



# JS Elite Current Account

## A Step Beyond

JS Elite Current Account is an account specially designed to cater to the needs of both the employer and the employees, a complete banking solution that offers additional perks and benefits along with smooth and efficient salary processing. As a JS Elite Customer, you can enjoy transactional benefits, convenience, exceptional service and security of funds, all in one account. It is indeed an account for every individual's needs!

Peace of mind and best in the class banking service that is a step beyond.

### Benefits for the Employer

JS Elite Current Account not only streamlines your salary payments but also offers the best in class banking facilities to cater to all your banking needs. Our efficient onboarding, salary disbursements and dedicated experienced relationship managers ensure that you are offered banking services that are a class apart.

### Benefits of JS Elite Current Account Holders

#### Cheque Book - Free!

Start your Elite experience with a customized cheque book. First Cheque Book of 10 Leaves is provided to all JS Elite Current Account holders, absolutely free of charge!

#### Classic Debit Card - Free!

Experience the power of being a JS Elite customer with your Free Classic Debit Card!

#### ATM Cash Withdrawals -Free!

With JS Elite Current Account, cash withdrawals from any 1-Link or M-Net ATMs are free of charge!

#### Inter Bank Funds Transfer (IBFT) - Free!

Enjoy the ease and convenience of being a JS Elite customer with Free IBFT service!

#### SMS Alerts

With the real time SMS service, you will stay up-to-date on all your account transactions.

#### Cash Withdrawal Insurance - Free!

JS Elite Current Account provides you security for cash withdrawals made anywhere in Pakistan, through a JS Bank branch or any ATM in Pakistan. This coverage has been designed to reimburse your losses from a snatching or holdup upon cash withdrawal. You are covered for cash withdrawals up to a total of Rs. 50,000 per year, for up to two instances per annum!

Cash Withdrawal Insurance is valid as long as you inform the Bank within 30 minutes of the snatching, and is limited to 500 meters radius of the branch or ATM where the withdrawal was made.

#### Mobile Snatching Insurance - Free!

Never worry about your mobile being snatched again. All JS Elite Current Account customers are covered up to Rs. 20,000 for mobile snatching Insurance!

The mobile insurance is claimable once a year provided you inform the Bank within 30 minutes of the snatching.

#### Wallet Snatching Insurance - Free!

JS Elite Current Account also provides coverage in case of wallet snatching, to cover for re-issuance of vital documents such as driving license and CNIC, for up to Rs. 5,000.

Wallet insurance is claimable once a year provided you inform the Bank within 30 minutes of the snatching.

#### Personal Accidental / Permanent Total Disability Insurance - Free!

As a JS Elite Current Account holder, you will be insured for up to Rs. 300,000 for accidental loss of life or permanent total disability due to snatching, duress and forced deprivation of cash withdrawn.

#### Claim Process

As soon as any snatching takes place, please inform your Employee Banking Relationship Manager, any JS Bank branch or JS Bank Phone Banking at 0800-011-22 and report the incident. You can then fill out an Insurance Claim Form, which is available with all Employee Banking representatives. Click here to download the insurance claim form.