Key Fact Statement (KFS) for Deposit Accounts

JS Bank Limited | **Date:**

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 Type & Salient Features: This information is accurate as of the date above. Services, fees and mark-up rates may change on monthly basis. For Updated fees/charges, you may visit our website www.jsbl.com or visit our branches.

Current Accounts/Savings Accounts

Particulars	JS Premium Current Account	JS Asaan Current Account	JS Basic Banking Current Account	JS Freelancer Current Account	JS Her Current Account	JS Premier Raabta Current Account	JS LCY Current Account	JS Platinum Business Current Account	LCY JS BISP Asaan Current Account	JS Inclusive Current Account	JS Sohni Dharti Current Account	JS Foreign Currency Current Account	JS Exporters Specialized Foreign Currency Account	JS Elite Current Account	JS Elite Plus Current Account	JS Her Savings Account	JS PLS Savings Account	JS Rupee Plus Savings Account	JS Asaan Savings Account	JS Foreign Currency Plus Savings Account
Currency (PKR, US, EUR, etc.)	PKR											USD, GBP, EUR, AED, CNY		PKR		PKR				USD, GBP, EUR AED, CNY
Account Maintenence Fee (if any, provide the amount)	FREE													FREE		FREE				
Is Profit Paid on account (Yes/No) Subject to the applicable tax rate:	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	YES	YES	YES	YES	YES
Indicative Profit Rate (%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Up to 10.5% *As per the rack rates declared for the respective months on www.jsbl.com				0.10% - 1% *As per the rack rates declared for the respective months on www.jsbl.com
Profit Payment Frequency (Daily. Monthly, Quarterly, Half Yearly & Yearly	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Monthly	Semi-Annually	Individuals: Monthly Institutions: Semi-Annually	Semi-Annually	Quarterly
Provide example: (On each Rs.1000, you can earn Rs.____on given periodicity)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,000 x10.5% /12 months	1,000 x10.5% /6 months	For Individuals 1,000 x 10.5% /12 months For Institutions 1,000 x 10.5% /6 months	1,000 x10.5% /6 months	As per currency x applicable rate /3 months
Premature / Early Encashment/ Widhdrawal Fee (If any, provide amount/rate)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Nil				
Value Added Services (If Any)	Free Insurance Coverages: Wallet snatching Insurance of up to Rs. 5,000 Mobile snatching insurance of up to Rs. 20,000 Cash Withdrawal Insurance of up to Rs. 50,000 Personal Accidental Death/ Permanent Total Disability Insurance of up to Rs. 510,000	-	-	Electronic Proceeds Realization Certificate (EPRC) Waiver on Online Ecommerce Transactions (up to 5,000) Waiver of charges are on the basis of average balance of Rs.50,000 of the previous month.	50% Waiver on processing fee for: Home Loan, Auto Loan, Solar Finance Personal Loan, Gold Finance Micro Critical illness cover PKR 500,000 (Breast, Uterus Uteri, Ovary, Fallopain Tube, Vagina, Vulva Cancer) Free Maternity Insurance for up to PKR 125,000 on maintenance of PKR 5,000 Average Balance T&Cs Apply.	-	-	Cash Withdrawal Insurance Rs. 50.000 Personal Accidental Death/Permanent Total Disability Insurance Rs. 300,000	-	Free Insurance Coverages: Wallet snatching Insurance of up to Rs.5000. Mobile Snatching Insurance of up to Rs.20,000 Cash Withdrawal Insurance of up to Rs.50,000 Personal Accidental Death/ Permanent Total Disability Insurance of up to Rs.510,000	-	-	-	As per Agreement with the Company	As per Agreement with the Company	-	-	-	-	-

Service Charges

IMPORTANT: This is a list of the main service charges for this account. It does not include all charges. You can find a full list in Schedule of Charges (SOC) at our branches and on our website at www.jsbl.com. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Current Accounts/Savings Accounts																		
		JS Premium Current Account	JS Asaan Current Account	JS Basic Banking Current Account	JS Freelancer Current Account	JS Her Current Account	JS Premier Raabta Current Account	JS LCY Current Account	JS Platinum Business Current Account	LCY JS BISP Asaan Current Account	JS Inclusive Current Account	JS Sohni Dharti Current Account	JS Foreign Currency Current Account	JS Exporters Specialized Foreign Currency Account	JS Elite Current Account	JS Elite Plus Current Account	JS Her Savings Account	JS PLS Savings Account	JS Rupee Plus Savings Account	JS Asaan Savings Account	JS Foreign Currency Plus Savings Account
Cash Transaction	Intercity	0													0	0	Rs.500				
	Intra-city	0													0	0	0				
	Other Bank ATM	Rs.35													Waived		Rs.35				0
	CDM Charges for the Customer	0																			
	CDM Charges for Other Bank Customer	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)																			0
SMS Alerts	ADC/Digital	Rs. 1,800 per annum/ Rs. 150 per month (Free on maintenance of Average Balance)	Rs. 1,800 per annum/Rs. 150 per month			Rs. 1,800 per annum/ Rs. 150 per month (Free on maintenance of Average Balance)		Rs. 1,800 per annum/ Rs. 150 per month	Rs. 1,800 per annum/ Rs. 150 per month (Free on maintenance of Average Balance)	Rs. 1,800 per annum/ Rs. 150 per month	0	Rs. 1,800 per annum / Rs. 150 per month (Free on maintenance of Average Balance)	Rs. 1,800 per annum/ Rs. 150 per month		Rs. 1,800 per annum/ Rs. 150 per month		Rs. 1,800 per annum/ Rs. 150 per month				
	For Other Transactions	Rs. 1,800 per annum / Rs. 150 per month													Rs. 1,800 per annum / Rs. 150 per month		Rs. 1,800 per annum / Rs. 150 per month				
Visa Debit Cards	Paypak	Annual Fee: 1,500/- Issuance Fee: 1,000/- Chip Maintenance Fee: 1,000/-									0	Annual Fee: 1,500/- Issuance Fee: 1,000/- Chip Maintenance Fee: 1,000/-	-	-	FOC		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/-					Annual Fee: 2,500/- Issuance Fee: 1,000/- Chip Maintenance Fee: 1,000/- (Free on maintenance of Average Balance)		Annual Fee: 2,500/- Issuance Fee: 1,000/- Chip Maintenance Fee: 1,000/-				-	-	FOC		Annual Fee: Rs. 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/- (Free on maintenance of Avg Balance of last 3 months)	Annual Fee: 7,000/- Issuance Fee: 1,000/- Chip Maintenance Fee: 1,000/-		Annual Fee: 7,000/- Issuance Fee: 1,000/- Chip Maintenance Fee: 1,000/- (Free on maintenance of Avg Balance of last 3 months)		Annual Fee: 7,000/- Issuance Fee: 1,000/- Chip Maintenance Fee: 1,000/-		Annual Fee: 7,000/- Issuance Fee: 1,000/-, Chip Maintenance Fee: 1,000/- (Free on Maintenance of Avg balance of last 3 months)	Annual Fee: 7,000/- Issuance Fee: 1,000/-, Chip Maintenance Fee: 1,000/-		-	Annual Fee: 7,000/- Issuance Fee: 1,000/-, Chip Maintenance Fee: 1,000/-	-		Annual Fee: 7,000/- Issuance Fee: 1,000/-, Chip Maintenance Fee: 1,000/-				-
	Others	-										-	-	-	FOC		-				-
Cheque Book	Issuance	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/- (Unless waived as per product feature)													First Cheque Book Free (10 leafs)	First Cheque Book Free (25 leafs)	Rs. 30/- per leaf				
	Stop Payment	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															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				
Statement of Account	Duplicate	Rs. 35/- (Unless waived off as per product feature)																			
Funds Transfer	ADC/ Digital Channels	No Charges upto minimum aggregate sending limit of Rs. 25,000/- per month per account/ wallet, beyond which charges will be applicable 0.1% of the transaction amount of Rs. 200/- whichever is lower inclusive of all applicable FED/ service tax (Unless waived off as per product feature)																			
	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/- (Unless waived off as per product feature)																			

Digital Banking	Internet Banking	0	
	Mobile Banking	0	
Clearing	Normal	0	
	Intercity	0	Rs. 500/-
	Same Day	Rs. 500/- per cheque (Unless waived as per the product feature)	

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 1 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 visit nearest JS Bank Branch or Use our Digital Channels. In-case of the KYC expiry - KYC related documents will be required in order to reactivate your account.

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 our nearest JS Bank Branch or call our helpline 021-111 654 321

How can you get assistance or make a complaint?
Contact Information:
Customer Care Unit,
11-A JS Bank Fakhri Trade Center Shahrah E Liaquat, New Challi, Karachi
Helpline: +92 (21/51) 111-654-321
Email: ccu.helpdesk@jsbl.com
Website: https://www.jsbl.com/
Sunwai Link: https://sunwai.sbp.org.pk/

For complaints which remain unresolved beyond 45 days, you may write to Banking Mohtasib Pakistan, Secretariat
5th Floor, Shaheen Complex, M.R. Kayani Road, Karachi. Telephone: +9221-99217334-8

If you are not satisfied with our response, you may contact:
Facsimile: +9221-99217375, email: info@bankingmohtasib.gov.pk
Website: www.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 No.		Email Address:	
Customer Signature:				Signature Verified:	