JS BANK

KEY FACT STATEMENT

Key Fact Statement for Deposit Accounts

JS Bank Limited, Branch, _City.	**Date**	**DD-MM-YYYY**
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.

	Digital Accounts (LCY & FCY) Current /Savings						
Particulars	Freelancer Digital Account Savings	Asaan Digital Account Savings	Digital Account Savings	Digital Account Savings	Asaan Digital Account - Current	Freelancer Digital Account - Current	Digital Account - Current
Currency	PKR	PKR	PKR	/USD	PKR	PKR/USD	PKR/USD
Account Maintenance Fee	Free for all accounts						
Is Profit Paid on account?Subject to the applicable tax rate	Yes				No		
Indicative Profit Rate. (%) *Rates may change as per change in policy rate, please refer to the rack rates shared on JSBL website for complete details.	10% *As per declared rates of respective month			0.10% - 1% *As per declared rates of respective month	NIL		
Profit Payment Frequency (PLS Saving, profit is paid out on 6 monthly basis, for Rupee Plus, the same is calculated daily but paid out monthly)	Half Yearly for PKR & Quarterly for FCY Currencies				N/A		
Exmple (For every PKR 1,000/-)	Calculation Frequency : Monthly	For PKR	6.375	For FCY	0.1417	N/A	
Premature / Early Encashment / Withdrawal Fee	N/A						

Service Charges

Services	Modes	Details
Cash Transaction	Intra-city	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
	CDM Charges for bank customer	0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0
	CDM Charges for other customers	Up to PKR 10,000: PKR 50 | PKR 10,001 - 100,000: PKR 100 PKR 100,001 - 500,000: PKR 150 Above 500,000: PKR: 250 (Plus FED)
	Other Bank ATM	Rs. 35- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
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	Annual Fee: 1,500/, Issuance Fee: 1,000/-, Chip Maintenance Fee: 1,000/-
	Gold	Annual Fee: 2,500/, Issuance Fee: 1,000/-, Chip Maintenance Fee: 1,000/-
	Platinum	Annual Fee: 7,000/, Issuance Fee: 1,000/-, Chip Maintenance Fee: 1,000/-
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/-)
	Stop payment	Rs. 650/- for one cheque Rs. 1,000/- for multiple cheques in a cheque book/entire cheque book For LCY, USD 5/- per cheque
Rimittance (Local)	Pay Orders	Rs.375/- against account. Rs.1,700/- against cash
Rimittance (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	SWIFT Charges on Foreign T.Ts
Statement of Reccount	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
Digital Banking	Internet Banking Mobile Banking	Free
Clearing	Normal	Free
	Intercity	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
	Same day	Rs. 500/- per cheque unless free to avail as part of product features

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You Must Know	
Dormant Accounts: If no customer initiated transaction (debit or credit) or activity (e.g. login through digital channels) has taken place during the previous one year, your account will become Dormant or In-Operative Account. Further, Debit transactions/ withdrawals will not be allowed until the account is activated. To reactivate your account, you must contact to 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	**Unclaimed Deposits:** In terms of Section 31 of Banking Companies Ordinance, 1962 any financial liability owed by a bank/ DFI in local or foreign currency, by reason of a deposit (all kinds including time and demand) or a financial instrument (all kinds including bill of exchange, pay slip, pay order, demand draft, telegraphic transfer, money transfer, and banker's cheque), not being held to the title of a government (except for instruments issued in favour of government), or a court of law or a minor, in respect of which no transaction has taken place and no statement of account has been requested or acknowledged by the customer, and in case of instrument not paid during last fifteen years, shall be classified as unclaimed deposits. The surrendered deposits can be claimed through the respective banks. For further information, please contact 021 111 654 321.Closing this account: In order to close your account, please submit a written application and surrender any unused chequebooks 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
How can you get assistance or make a complaint?	**If you are not satisfied with our response, you may contact:**
Contact Information: JS Bank , Complaint Management Unit Helpline:021 111 654 321 Email: CCU.helpdesk@jsbl.com Website:www.jsbl.com Sunwai Link: https://sunwai.sbp.org.pk/	mailto:info@bankingmohtasib.gov.pk

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			