

ROSHAN DIGITAL ACCOUNT

JS Bank Limited Branch, City	Date:	DD-MM-YYYY
	<p>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.</p>	

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.

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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
	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	
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
Remittance (Local)	Pay Orders	Rs.375/- against account. Rs.1,700/- against cash
Remittance (Foreign)	Foreign Outward Drafts/T.Ts/Others	USD 10/- equivalent plus additional 0.50 % (minimum USD 20/-) where remittances are made against Cash Deposit in FC Accounts within 15 days.
	SWIFT Charges on Foreign T.Ts	SWIFT Charges on Foreign T.Ts
Statement of Account	Annual	FREE
	Half Yearly	
	Duplicate	Rs. 35 per Statement
Fund Transfer	ADC/Digital Channels	0.1% or Rs. 200, whichever is lower through Mobile and Internet Banking inclusive of FED/Service Tax
	Others	Over the Counter: Rs. 200/- for amount up to Rs. 500,000/- Rs. 300/- for amount between Rs. 500,001/- to 1,000,000/-Rs. 1,000/- for amount more than Rs. 1,000,000/-
Digital Banking	Internet Banking Mobile Banking	Free

Clearing	Normal	Free
	Intercity	Rs. 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
You must know		
<p>"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.</p> <p>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"</p>		<p>"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.</p> <p>How can you get assistance or make a complaint?</p> <p>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"</p>

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			
Product Chosen			
Mandate of Account	Single/Joint/Either or Survivor		
Address			
Contact No.		Mobile No.	Email Address:
Customer Signature			Signature Verified