



01 July to 31 December 2019

**Schedule of Charges**

0800-011-22 | [www.jsbl.com](http://www.jsbl.com)

345 Branches in 172 Cities

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 **JS BANK**  
BARHNA HAI AAGEY

## 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) or (ii) above, if amendment involves increase in amount or extension in period of shipment.
iii) (a) Mark-up on PAD for Bills Under Import L/C (Sight)"	a) 20 % p.a. plus other charges as per SOC
(b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C Not Retired on Due Date	@ 25.00% p.a.
iv) Items Returned Unpaid	Rs. 2,000/- (flat)
v) Acceptance Commission on Usance L/C if payment date falls after L/C expiry	0.10% per month Minimum Rs. 2000.00 acceptance commission on bill amount.
vi) (a) Registration of Contract	0.20% (flat) - Minimum Rs. 2,000/-
(b) Amendments under import-contract	Rs. 1,000/- per transaction (flat) OR Commission under items (viii) above, if amendment involves increase in amount.
vii) Airway Bill Endorsement/ Guarantee Issued to Shipping Companies in Lieu of Bills of Lading	Rs. 2,000/- (flat)
viii) Credit Report on Beneficiary and/or Foreign Buyer	At actual
ix) Courier Charges	
a) For Local	Rs. 250/- (flat)
b) For Foreign	Rs. 5,500/- or At Actual whichever is higher
x) SWIFT Message (Short/One Pager)	Rs. 1,000/-
xi) SWIFT Message (MT-700/701, 710,711,720,721,760)	Rs. 2,000/-
xii) Revalidation Commission of Expired L/C	As applicable for opening of fresh L/C as per i - a above
xiii) Transfer to New Beneficiary	As applicable for opening of fresh L/C as per i - a above

xiv) Commission on Establishment of L/C /Contract against 100% Margin	Nil
xv) L/Cs under Suppliers/Buyers Credit, PAYES (Pay as You Earn Scheme) and Deferred Payment L/Cs for Period 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 is to be recovered on six monthly basis on reducing liability)
xvi) 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 validity of L/C. Number of days from L/C validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for L/C opening commission & which has already been recovered
xvii) L/C Cancellation Charges	Rs. 1,500/- plus swift charges

**Note:**

- (i) 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.
- (ii) Where value date of debit to our account is mentioned on covering Schedule/Telex/Swift intimation, mark-up to be charged from such effective value date.
- (iii) Rates are subject to adjustment after obtaining approval of 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.

xviii) Import Bills Returned Unpaid	USD 100/- flat from forwarding Bank plus courier charges
xix) Documentary Collections	Rs. 1,250/- flat for all import bills under contract, collection, consignment, advance payment & in case charges are on Exporter/Presenter account USD 15/- flat
xx) 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.
xxi) Reimbursement Charges (payable to reimbursing banks)	At actual
xxii) USD 100 or equivalent in other FCY	USD 100 or equivalent in PKR

xxiii)	Handling Charges in Lieu of Exchange Earnings where Importer Buys Foreign Exchange from Some Other Bank for L/C Opened/Contract Registered with Us	0.13% - Minimum Rs. 625/-
<b>B.</b>	<b>EXPORTS</b>	
	<b>FCY Notes Handling Charges</b>	0.15% for exports to Central Asian Countries, including 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 non-customer plus courier charges
	(b) Advising of Amendments	Rs. 1,000/- for JS Bank customers and Rs. 1,300 for non-customer plus courier charges
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 Rs. 15,000/- Flat - If with substitution of documents plus swift &/or postage charges
iv)	Reimbursement Payment to Other Banks from Non-Resident Rupee/ACU Dollar Accounts	Rs. 2,000/-
v)	If the Documents are Sent to Other Local Banks Under Restricted L/C	Rs. 1000/- plus service charges
vi)	Collection	
	(a) Documentary Export Collection	Rs. 500/- (flat)
	(b) If Documents are Sent to Us by Other Banks for Collection under Restricted L/C	Rs. 1000/- plus service charges

vii) Handling of Duty Draw-Back Claim	0.30% per claim - Minimum Rs. 300/-
viii) Service Charges on Realization of Export Proceeds (Export Advance Payment / Collection / LC etc,)	0.13% - Minimum Rs. 1,500/-
ix) EDS	Rs. 80/- per bill or as per existing regulation
x) Services Charges on Handling of Research and Development (RND) 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 not realized within period of the deal fixed pricing @ 20% or pricing as per credit approval will be applied. In case FDBC 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. 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 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 and above the normal Guarantee Charges)

#### Note:

- (i) For customers with Annual Guarantees' volume of Rs. 20mn and over, commission charges will be negotiable. Minimum Rs. 500/-.
- (ii) Amendment other than increase in amount extension period Rs. 500/-.
- (iii) Guarantees against 100% cash margin/lien on current account, guarantee commission will be negotiable.
- (iv) Each Guarantee issued by us will be for a specific amount, with an expiry date and a date by which claims are to be lodged.

- Vetting of Bank Guarantees - In-house	Rs. 1,000/- (per Guarantee)
- Guarantees Issued to Collector of Custom in lieu of Payment of Export Duty which are Valid up to 6 Months	0.50% per quarter or part thereof - Minimum Rs. 1,000/-
- Other Guarantees	0.40% per quarter or as per arrangement
- Parking Guarantees (if issued at Bank's own instance)	Nil
- Consortium Guarantees	As per agreement
- Guarantees Issued in Pakistan against 100% Cash Margin on which No Return/Profit is Paid	Nil
- L/G Collection Charges	Rs. 1,000 per instrument L/G

## D. REMITTANCES

i) Foreign Outward Drafts/ T.T.s/Others	USD 10/- equivalent, PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC accounts within 30 days of Deposit for all currencies
ii) Inward	Nil, if proceeds are credited to an account with us. Otherwise a flat charge of Rs. 3,000/- (Cash Master)
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/Cheques	USD 5/- or Rs. 700/- whichever is higher
v) Foreign Exchange Permits	Family maintenance Rs. 3,000/- per year Studies abroad Rs. 5,000/- for the first year Subsequently Rs. 3,000/- per year in addition to the usual charges on remittance, if any
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 Transaction Older than 6 Months	Rs. 750/-
ix) FCY Cash Handling Charges	Less than USD 1,000/- or equivalent - 1.5%, Minimum Rs. 1,000/-  Above USD 1000/- or equivalent - 1.2%, Minimum Rs. 1,000/- Deposit of small denominations of USD 25/- & USD 50/-, will be charged at a rate of 1.75%. Minimum Rs. 1,000/-

## E. MISCELLANEOUS

i) Obtaining SBP Approval for Customer	Rs. 1,200/- per case
ii) Correspondents' Charges	At actual
iii) Swift Charges on Foreign T.T.s	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

# DOMESTIC BANKING

## A. REMITTANCES

- |   |   |
|---|---|
| i) For Draft Effected through Local Correspondent Banks | 0.10% - Minimum Rs. 300/- (whichever is higher) |
|---|---|

Note:

Where proceeds of collection made by Banks' branches are remitted to another place, by whatever method it may be, for the purpose of centralization or otherwise, remittance charges at the above rates will be recovered.

- | ii) Pay Orders  | Rs. 450/- against account<br>Rs. 3,000/- against cash   |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
|---|---|------------------------------------|-------------------------------------|-------------------------|------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|------------------|--------------------|------------------------------------|
| iii) Pay Order in Favor of Educational Institutions                                     | 0.5% of the amount (Max Rs. 25/- including FED)   |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
| iv) Items Returned Unpaid<br>-Outward Clearing<br>-Inward Clearing<br>-Over the Counter | Free<br>Rs. 650/- (flat)<br>Rs. 550/- (flat)  |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
| v) Cancellation of Pay Order/<br>Demand Drafts  | Rs. 1,300/- per instrument  |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
| vi) Issuance of SBP Cheques<br>(if Permissible by SBP)                                  | Rs. 500/- per cheque  |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
| vii) RTGS Charges   | <table border="0"> <thead> <tr> <th>Days</th> <th>Transaction Processing Time Windows</th> <th>Per Transaction Charges</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Monday to Friday</td> <td>9:00 AM to 3:00 PM</td> <td>Rs. 220/-</td> </tr> <tr> <td>3:00 PM to 3:30 PM</td> <td>Rs. 330/-</td> </tr> <tr> <td>3:30 PM to 4:30 PM</td> <td>Rs. 550/-</td> </tr> </tbody> </table> <p>Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:</p> <table border="0"> <tr> <td>Monday to Friday</td> <td>9:00 AM to 4:30 PM</td> <td>Rs. 50/- each transfer/transaction</td> </tr> </table> <p>PRISM services can be availed from all JS Bank branches between 9:00 AM and 3:00 PM from Monday to Friday</p> | Days                               | Transaction Processing Time Windows | Per Transaction Charges | Monday to Friday | 9:00 AM to 3:00 PM | Rs. 220/- | 3:00 PM to 3:30 PM | Rs. 330/- | 3:30 PM to 4:30 PM | Rs. 550/- | Monday to Friday | 9:00 AM to 4:30 PM | Rs. 50/- each transfer/transaction |
| Days  | Transaction Processing Time Windows   | Per Transaction Charges            |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
| Monday to Friday  | 9:00 AM to 3:00 PM  | Rs. 220/-                          |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
|   | 3:00 PM to 3:30 PM  | Rs. 330/-                          |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
|   | 3:30 PM to 4:30 PM  | Rs. 550/-                          |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |
| Monday to Friday  | 9:00 AM to 4:30 PM  | Rs. 50/- each transfer/transaction |                                     |                         |                  |                    |           |                    |           |                    |           |                  |                    |                                    |

## B. 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.1,000/- (Flat) AND Commission as per (i) above, if amendment involves increase in amount or extension in validity.          |
| iii) Discrepancy Fee  | Rs.1,500/- per bill  |
| iv) Service Charges on retirement of import bills under Inland LC | 0.10% Minimum Rs. 1,500/-  |
| v) Acceptance Commission (If bill matures after expiry of LC)     | 0.10% per month Minimum Rs. 2000.00 on bill amount.  |
| vi) Mark-up on PAD (Sight Bills)                                  | 20% per annum till adjustment of finance   |
| vii) Mark-up on Forced PAD (Usance Bills)                         | 20% per annum till adjustment of finance   |



### C. 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 LC (Sight / Usance) - Clean Collection (Including Cheques)	0.35% Minimum Rs. 1,500/-
v) Mark-up on Inland Bill Purchased (IBP) (Sight / Usance)	0.35% Minimum Rs. 1,500/-
- Regular	18% per annum or as per Credit Approval
- Overdue Period	20% per annum
(Collection commission will also be charged in addition to above mark-up)	
vi) Collection charges for restricted LCs (Where negotiation is restricted to some other bank and presented to us for forwarding)	Rs.350/- (Flat) per bill

### D. MISCELLANEOUS

i) Collection Agent's charges, if the collecting bank is other than the bank, will be extra	At Actual
ii) Purchase of Bills/Cheques etc. - Documentary Bills other than those drawn against Letter of Credit and Clean Bills/Trade Cheques. - Other Cheques/Demand Instruments like dividend warrants etc.	Same charges as for collection as indicated at 1(a) above, plus mark-down 0.75% for every 15 days or part thereof. Same charges as for collection as indicated at 1(a) above, plus mark-down 0.75% for every 15 days or part thereof.
iii) Postage on Bills/Cheques	Rs. 100/-
iv) Courier Charges Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.	Rs. 250/-

### E. 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)	At actual  In addition Project Examination Fee up to and 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	At actual
(b) Godown Staff Salaries	At actual
(c) Godown Inspection Charges	At actual
i) Within Municipal Limits or within Radius of 5 Miles from the Branch	Actual conveyance charges only
ii) Outside the Above Limit	At actual
(d) Delivery Charges if a Godown Keeper is not Posted, Conveyance Charges will be Recovered	At actual
(e) Other Incidental Expenses, Insurance Premium etc.	At actual
(f) Legal Review Charges (Outside Counsel)	At actual
(g) Documentation Review Charges	Rs. 5,000/-
(h) Delivery of Goods Under Pledge	Rs. 1,000/- per delivery
(i) Arranging CIB Report from State Bank (Per Company/Individual)	Rs. 35/- (can be waived on management's discretion)
(j) Handling Charges for Marking Lien on Government Securities Issued by Other Banks/ National Savings Centers	Rs. 1,000/- per instance
(k) Handling Charges for Marking Lien on Mutual Funds at Registrar's Office	Rs. 1,000/- per case (separately for each mutual fund)
(l) Collection of Profit Coupons on Government Securities Issued by Other Banks/National Savings Centers Under Lien to Us	Rs. 1,000/- per instance
Penal Charges in case of overdue of FIM, CF Pledge	2% per annum over and above normal mark-up rate
Replacement of securities under lien to the bank	Rs. 1,000 flat per replacement
Late payment of instalments Commercial TF (If TF is to be repaid on amortisation basis)	0.1% per day of the overdue instalment amount.
LOAN PROCESSING FEE	Corporate & Commercial SME
(m) Initial Review of Credit Facilities	0.12% of facility OR Minimum Rs. 18,000/-, whichever is higher 0.12% of facility OR Minimum Rs. 6,000/-, whichever is higher
(n) Interim review/enhancements/one off transaction	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.
(o) Temporary Extension of Credit Facilities	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.

p)	Issuance of NOC (on 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. 5,000/-
q)	Issuance of No Objection for vacation of charge	Processing fee Rs. 5,000/-
r)	Credit reports issued on behalf of Client	Processing fee Rs 3,000/-
s)	Nominal fee for Pledge call option	Actual
t)	Cash Collection Services	Rs. 2,000/- per month (Conditions Apply)
	eCIB Service Charges	
i)	Per Report Charges	Rs 50/-
ii)	Per Search Charges	Rs 10/-
iii)	Login Session Charges:-	Rs 10/-
	a) For First 15 minutes	Rs 0.25/minute
	b) More than 15 minutes	Rs 1/minute
iv)	Hard copy of report generated by SBP on the request of member financial institutions, when due to technical reasons they are unable to access the online facility.	Rs 150/report
D)	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. 80/-  Postage/Courier Charges i) within city Rs. 90/- ii) outside city Rs. 180/-
ii)	Account to Account transfer	Rs. 125/- (Not Applicable on Current Accounts)
E)	PROPRIETARY ATM/VISA/ MASTERCARD DEBIT CARD CHARGES	
i)	ATM cash withdrawal charges	Free on JS Bank ATMs Rs. 18.5/- (other Bank ATMs), unless waived as per product features
ii)	Chip Maintenance Charges (Chip Debit Cards)	Rs. 600/- per annum
iii)	Proprietary Card Issuance Fee	NIL
	EMV PayPak ClassicT	Rs.1,000/-
iv)	Visa Debit Card Issuance Fee	NIL
v)	Visa Debit Card Issuance Fee	
	Classic	Rs.1,300/-
	Classic Supplementary	Rs.650/-
	Gold	Rs. 2,600/-
	Gold Supplementary	Rs. 1,300/-
	Platinum	Rs. 4,800/-
	Platinum Supplementary	Rs. 2,400/-
	Visa Signature Debit Card	Rs. 18,000/-
	Visa Prepaid Card Annual fee	Rs. 1,000/-

vii)	<b>Visa Debit Card Reissuance/ upgrade</b> Classic reissuance Gold reissuance Visa Signature reissuance Visa Prepaid card reissuance Platinum reissuance Classic to Gold upgrade Gold to Platinum upgrade Classic to Platinum upgrade	Rs. 950/- (Principal & Supplementary Cards) Rs. 1,700/- (Principal & Supplementary Cards) Rs. 10,800/- (Principal & Supplementary Cards)T Rs. 850/- Rs. 2,400/- (Principal & Supplementary Cards) Rs. 1,700/- (Principal & Supplementary Cards) Rs. 1,900/- (Principal & Supplementary Cards) Rs. 2,800/- (Principal & Supplementary Cards)
viii)	<b>International ATM Cash Withdrawal</b>	Rs. 1000/- per transaction or 4% whichever is higher

### MasterCard Debit Card

	<b>MasterCard Debit Card issuance Fee</b>	Nil
	<b>MasterCard Annual Fee</b>	
	<b>MasterCard Gold</b>	Rs. 1,450/-
	<b>MasterCard Gold Supplementary</b>	Rs. 700/-
	<b>MasterCard Titanium</b>	Rs.2,200/-
	<b>MasterCard Titanium Supplementary</b>	Rs. 1,300/-
	<b>MasterCard Platinum</b>	Rs. 4,800/-
	<b>MasterCard Platinum Supplementary</b>	Rs. 2,400/-
	<b>MasterCard World</b>	Rs. 20,000/-
	<b>Mastercard Prepaid Card Annual fee</b>	Rs.1,100/-
	<b>Mastercard Prepaid card reissuance</b>	Rs.800/-
	<b>MasterCard Gold reissuance</b>	Rs.950/- (Principal & Supplementary Cards)
	<b>MasterCard Titanium reissuance</b>	Rs.1,650/- (Principal & Supplementary Cards)
	<b>MasterCard Platinum reissuance</b>	Rs.2,400/- (Principal & Supplementary Cards)
	<b>MasterCard World reissuance</b>	Rs.13,000/- (Principal & Supplementary Cards)
	<b>MasterCard Gold to Titanium upgrade</b>	Rs.1,650/- (Principal & Supplementary Cards)
	<b>MasterCard Titanium to MasterCard Platinum/Gold upgrade</b>	Rs. 1,900/- (Principal & Supplementary Cards)
	<b>MasterCard Gold to MasterCard Platinum upgrade</b>	Rs. 3000/- (Principal & Supplementary Cards)
-	<b>Visa Debit to Mastercard (switching fee)</b>	Free
xii)	<b>POS Transactions (Local)</b>	Free
	<b>POS Transactions (International)</b>	4% of transaction amount
xii)	<b>Balance Inquiry</b>	Free (JS Bank ATMs) Rs. 2.5/- (1Link /M-Net Bank ATMs) Rs. 220/- (International ATMs)
xiii)	<b>Mini Statement</b>	Free
xiv)	<b>Retrieval Charges</b>	Rs. 700/- (per transaction)
xv)	<b>Arbitration/Charge Back</b>	USD 500/-
xvi)	<b>Card Capture (International)</b>	USD 15/-
xvii)	<b>Visa Debit Card Internet Activation Charges</b>	Rs. 350/- per annum
xviii)	<b>Visa Debit Card Limit Enhancement Annual Fee</b>	Rs. 700/- per annum
xix)	<b>Visa Debit Card Direct Funds Transfer</b>	3% of transaction amount
<b>H. eBANKING SERVICES</b>		
i)	<b>SMS Alerts</b>	Rs. 1,900 per annum
ii)	<b>SMS Alerts Digital Transactions</b>	Free
iii)	<b>Payment Card Transactional SMS Alerts</b>	Rs. 0.4 per sms
iv)	<b>eStatements</b>	Free
v)	<b>Internet Banking Registration</b>	Free
vi)	<b>Utility Bills Payment Service (UBPS)</b>	Free
vii)	<b>IBFT (Inter Bank Funds Transfer)</b>	Through ATM: Rs.145/- per transaction Through Mobile & Internet Banking: Rs. 110/- per transaction
viii)	<b>Mobile Banking</b>	Rs. 1,750/- per annum

<b>G) CALL CENTRE AND IVR SERVICES</b> (0800-011-22)	
Balance Inquiry	Free
Mini statement (voice and fax)	Free
MasterCard/Visa Debit PIN issuance and change	Free
TPIN issuance and change	Free
MasterCard/Visa Debit Card Blocking	Free
<b>H) MISCELLANEOUS CHARGES</b>	
<b>i) Stop payment of Cheques drawn on us</b>	For Local Currency Accounts Rs. 550/- for one cheque Rs. 850/- for multiple cheques in a cheque book/ Entire cheque book  For Foreign Currency Accounts USD 5/- per cheque
<b>ii) Duplicate Statement</b>	Rs. 35/- per Rs. 400/- each r statement
<b>iii) Duplicate Advices</b>	Rs. 400/- each
<b>iv) Balance Certificates</b>	Rs. 400/- each
<b>v) Confirmation of balances to Auditors</b>	Rs. 500/-
<b>vi) Issuance of counter cheque</b>	Rs. 200/- (per cheque plus govt. duties)
<b>vii) Account closure charges (on customer request)</b>	Rs. 1,400/- (NIL for JS Asaan Current Account & JS Asaan Savings Account & PLS Rupee Savings Account)
<b>viii) Issuance of proceeds Certificates for remittance received 6 months or earlier</b>	Free if the proceeds are credited to an account with the drawee bank. In others cases the charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary
<b>ix) Miscellaneous Certificates</b>	Rs. 160/- (per certificate)
<b>x) Safe Deposit Lockers</b>	
a) Small	Rs. 5,500/- per annum or security deposit of Rs.45,000/-
b) Medium	Rs. 8,500/- per annum or security deposit of Rs.75,000/-
c) Large	Rs. 9,500/- per annum or security deposit of Rs. 90,000/-
d) Private - Small	Rs. 10,000/- per annum or security deposit of Rs. 100,000/-
d) Private - Large	Rs. 15,000/- per annum or security deposit of Rs. 120,000/- Late fee of 10% will apply if fees are not paid within 30 days of renewal
<b>xi) Safe Deposit Breaking Charges</b>	Rs. 8,500/- plus actual expenses
<b>xii) Key Deposit (refundable upon surrender of locker)</b>	
a) Small	Rs. 4,500/-
b) Medium	Rs. 6,500/-
c) Large	Rs. 7,500/-
<b>xiii) Postage/ courier charges on drafts/Pay orders/other documents</b>	Rs. 120/- within city Rs. 220/- outside city
<b>xiv) Issuance of Chequebooks</b>	Rs. 28 per leaf (if average balance is below Rs. 50,000) Rs. 14 per leaf (for first cheque book or if average balance is above Rs. 50,000)
<b>xv) Account Maintenance Charges</b>	Rs.50/- per month if Average Balance is below PKR 50,000/-, except on Kamiyab Business Account, PLS Savings, BBA, JS Asaan Current Account, Rupee Current Account, JS Platinum Business Account and JS Premium Current Account
<b>xvi) Same day clearing of cheques</b>	Rs. 650/- per Cheque
<b>xvii) Transaction charges</b>	
a) Intra-city Online Banking	Free for all accounts
b) Inter-city clearing Charges (outward)	Rs. 450 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 450 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
<b>xviii) Fee for verifying and marking lien on government Securities issued by us on request by third party.</b>	Rs. 50/- per scrip- Maximum Rs.1,000/-

xix)	Fee for issuance of confirmation/investment certificate against Government securities (SSC's, DSC's, USDB's)	Rs. 575/- per certificate
xx)	Excise/ Stamp Duty	As per regulations
xxi)	Custodial Services Charges on Investment Portfolio Security Accounts (IPS) with SBP	
	Balance Upto Rs. 1mn per issue	No charges
	Balance more than Rs.1mn per issue	0.020% per issue
	IPS Transfer charges	Rs. 1,000/- flat per transaction
xxii)	Hold Mail	Rs. 600/- per annum
l)	FEE WAIVERS	Rs. 600/- per annum
i)	JS Business Raabta Current Account	
	Monthly Average Balance	Rs. 250,000/- and above
	Chequebook Issuance **	If Average Balance of Rs. 250,000 and above: Free - chequebook of up to 100 leaves. If Average Balance is below Rs. 250,000: Charges as per SOC
	Pay Orderst	Free
	Internet Banking	Free
	Platinum Debit card annual fee **	Free
	Inter-city clearing	As per SOC
	Same day clearing	As per SOC
	SMS Alerts **	Free
	Mobile Banking	Free
	Cancellation of PO/DD	As per SOC
	Collection Cheque (Local)	As per SOC
	Retained Mail	As per SOC
	Stop Payment	As per SOC
	Courier / Postage	As per SOC
	Statement Issuance	As per SOC
	Balance Certificate	As per SOC
		*Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited companies
		** Waiver of charges are on the basis of average balance of the previous month. 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.
		*** Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances
ii)	JS Privilege Raabta Current Account	
	Monthly Average Balance	Rs. 250,000/- and above
	Chequebook Issuance *	If Average Balance of Rs. 250,000 and above: Free - chequebook of up to 100 leaves. If Average Balance is below Rs. 250,000: Charges as per SOC
	Internet Banking	Free
	Pay Orders	Free
	Platinum Debit card annual fee *	Free
	Inter-city clearing	As per SOC
	Same day clearing	As per SOC
	SMS Alerts *	Free
	Mobile Banking	Free
	Cancellation of PO/DD	As per SOC
	Collection Cheque (Local)	As per SOC
	Retained Mail	As per SOC
	Stop Payment	As per SOC
	Courier / Postage	As per SOC
	Statement Issuance	As per SOC

**Balance Certificate**

As per SOC

\* Waiver of charges are on the basis of average balance of the previous month. 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.

\*\* Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances

**iii) JS Pearl Raabta Current Account****Monthly Average Balance**

Rs. 150,000/- and above

**Chequebook Issuance \***

As per SOC

**Internet Banking**

Free

**Titanium MasterCard/Gold Debit card annual fee \***

Free

**Inter-city clearing**

As per SOC

**Same day clearing**

As per SOC

**SMS Alerts \***

As per SOC

**Mobile Banking**

Free

**Cancellation of PO/DD**

As per SOC

**Collection Cheque (Local)**

As per SOC

**Retained Mail**

As per SOC

**Stop Payment**

As per SOC

**Courier / Postage**

As per SOC

**Statement Issuance**

As per SOC

**Balance Certificate**

As per SOC

\* Waiver of charges are on the basis of average balance of the previous month. 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.

\*\* Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances

**iv) JS Premier Raabta Current Account****Monthly Average Balance:**

Rs. 150,000/- and above

**a) Cheque Book Issuance\***

If Average Balance of Rs. 150,000 and above: 4 Free - chequebook each year of up to 100 leaves.

If Average Balance is below Rs. 150,000: Charges as per SOC

**b) Internet Banking**

Free

**c) Pay Orders**

2 per month

**d) Classic Debit Card Annual Fee\***

Free

**e) Intercity Clearing**

As per SOC

**f) Same Day Clearing**

As per SOC

**g) SMS Alerts**

As per SOC

**h) Mobile Banking**

Free

**i) Cancellation of P.O./D.D.**

As per SOC

**j) Collection Cheque (Local)**

As per SOC

**k) Retained Mail**

As per SOC

**l) Stop Payment**

As per SOC

**m) Courier/Postage**

As per SOC

**n) Statement Issuance**

As per SOC

**o) Balance Certificate**

As per SOC

\* Waiver of Charges is on the basis of average balance of the previous month. 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.

\*\* Waiver of Charges is on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances.

V) JS Executive Raabta Current Account	
Monthly Average Balance	Rs. 75,000/- and above
Chequebook Issuance *	As per SOC
Internet Banking	Free
Debit card annual fee *	As per SOC
Inter-city clearing	As per SOC
Same day clearing	As per SOC
SMS Alerts *	As per SOC
Mobile Banking	As per SOC
Cancellation of PO/DD	As per SOC
Collection Cheque (Local)	As per SOC
Retained Mail	As per SOC
Stop Payment	As per SOC
Courier / Postage	As per SOC
Statement Issuance	As per SOC
Balance Certificate	As per SOC
	* Waiver of charges are on the basis of average balance of the previous month. 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.
	** Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances
iv) JS Platinum Business Account*	
a) Monthly Average Balance	Rs. 150,000/- and above
b) Chequebook Issuance **	If Average Balance of Rs. 150,000 and above: Free - chequebook of up to 100 leaves. If Average Balance is below Rs. 150,000: one chequebook Free (50 leaves), every calendar month
c) Internet Banking	Free
d) Platinum MasterCard/VISA Debit card annual fee **	Free
e) Inter-city Clearing	Free
f) Same Day Clearing	Free
g) SMS Alerts **	Free
h) ATM Cash Withdrawal Fee ( 1 -Link & M - Net) ***	Free (Charges to be reversed every day)
i) Issuance of Pay Order **	Free
j) Cancellation of PO/DD	Free
k) Collection Cheque (Local)	Free
l) Retained Mail	Free
m) Stop Payment	Free
n) Courier / Postage	Free
o) Statement Issuance	Free
p) Balance Certificate	Free
	*Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited companies
	** Waiver of charges are on the basis of average balance of the previous month. 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.
	*** Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances



vii) JS Premium Current Account

**Monthly Average Balance:**

- a) Cheque Book Issuance
- b) Internet Banking
- c) Titanium MasterCard/Gold VISA Debit card annual fee \*\*
- d) Intercity Clearing
- e) Same Day Clearing
- f) Lockers\* (Rental)
- g) ATM Cash Withdrawal Fee (1Link & MNet)
- h) Issuance of Pay Order\*\*
- i) Cancellation of P.O./D.D.

**Rs. 100,000/- and above**

- 1st cheque book Free (50 leaves), regardless of average balance
- Free
- Free
- Free
- Free
- One Small Locker free
- Free (Charges to be reversed every day), regardless of balance
- 4 Free per month
- Free

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

\*\* Waiver of Charges is on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be applied based on actual balance in the account.

viii) Kamiyab Business and LCY Current Account

**Monthly Average Balance \*\*\***

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Retained Mail
- d) Stop Payment
- e) Cheque Book Issuance
- f) Issuance of P.O./D.D.
- g) Courier/Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Lockers\* (Rental)
- k) MasterCard Gold/VISA Classic Debit card annual fee \*\*
- l) Intercity Clearing
- m) Same Day Clearing
- n) Cancellation of P.O./D.D.

**Rs. 100,000/- and above**

- Free
- Free
- Free
- Free
- Free (up to 100 leaves)
- Free
- Free
- Free
- Free
- One Small Locker free
- Free
- Free
- Free
- Free
- Free

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

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

\*\*\* Waiver of Charges is on the basis of average balance of the previous month. In case of account opened in the current month, waivers will be allowed based on actual balance in the account.

<b>ix) JS Elite Current Account</b>	
a) Cheque Book Issuance	1st cheque book Free (10 leaves)
b) Internet Banking	Free
c) MasterCard Gold/Classic VISA Debit card annual fee	Free
d) ATM Cash Withdrawal Fee (1Link & MNet)	Free (Charges to be reversed every day)
e) SMS Alerts	Free for 1st three months
f) IBFT	Free
g) Mobile Banking	Subsidized @ Rs. 825/- per annum
<b>x) JS Elite Plus Current Account</b>	
a) Cheque Book Issuance	Up to 4 cheque books per year (25 leaves)
b) Internet Banking	Free
c) Titanium MasterCard/Gold VISA Debit card annual fee	Free
d) ATM Cash Withdrawal Fee (1Link & MNet)	Free (Charges to be reversed every day)
e) SMS Alerts	Free for 1st three months
f) IBFT	Free
g) Pay Order	Free
h) Mobile Banking	Free
<b>xi) Rupee Plus Savings Account Special Deposit Account</b>	
<b>Monthly Average Balance***</b>	<b>Rs. 250,000/- and above</b>
a) Counter Cheques	2 free per month
b) Collection Cheque (Local)	2 free per month
c) Retained Mail	Free
d) Stop Payment	Free
e) Cheque Book Issuance	Free 1st cheque book (up to 50 leaves)
f) Issuance of P.O./D.D.	2 free per month
g) Courier/Postage	Free
h) Statement Issuance	Free
i) Balance Certificate	Free
j) Lockers* (Rental)	One Small Locker free
k) MasterCard Gold/VISA Classic Debit card annual fee***	Free
l) Intercity Clearing	Free
m) Same Day Clearing	Free
n) Telebanking Services	Free
	*Subject to availability of vacant lockers at the branch where account is maintained.
	** Applicable for individuals, sole proprietorships and partnership accounts.
	*** Waiver of charges are on the basis of average balance of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.