Card*****
Annual Fee
Chip Maintenance Fee
Issuance Fee

Charges as per prevailing SOC (Refer to General Banking, Digital Banking & Miscellaneous Charges Section).

Refer to Miscellaneous Charges Section, late fee of 10 % will apply if fee is not paid within 30 days of renewal

Charges as per prevailing SOC (Refer to General Banking Section)

xv) PLS Savings Account

- a) Counter Cheques, Collection Cheque Local, Hold Mail, Stop Payment, Chequebook Issuance, Issuance of PO/DD, Duplicate Issuance of PO, SMS Alerts, Courier/Postage, Statement Issuance, Balance Certificate, Intercity clearing, Same day clearing
- b) Lockers (Rental)
- c) Debit Card*****
Annual Fee
Chip Maintenance Fee
Issuance Fee

Charges as per prevailing SOC (Refer to General Banking, Digital Banking & Miscellaneous Charges Section).

Refer to Miscellaneous Charges Section, late fee of 10 % will apply if fee is not paid within 30 days of renewal

Charges as per prevailing SOC (Refer to General Banking Section)

xvi) JS HER Savings Account

- i) Debit Card
Annual Fee
Chip Maintenance Fee
Issuance Fee
- ii) SMS Service, Counter Cheque, Collection Cheque (Local), Hold Mail, Stop Payment, Issuance of PO/ DD, Duplicate Issuance of PO/DD, Courier/Postage, Statement Issuance, Balance Certificate, Cheque Book
- iii) *Small Locker

Charges as per prevailing SOC (Refer to General Banking Section)

Charges as per prevailing SOC (Refer to General Banking, Digital Banking & Miscellaneous Charges Section).

Refer to Miscellaneous Charges Section, late fee of 10 % will apply if fee is not paid within 30 days of renewal

Preferential Pricing

- i) Internet Banking
- ii) Mobile Banking
- iii) E-Statement Service

50% waiver on processing fee for:
Auto Loan
Home Loan
Solar Financing
Personal Loan
Gold Finance
Free
Free
Free

xvii) JS Foreign Currency Plus Savings Account

- a) Currencies being offered
- b) Cheque book Issuance

T&Cs Keys to be added in the end of Current Accounts Category

USD, GBP, EURO, AED, CNY
1st Chequebook Free (25 leaves)

*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

****Subject to availability of vacant lockers at the branch where account is maintained.

*****Applicable for individuals, sole proprietorships and partnership accounts.

*****Waiver of 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.

xviii) Term Deposit Penalty Charges

TPIN issuance and change
Debit Card Blocking

Any Early/premature encashment of Term Deposits (any term), profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer. Deposits having a tenor of 1 year or above which will be premature within 1 year will also be subject to charge for CRR

Free
Free

DIGITAL BANKING

A. E-Banking Services

- i) SMS Alerts
- ii) SMS Alerts Digital Transactions
- iii) E-Statements
- iv) Internet Banking Registration
- v) Utility Bills Payment Service (UBPS)

- vi) 1IBFT- Interbank Funds Transfer Fee

Rs. 1,800/- p.a./ Rs. 150/- per month
Free
Free
Free
Free

No charges up to minimum aggregate sending limit of Rs. 25,000/- per month per account/wallet, beyond which charge will be applicable 0.1% of the transaction amount of Rs. 200/- whichever is lower inclusive of all applicable FED/Service tax

vii) Over-The-Counter IBFT Charges	Rs. 200/- for amount up to Rs. 500,000/- Rs. 300/- for amount between Rs. 500,001/- to Rs. 1,000,000/- Rs. 1,000/- for amount more than Rs. 1,000,000/-
viii) Mobile Banking	Free
ix) Raast	Free
x) CDM CDM-Cash deposit Charges for other Bank Accounts	For other Bank Accounts (Deposit): Up to Rs. 10,000/-: Rs. 50/- + FED Rs. 10,001/- to 100,000/-: Rs. 100/- + FED Rs. 100,001/- to 500,000/-: Rs. 150/- + FED Above Rs. 500,000/-: Rs. 250/- + FED

**CALL CENTRE AND IVR SERVICES
(021/051 - 111-654-321)**

i) Balance Inquiry	Free
ii) Mini statement (voice and fax)	Free
iii) Mastercard Debit PIN issuance and change	Free
iv) TPIN issuance and change	Free
v) Mastercard Debit Card Blocking	Free

B. JS GharPay Service

i) Cash Deposit	Rs. 600/-
ii) Cash Withdrawal	Rs. 600/-
iii) Doorstep Cheque Collection	Rs. 600/-
iv) Utility Bill Payment	Rs. 600/-
v) Pay Order	Rs. 600/-
vi) Cancellation via Bank Location inaccessible Address not found etc.	Free
vii) Cancellation via Customer Initiated after 1 hour of request	Rs. 300/-
viii) Doorstep Cheque Collection - SBP Scheme	Rs. 600/-

C. Cash Management

i) One-time system implementation One-time product implementation (IFT, 1IBFT, RTGS, COC, Cheque Outsourcing, Express Cash)	
ii) Single Transaction charges	Charges will be applied in line with the terms mutually agreed upon, and documented in the approved customer agreement or proposals
iii) Monthly maintenance charges	
iv) Collection Fee	
v) Annual maintenance charges	

D. Roshan Digital Account

i) Foreign Currency Value Account (FCVA)

a) Debit Card Annual Charges	Not Offered
b) Debit Card Replacement fee	Not Offered
c) Debit Card delivery charges	Not Offered
d) Chequebook issuance	As per the cheque book issuance charges under the header MISCELLANEOUS CHARGES
e) Chequebook delivery charges	At Actual
f) SMS Alerts	Free
g) Mobile Banking	Free
h) Internet Banking	Free
i) Account Maintenance charges	Free
j) Inward Remittance (from abroad)	JS Bank does not deduct any charges on Inward Remittances. However, a correspondent bank charges may apply
k) Outward Remittance (from Pakistan)	JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply
l) Inter Bank Fund Transfer	Not Applicable
m) E-Statements	Free
n) Balance Inquiry (ATM)	Not Applicable
o) ATM Cash Withdrawal (local)	Not Applicable
p) ATM Cash Withdrawal (international)	Not Applicable
q) ATM International POS and E-commerce transaction charges	Not Applicable
r) Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Not Applicable
s) Utility Bill Payment	Not Applicable
t) Pay Order issuance Charges	Not Applicable

ii) Non-resident Rupee Value Account (NRVA)

a) Debit Card Annual Charges	As per the Mastercard annual fee under the header Mastercard/PAYPAK DEBIT CARD CHARGES
b) Debit Card Replacement fee	As per the charges under the header Mastercard/PAYPAK DEBIT CARD CHARGES
c) Debit Card Delivery Charges	At Actual
d) Chequebook issuance	As per the chequebook issuance charges under the header MISCELLANEOUS CHARGES

e) Chequebook delivery charges	At Actual
f) SMS Alerts	Free
g) Mobile Banking	Free
h) Internet Banking	Free
i) Account Maintenance charges	Free
j) Inward Remittance (from abroad)	JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply Remittance received in Non Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies - SAR 20/- (equivalent amount in PKR as per Weighted Average Customer Exchange Rates)
k) Outward Remittance (from Pakistan)	JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply
l) Inter Bank Fund Transfer	As per the charges under the header DIGITAL BANKING e-services
m) E-Statements	Free
n) Balance Inquiry (ATM)	As per the charges under the header Mastercard/PAYPAK DEBIT CARD CHARGES
o) ATM Cash Withdrawal (local)	As per the charges under the header Mastercard/PAYPAK DEBIT CARD CHARGES
p) ATM Cash Withdrawal (international)	As per the charges under the header Mastercard/PAYPAK DEBIT CARD CHARGES
q) ATM International POS and E-commerce transaction charges	As per the charges under the header Mastercard/PAYPAK DEBIT CARD CHARGES
r) Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Free
s) Utility Bill Payment	As per the charges under the header REMITTANCES
t) Pay Order issuance Charges	Rs. 4,000/-
iii) Roshan Apna Ghar	
a) Processing Fees	1% for first year, no charges will be levied after first year
b) Partial/Early Termination Charges	At Actual
c) Property appraisal/valuation charges	At Actual
d) Lawyer's Appraisal Fee	At Actual
e) Late Payment Charges	Rs. 2,400/- per instance

f) Documentation and Stamp Duty Charges	At Actual
g) Income Estimation	At Actual
h) Cheque Return Charges	Rs. 1,200/- per returned cheque

A). Note:

Joining fee/Annual fee in case of High Volume/Corporate Customers may be waived on recommendation of the respective business head. In addition, changes for postage commissions/ service charges for postage commission/service charges on recovery/tax changes will also be made according to the prescribed tariff. In addition, to all changes, all prevailing government FED/Govt. will also be charged.

B). GENERAL

- This tariff is valid at all offices for six months with effect from 01 Jan 2023.
- Account closing charges are not applicable for Regular Savings Accounts and JS Asaan accounts.
- Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:
 - Students
 - Mustahqeen of Zakat
 - Employee of Government/Semi-Government institutions for a salary.
 - Benevolent fund grant, etc.
 - Accounts opened for pension purposes or retired individuals
- All commissions/fees are subject to Government tax as announced/amended by the Government from time to time.
- Local agent's charges at actual, if applicable.
- The Bank reserves the right to determine the applicability of charges as per arrangement with customers.
- All government excise duties/taxes/zakat, etc., are for customer's account and will be deducted, in addition to the Above-mentioned charges.
- Any waiver/reduction in charges to be allowed as per approval of the competent authority

C). Note:

1. All government excise duties/taxes/zakat, etc., are for customer's account and will be deducted in addition, to the above-mentioned charges.
2. Out-of-pocket expenses will be collected for all banking services not otherwise covered by the schedule.
3. Correspondent bank charges will be recovered at actual, in addition to our charges as per Schedule.
4. Charges relating to any customers (Individual/Consumer/SME/Commercial/Corporate) may differ as a result of an agreement between the concerned customer and the JS Bank.
5. Bank management reserves the right to adjust or waive any or all charges. However, such adjustments/ waivers will only be subject to approval of competent authority.
6. Bank management reserves the right to recover additional charges on those accounts which involve unusual workload.
7. Charges are waived for JS Bank staff salary accounts except locker charges, 1IBFT charges, other bank ATM cash withdrawal/balance inquiry charges and annual debit card chip maintenance fee, that shall be recovered as per SOC.
8. Staff applying for consumer & commercial lending products of the JS Bank are not eligible for preferential pricing or processing charges waiver
9. With respect to non-interest charge, JS Bank hereby gives notice to all customers to note changes in increased charges. In case the revised charge are not acceptable to the customers, they have the right to exit the contract without penalty, provided such right is exercised by December 31, 2023.
10. All of the Above-mentioned charges are subject to regulatory oversight, and any instructions issued by the regulatory body shall prevail over the bank's existing schedule of charges.

D). TOUCHPOINTS FOR OUR CUSTOMERS

1	Branch	https://jsbl.com/branch-locator/
2	Contact form	https://jsbl.com/contact-us/
3	Email	info@jsbl.com
4	Facebook	www.facebook.com/jsbankltd
5	Fax	+92 (21) 32631803
6	Feedback	https://jsbl.com/feedback/
7	Instagram	www.instagram.com/jsbankltd
8	JS BLink Digital Account	JSBlink@jsbl.com
9	Chat BOT	+92-348-7003000
10	JS Mobile App (Apple Store)	https://apps.apple.com/pk/app/js-mobile-banking/id1561630920
11	JS Mobile App (Google Play)	https://play.google.com/store/apps/details?id=com.JSBL.bank
12	LinkedIn	www.linkedin.com/company/js-bank
13	Mailing Address	JS Bank Customer Care Unit, 11th A Floor, Fakhri Trade Centre, Shakra-e-Liaqat, Karachi.
14	Roshan Digital Account	RDA@jsbl.com
15	SMS TO 8012	Chat<space>text
16	Support - JS Bank Limited	ccu.helpdesk@jsbl.com
17	Support - Zindigi	support@zindigi.pk
18	Satisfaction Survey Form	https://jsbl.com/js-survey/
19	TikTok	www.tiktok.com/@jsbank.official
20	Voice Interactions - Retail Banking	111-654-321
21	Voice Interactions - Branchless Banking	0800-78900
22	Voice Interactions - Digital Financial Services	111-444-000
23	Voice Interactions - Overseas	+92-213-2799009
24	Voice Interactions - Private Banking	0800-00010
25	Voice Interactions - Zindigi	111-556-677
26	Website	www.jsbl.com
27	X	https://twitter.com/JSBLPak
28	YouTube	www.youtube.com/@jsbank6144

REGULATORY

1	STATE BANK OF PAKISTAN (SBP)	<p>BC & CPD - State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi</p> <ul style="list-style-type: none"> ● www.sbp.org.pk ● Email at: cpd.helpdesk@sbp.org.pk ● Dedicated helpline: 111-727-273, +92(021) 3245 3555
2	SUNWAI - CUSTOMER COMPLAINT PORTAL	<p>https://sunwai.sbp.org.pk/</p>
3	BANKING MOHTASIB PAKISTAN (BMP)	<p>Banking Mohtasib Pakistan Secretariat, 5th floor, Shaheen Complex, MR Kiyani Rd, Karachi</p> <ul style="list-style-type: none"> ● www.bankingmohtasib.gov.pk ● Email at: info@bankingmohtasib.gov.pk ● Telephone: +9221 - 99217334 to 38
4	FEDERAL INSURANCE OMBUDSMAN (FIO)	<p>Federal Insurance Ombudsman Secretariat, 2nd Floor, PRCS Annexe Building, Plot# 197/5, DR Daudpota Road, Saddar, Karachi</p> <ul style="list-style-type: none"> ● www.fio.gov.pk ● Email at: info@fio.gov.pk ● Phone: 021-99207761 - 021-99207762
5	SECURITIES & EXCHANGE COMMISSION OF PAKISTAN (SECP)	<p>Securities & Exchange Commission of Pakistan, NIC Building 63, Jinnah Avenue, Blue Area, Islamabad</p> <ul style="list-style-type: none"> ● www.secp.gov.pk ● Email at: complaints@secp.gov.pk ● Helpline: 0800-88008
6	PAKISTAN REMITTANCE INITIATIVE (PRI)	<p>Pakistan Remittance Initiative Camp Office, State Bank of Pakistan, 4th Floor, Main Building, I.I. Chundrigar Road, Karachi, Pakistan</p> <ul style="list-style-type: none"> ● www.pri.gov.pk ● Email at: info@pri.gov.pk ● Phone: +92-21-111-727-774
7	PRIME MINISTER'S PERFORMANCE DELIVERY UNIT (PMDU)	<p>National Productivity Organization, 11th Floor, Shaheed-e-Millat Secretariat, F-6/1, Islamabad, Pakistan</p> <ul style="list-style-type: none"> ● www.pmo.gov.pk ● Phone: (051)9201637 ● Email at: pmdu@pmo.gov.pk <p>Pakistan Citizen Portal Manual Guide: http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf</p>