



01 January to 30 June 2018

**Schedule of Charges**

0800-011-22 | [www.jsbl.com](http://www.jsbl.com)  
323 Branches in 161 Cities  
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 **JS BANK**  
BARHNA HAI AAGEY

## INTERNATIONAL BANKING

### A. IMPORTS

|   | First Quarter or part thereof   | Each Subsequent Quarter or part thereof | Minimum Rupees |
|---|---|---|----------------|
| i) Cash Letters of Credit   | 0.40%   | 0.30%                                   | Rs. 2,000/-    |
| ii) Non Reimbursable L/C Under Barter/Aids/Loans  | 1.00% per quarter or part thereof – Minimum Rs. 1,500/-   |   |                |
| iii) At The Time of Retirement, of Local/Import Bills Under Sight/Usance L/C and Contract/Collection Settlement | 0.10% flat – Minimum Rs. 1,500/-  |   |                |
| iv) Amendments Under Letter of Credit   | Rs. 1,000/- per amendment (flat) for amendments other than increase in amount or extension in period of shipment. Commission rates specified under item (i) or (ii) above, if amendment involves increase in amount or extension in period of shipment. Minimum Rs. 1,500/- |   |                |
| v) (a) Mark-up in the Case of Bills Under Import L/C (Sight)  | a) 18.00% p.a. if the bill is retired within 15 days from the date of advice of drawing.<br>b) 25.00% p.a. if the bill is retired after 15 days from the date of advice of drawing.   |   |                |
| (b) Mark-up in the Case of Usance Bills Under Import/Inland L/C Not Retired on Due Date                         | @25.00% p.a.  |   |                |
| vi) Items Returned Unpaid   | Rs. 2,000/- (flat)  |   |                |
| vii) Acceptance Commission on Usance L/C (Local/Foreign)  | 0.10% per month acceptance commission on bill amount if payment date falls after L/C expiry.  |   |                |
| viii) (a) Registration of Contract for Import on CAD/DP/DA Basis  | 0.20% (flat) – Minimum Rs. 2,000/-  |   |                |
| (b) Amendments Under Import-Contract  | Rs. 1,000/- per amendment (flat) for an amendment other than increase in amount or extension in period of shipment. Commission rates specified under item (a) above, if amendment involves increase in amount or extension in period of shipment - Minimum Rs. 2,000/-      |   |                |
| ix) Advance Payment   | Rs. 2,000/- per item (flat) plus TT & FX against import service; Charges as per tariff.   |   |                |
| x) Airway Bill Endorsement/Guarantee Issued to Shipping Companies in Lieu of Bills of Lading                    | Rs. 2,000/- (flat)  |   |                |
| Credit Report on Beneficiary and/or Foreign Buyer   | At Actual   |   |                |

|  |  |
|--|--|
| xi) Courier Charges<br>a) For Local<br>b) For Foreign  | Rs. 250/- (flat)<br>Rs. 2,500/-  |
| xii) Short Cable/Swift<br>Charges on Import L/C  | Rs. 600/-  |
| xiii) Full Cable/Swift Charges<br>on Import L/C  | Rs. 1,200/-  |
| xiv) L/C Amendment<br>Through Swift  | Rs. 700/-  |
| xv) Inland L/C   | 0.35% every quarter or part thereof - Minimum Rs. 3,000/-                                  |
| xvi) Amendments on<br>Local L/C  | Rs. 1,000/- per amendment (flat)   |
| xvii) If Amendment Involves<br>Increase in Amount or<br>Extension in Period                                      | Minimum Rs. 2,000/- per amendment  |
| xviii) Draft L/C Charges   | NIL  |
| <b>B. EXPORTS</b>  |  |
| Charges for exports to Afghanistan<br>and Central Asian Countries against<br>deposits and surrender of FCY notes | 0.075% for exports to Central Asian Countries,<br>including Afghanistan, against FCY notes |
| Handling Charges   | 0.075% against advance payment in FCY notes  |
| i) Letters of Credit   |  |
| (a) Advising of L/C  | Rs. 500/- for JS Bank customers and<br>Rs. 2,000/- for other customers                     |
| (b) Advising of<br>Amendments  | Rs. 350/- for JS Bank customers and<br>Rs. 1,000/- for other customers                     |
| ii) Negotiation/Collection of<br>Ruppee Bills Under L/Cs   | 0.25% - Minimum Rs. 1,000/-  |
| iii) Confirmation  | 0.25% per quarter - Minimum Rs. 3,000/-  |
| iv) Transfer of Export L/Cs  | Rs. 1,000/- (flat)   |
| v) Reimbursement Payment<br>to Other Banks from<br>Non-Resident Rupee/ACU<br>Dollar Accounts                     | Rs. 2,000/-  |
| vi) If the Documents are<br>Sent to Other Local<br>Banks Under<br>Restricted L/C                                 | Rs. 500/- (flat)   |
| vii) Collection<br>– Foreign Currency  |  |
| (a) Clean – for Exports  | Rs. 500/- (flat)   |
| (b) Documentary Export<br>Collection   | Rs. 500/- (flat)   |

|  |  |
|--|--|
| (c) If Documents are Sent to Us by Other Banks for Collection Under Restricted L/C         | Rs. 1,000/- (flat)                                       |
| viii) Handling of Duty Draw-Back Claim   | 0.25% per claim – Minimum Rs. 250/-                      |
| ix) Service Charges on Foreign Exchange Transactions (Exports)                             | 0.10% - Minimum Rs. 1,000/-                              |
| x) EDS   | Rs. 80/- per bill or as per existing regulations         |
| xi) Services Charges on Handling of Research and Development (RnD) Cases                   | Rs. 1,000/- (flat)                                       |
| xii) Over Due Mark-up on Discounted Bill Under Inland L/C Payment not Received on Due Date | @3% over the rate of mark-up charged - Minimum Rs. 500/- |
| xiii) Export Reimbursement Claim-Swift Charges   | Rs. 1,000/-  |

### 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                     | Annual Guarantee business volume of over USD 5mn<br>Commission Charges will be 0.125% per quarter or part thereof - Minimum USD 100 |
| 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)<br>(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, expiry date and a date by which claims are to be lodged.

#### D. REMITTANCES

|  |   |
|--|---|
| i) Foreign Outward Drafts/<br>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.<br>Otherwise a flat charge of Rs. 3,000/- (Cash Master)  |
| iii) Foreign Currency<br>Cheques/Drafts<br>Purchased<br>(in Addition to Interest)  | Interest @ LIBOR+5%<br>Instrument drawn in USD 0.5%<br>Minimum Rs. 500/-<br>Instrument drawn in currencies other than USD 1%<br>Minimum Rs. 500/-                                       |
| iv) Collection Foreign<br>Currency- Clean/Checks   | USD 5 or Rs. 700/-, whichever is higher   |
| v) Foreign Exchange<br>Permits   | Family maintenance Rs. 3,000/- per year<br>Studies abroad Rs. 5,000/- for the first year<br>Subsequently Rs. 3,000/- per year in addition<br>to the usual charges in remittance, if any |
| vi) Arranging Specific<br>Approval from SBP<br>Relating to Capital Transfer,<br>Dividend Remittance and<br>Remittance Under<br>Foreign Currency Loans etc. | Rs. 1,200/- per case  |
| vii) Cancellation of Draft   | USD 5 or Rs. 700/-, whichever is higher   |
| viii) Producing PRC<br>(Proceeds Realization Certificate)<br>for Transaction Older than 6 Months   | Rs. 750/-   |
| ix) FCY Cash Handling Charges  | Less than USD 1000 or equivalent - 1.5%,<br>Minimum Rs. 1,000/-<br>Above USD 1000 or equivalent - 1.2%,<br>Minimum Rs. 1,000/-  |

**Note:**

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<br>for Customer      | Rs. 1,200/- per case   |
| ii) Correspondents' Charges                    | At Actual  |
| iii) Swift Charges on<br>Foreign T.T.s         | USD 8 or Rs. 1,000/-, whichever is higher  |
| iv) Fax Charges if Requested<br>by Customer    | Rs. 50/- per sheet (within city)<br>Rs. 100/- per sheet (out of city)<br>Rs. 500/- per sheet (foreign) |
| v) Charges on Foreign Bills<br>Returned Unpaid | Rs. 600/-  |
| vi) Miscellaneous Foreign<br>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) |
|---|---|

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. 350/- against account<br>Rs. 2,500/- 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. 500/- (flat)<br>Rs. 400/- (flat)  |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |   |  |  |                  |                    |                                    |
| v) Cancellation of Pay Order/<br>Demand Drafts  | Rs. 1,000/- per instrument  |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |   |  |  |                  |                    |                                    |
| vi) Issuance of SBP Cheques<br>(if Permissible by SBP)  | Rs. 500/- per cheque  |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |   |  |  |                  |                    |                                    |
| vii) RTGS Charges   | <table> <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> <tr> <td colspan="3">Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:</td> </tr> <tr> <td>Monday to Friday</td> <td>9:00 AM to 4:30 PM</td> <td>Rs. 50/- each transfer/transaction</td> </tr> </tbody> </table> <p>PRISM services can be availed from all JS Bank branches between 09:00 AM and 03:00 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/- | Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction: |  |  | 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/-                          |                                     |                         |                  |                    |           |                    |           |                    |           |   |  |  |                  |                    |                                    |
| Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction: |   |                                    |                                     |                         |                  |                    |           |                    |           |                    |           |   |  |  |                  |                    |                                    |
| Monday to Friday  | 9:00 AM to 4:30 PM  | Rs. 50/- each transfer/transaction |                                     |                         |                  |                    |           |                    |           |                    |           |   |  |  |                  |                    |                                    |

### B. BILLS

|   |  |
|---|--|
| i) Collections  |  |
| (a) Clean (Including Cheques)   | 0.18% Minimum Rs. 300/-  |
| ii) Purchase of Bills/<br>Cheques etc.  |  |
| (a) Documentary Bills Other than those Drawn against Letter of Credit and Clean Bills/<br>Trade Cheques | Same Charges as for collection as indicated at 1 (a) above, plus mark-down 0.75% for every 15 days or part thereof |
| (b) Other Cheques/Demand Instruments like Dividend Warrants etc.  | 0.40% - or Rs. 300/- whichever is higher   |
| (c) Postage on Bills/Cheques  | Rs. 100/-  |
| (d) Courier Charges   | Rs. 150/-  |

### C. ADVANCES

Following charges will be recovered in addition to mark-up/return on investment

|   |  |
|---|--|
| i) Miscellaneous Charges<br>(i.e. Charges for Documents, Evaluation of 1% Security and Maintenance thereof etc) | At Actual<br>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                                       |   |
| <b>LOAN PROCESSING FEE</b>  | 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/ Excess Over Limit/ One Time Transactions   | 0.06% of facility OR Minimum Rs. 9,000/-, whichever is higher  | 0.06% of facility OR Minimum Rs. 3,000/-, whichever is higher |

|  |   |   |
|--|---|---|
| (o) Temporary Extension of Credit Facilities                               | 0.06% of facility OR Minimum Rs. 9,000/-, whichever is higher | 0.06% of facility OR Minimum Rs. 3,000/-, whichever is higher |
| (p) Issuance of No Objection for Pari Passu Charge Over Assets             | 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 the Client                          | Processing fee Rs. 3,000/-                                    |   |
| (s) Nominal Fee for Pledge Call Option                                     | At Actual   |   |
| (t) Verification of Mortgage Properties from Registrar/ Patvari Site Visit | At Actual   |   |
| (u) Cash Collection Services   | Rs. 2,000/- per month (Conditions Apply)                      |   |

#### D. STANDING INSTRUCTION FEES

|                                 |  |
|---------------------------------|--|
| i) Standing Instruction Fee     | Rs. 500/- per transaction apart from the relevant Charges on remittance, where applicable<br>For clients' staff salaries disbursements (as per agreed arrangement)<br>i) Credit to account(s) with Bank- NIL<br>ii) Pay Order/Draft Rs. 60/-<br>Postage/Courier Charges<br>i) within city Rs. 60/-<br>ii) outside city Rs. 115/- |
| ii) Account to Account Transfer | Rs. 90/- (Not applicable on Current Accounts)  |

#### E. PROPRIETARY ATM/VISA CARD/ DEBIT CARD CHARGES

|   |   |
|---|---|
| i) ATM Cash Withdrawal Charges                  | Free on JS Bank ATMs<br>Rs. 15/- (other Bank ATMs)<br>unless waived as per product features |
| ii) Chip Maintenance Charges (Chip Debit Cards) | Rs. 500/- per annum   |
| iii) Proprietary Card Issuance Fee              | NIL   |
| iv) Proprietary Card Annual Fee                 | Rs. 850/- per annum   |
| v) Visa Debit Card Issuance Fee                 | NIL   |
| vi) Visa Debit Card Annual Fee                  |   |
| Classic   | Rs. 1,000/-   |
| Classic Supplementary                           | Rs. 500/-   |
| Gold  | Rs. 2,000/-   |
| Gold Supplementary                              | Rs. 1,000/-   |
| Platinum  | Rs. 3,500/-   |
| Platinum Supplementary                          | Rs. 1,750/-   |
| Visa Signature Debit Card                       | Rs. 15,000/-  |
| Visa Prepaid Card Annual fee                    | Rs. 1,000/-   |
| vii) Visa Debit Card Reissuance/Upgrade         |   |
| Classic Reissuance                              | Rs. 700/- (Principal & Supplementary Cards)   |
| Gold Reissuance                                 | Rs. 1,250/- (Principal & Supplementary Cards)   |
| Visa Signature reissuance                       | Rs. 9,000/-   |
| Visa Prepaid card reissuance                    | Rs. 700/-   |
| Platinum Reissuance                             | Rs. 1,800/- (Principal & Supplementary Cards)   |
| Classic to Gold Upgrade                         | Rs. 1,250/- (Principal & Supplementary Cards)   |
| Gold to Platinum Upgrade                        | Rs. 1,500/- (Principal & Supplementary Cards)   |
| Classic to Platinum Upgrade                     | Rs. 2,400/- (Principal & Supplementary Cards)   |



|   |   |
|---|---|
| viii) International ATM Cash Withdrawal                 | Rs. 800/- per transaction or 4%, whichever is higher  |
| <b>Mastercard DEBIT CARD CHARGES</b>                    |   |
| Mastercard Debit Card issuance Fee                      | Nil   |
| <b>Mastercard Annual Fee</b>                            |   |
| Mastercard Gold   | Rs. 1,100/-   |
| Mastercard Gold Supplementary                           | Rs. 550/-   |
| Mastercard Titanium                                     | Rs. 1,900/-   |
| Mastercard Titanium Supplementary                       | Rs. 950/-   |
| Mastercard Platinum                                     | Rs. 3,300/-   |
| Mastercard Platinum Supplementary                       | Rs. 1,650/-   |
| Mastercard World  | Rs. 15,000/-  |
| <b>Mastercard Reissuance/Upgrade</b>                    |   |
| Mastercard Gold Reissuance                              | Rs. 600/- (Principal & Supplementary Cards)   |
| Mastercard Titanium Reissuance                          | Rs. 1,100/- (Principal & Supplementary Cards)   |
| Mastercard Platinum Reissuance                          | Rs. 1,700/- (Principal & Supplementary Cards)   |
| Mastercard World Reissuance                             | Rs. 12,000/- (Principal & Supplementary Cards)  |
| Mastercard Gold to Titanium Upgrade                     | Rs. 1,100/- (Principal & Supplementary Cards)   |
| Mastercard Titanium to Mastercard Platinum/Gold Upgrade | Rs. 1,400/- (Principal & Supplementary Cards)   |
| Mastercard Gold to MasterCard Platinum Upgrade          | Rs. 2,200/- (Principal & Supplementary Cards)   |
| Mastercard Debit to Visa Debit Card (switching fee)     | Mastercard Debit Card will be cancelled & full Visa subscription charges will apply for the selected category |
| Visa Debit to MasterCard (switching fee)                | Free  |
| ix) POS Transactions (Local)                            | Free  |
| POS Transactions (International)                        | 3.5% of transaction amount  |
| x) Balance Inquiry                                      | Free (JS Bank & 1 Link ATMs)<br>Rs. 5/- (MNet Bank ATMs)<br>Rs. 200/- (International ATMs)                    |
| xi) Mini Statement                                      | Free  |
| xii) Retrieval Charges                                  | Rs. 700/- (per transaction)   |
| xiii) Arbitration/Charge Back                           | USD 500   |
| xiv) Card Capture (International)                       | USD 15  |
| xv) Debit Card Internet Activation Charges              | Rs. 300/- per annum   |
| xvi) Debit Card Limit Enhancement Annual Fee            | Rs. 600/- per annum   |
| xvii) Debit Card Direct Activation                      | Rs. 300/- per annum   |
| xviii) Debit Card Direct Funds Transfer                 | 3% of transaction amount  |
| <b>F. eBANKING SERVICES</b>                             |   |
| i) SMS Alerts   | Rs. 1,500/- per annum   |
| ii) eStatements   | Free  |
| iii) Internet Banking Registration                      | Free  |
| iv) Utility Bills Payment Service (UBPS)                | Free  |
| v) IBFT (Inter Bank Funds Transfer)                     | Through ATM: Rs. 110/- per transaction<br>Through Mobile & Internet Banking: Rs. 70/- per transaction         |
| vi) Mobile Banking                                      | Rs. 1,200/- per annum   |
| <b>G. CALL CENTER AND IVR SERVICES (0800-011-22)</b>    |   |
| i) Balance Inquiry                                      | Free  |
| ii) Mini Statement (Voice and Fax)                      | Free  |

|                                    |      |
|------------------------------------|------|
| iii) Debit PIN Issuance and Change | Free |
| iv) TPIN Issuance and Change       | Free |
| v) Debit Card Blocking             | Free |

#### H. MISCELLANEOUS CHARGES

|   |  |
|---|--|
| i) Stop Payment of Cheques Drawn on Us  | For Local Currency Accounts<br>Rs. 475/- for one cheque<br>Rs. 725/- for Multiple cheques in a cheque book/Entire cheque book<br>For Foreign Currency Accounts<br>USD 5 per cheque   |
| ii) Duplicate Statement   | Rs. 35/- per statement   |
| iii) Duplicate Advices  | Rs. 300/- each   |
| iv) Balance Certificates  | Rs. 300/- each   |
| v) Confirmation of Balances to Auditors   | Rs. 400/-  |
| vi) Issuance of Counter Cheque  | Rs. 140/- (per cheque plus govt. duties)   |
| vii) Account Closure Charges (On Customer Request)                                  | Rs. 1,100/- (NIL for PLS Rupee Saving Account, JS Asaan Current Account & JS Asaan Saving Account)   |
| viii) Issuance of Proceeds Certificates for Remittance Received 6 Months or Earlier | Free if the proceeds are credited to an account with the drawee bank. In other cases the Charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary.  |
| ix) Miscellaneous Certificates  | Rs. 120/- (per certificate)  |
| x) Safe Deposit Lockers   |  |
| a) Small  | Rs. 5,000/- per annum or security deposit of Rs. 44,000/-  |
| b) Medium   | Rs. 8,000/- per annum or security deposit of Rs. 70,000/-  |
| c) Large  | Rs. 9,000/- per annum or security deposit of Rs. 85,000/-  |
| d) Private - Small  | Rs. 10,000/- per annum or security deposit of Rs. 100,000/-  |
| e) 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  |
| xi) Safe Deposit Breaking Charges   | Rs. 8,500/- plus actual expenses   |
| xii) Key Deposit (Refundable upon Surrender of Locker)                              |  |
| a) Small  | Rs. 3,500/-  |
| b) Medium   | Rs. 5,500/-  |
| c) Large  | Rs. 6,500/-  |
| xiii) Postage/Courier Charges on Drafts/Pay Orders/ Other Documents                 | Rs. 80/- within city<br>Rs. 160/- outside city   |
| xiv) Issuance of Cheque Books   | Rs. 25/- per leaf (if average balance is below Rs. 50,000/-)<br>Rs. 12.5/- per leaf (for first cheque book or if average balance is above Rs. 50,000/-)  |
| xv) Account Maintenance Charges   | Rs. 50/- per month if average balance is below Rs. 50,000/-, except on Kamiyab Business Account, PLS Savings, BBA, JS Asaan Current Account, JS Asaan Saving Account, Rupee Current Account, JS Elite Current Account, JS Elite Plus Current Account, JS Platinum Business Account, and JS Premium Current Account |
| xvi) Same Day Clearing of Cheques/Intercity Clearing                                | Rs. 550/- per cheque   |

|  |   |
|--|---|
| xvii) Transaction Charges  |   |
| a) Intracity Online Banking  | Free for all accounts   |
| b) Intercity Clearing Charges (Outward)  | Rs. 350/- per transaction if average balance is below Rs. 50,000/- (Excluding all LCY Current Accounts) |
| c) Online Transaction Charges (Intercity)  | Rs. 350/- per transaction if average balance is below Rs. 50,000/- (Excluding all LCY Current Accounts) |
| xviii) Fee for Verifying and Marking Lien on Government Securities Issued by Us on Request by Third Party      | Rs. 50/- per scrip – Maximum Rs. 1,000/-  |
| xix) Fee for Issuance of Confirmation/Investment Certificate against Government Securities (SSCs, DSCs, USDBs) | Rs. 550/- per certificate   |
| xx) Excise/Stamp Duty  | As per regulations  |
| xxi) Custodial Services Charges on Investment Portfolio Security Accounts (IPS) with SBP                       |   |
| Balance up to 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   |

#### I. FEE WAIVERS

##### i) JS Business Raabta Current Account\*

|                                     |   |
|-------------------------------------|---|
| Monthly Average Balance:            | Rs. 250,000/- and above   |
| a) Chequebook Issuance**            | If average balance of Rs. 250,000/- and above:<br>Free - cheque book of up to 100 leaves.<br>If average balance is below Rs. 250,000/-:<br>Charges as per SOC |
| b) Pay Orders                       | Free  |
| c) Internet Banking                 | Free  |
| d) Platinum Debit Card Annual Fee** | Free  |
| e) Intercity Clearing               | As per SOC  |
| f) Same Day Clearing                | As per SOC  |
| g) SMS Alerts**                     | Free  |
| 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  |

\* 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.

**ii) JS Privilege Raabta Current Account**

|   |   |
|---|---|
| <b>Monthly Average Balance:</b>           | Rs. 250,000/- and above   |
| <b>a) Cheque Book Issuance*</b>           | If average balance of Rs. 250,000/- and above:<br>Free - cheque book of up to 100 leaves.<br>If average balance is below Rs. 250,000/-:<br>Charges as per SOC |
| <b>b) Internet Banking</b>                | Free  |
| <b>c) Pay Orders</b>                      | Free  |
| <b>d) Platinum Debit Card Annual Fee*</b> | Free  |
| <b>e) Intercity Clearing</b>              | As per SOC  |
| <b>f) Same Day Clearing</b>               | As per SOC  |
| <b>g) SMS Alerts*</b>                     | Free  |
| <b>h) Mobile Banking</b>                  | Free  |
| <b>i) Cancellation of P.O./D.D.</b>       | As per SOC  |
| <b>j) Collection Cheque (Local)</b>       | As per SOC  |
| <b>k) Retained Mail</b>                   | As per SOC  |
| <b>l) Stop Payment</b>                    | As per SOC  |
| <b>m) Courier/Postage</b>                 | As per SOC  |
| <b>n) Statement Issuance</b>              | As per SOC  |
| <b>o) Balance Certificate</b>             | 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.

**iii) JS Pearl Raabta Current Account**

|                                       |                         |
|---------------------------------------|-------------------------|
| <b>Monthly Average Balance:</b>       | Rs. 150,000/- and above |
| <b>a) Cheque Book Issuance</b>        | As per SOC              |
| <b>b) Internet Banking</b>            | Free                    |
| <b>c) Gold Debit Card Annual Fee*</b> | Free                    |
| <b>d) Intercity Clearing</b>          | As per SOC              |
| <b>e) Same Day Clearing</b>           | As per SOC              |
| <b>f) SMS Alerts</b>                  | As per SOC              |
| <b>g) Mobile Banking</b>              | Free                    |
| <b>h) Cancellation of P.O./D.D.</b>   | As per SOC              |
| <b>i) Collection Cheque (Local)</b>   | As per SOC              |
| <b>j) Retained Mail</b>               | As per SOC              |
| <b>k) Stop Payment</b>                | As per SOC              |
| <b>l) Courier/Postage</b>             | As per SOC              |
| <b>m) Statement Issuance</b>          | As per SOC              |
| <b>n) Balance Certificate</b>         | 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.

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:<br>Free - Up to 04 cheque books of 25 leaves each<br>If average balance is below Rs. 150,000/-:<br>Charges as per SOC |
| b) Internet Banking               | Free   |
| c) Pay Orders                     | Free up to 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 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.

v) JS Executive Raabta Current Account

|                              |                        |
|------------------------------|------------------------|
| Monthly Average Balance:     | Rs. 75,000/- and above |
| a) Cheque Book Issuance*     | As per SOC             |
| b) Internet Banking          | Free                   |
| c) Debit Card Annual Fee     | As per SOC             |
| d) Intercity Clearing        | As per SOC             |
| e) Same Day Clearing         | As per SOC             |
| f) SMS Alerts                | As per SOC             |
| g) Mobile Banking            | As per SOC             |
| h) Cancellation of P.O./D.D. | As per SOC             |
| i) Collection Cheque (Local) | As per SOC             |
| j) Retained Mail             | As per SOC             |
| k) Stop Payment              | As per SOC             |
| l) Courier/Postage           | As per SOC             |
| m) Statement Issuance        | As per SOC             |
| n) 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.

**vi) JS Platinum Business Account\***

|  |  |
|--|--|
| <b>Monthly Average Balance :</b>             | <b>Rs. 150,000/- and above</b>   |
| a) Cheque Book Issuance**                    | If average balance of Rs. 150,000/- and above:<br>Free cheque book of up to 100 leaves<br>If average balance is below Rs. 150,000/-:<br>One cheque book free (50 leaves), every calendar month |
| b) Internet Banking                          | Free   |
| c) Platinum Debit Card Annual Fee**          | Free   |
| d) Intercity Clearing                        | Free   |
| e) Same Day Clearing                         | Free   |
| f) SMS Alerts**                              | Free   |
| g) ATM Cash Withdrawal Fee (1Link & MNet)*** | Free (Charges to be reversed every day)  |
| h) Issuance of Pay Order**                   | Free   |
| i) Cancellation of P.O./D.D.                 | Free   |
| j) Collection Cheque (Local)                 | Free   |
| k) Retained Mail                             | Free   |
| l) Stop Payment                              | Free   |
| m) Courier/Postage                           | Free   |
| n) Statement Issuance                        | Free   |
| o) Balance Certificate                       | Free   |

\* Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited Companies.

\*\* Waiver of Charges are on 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 current month, waivers will be applied 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**

|   |   |
|---|---|
| <b>Monthly Average Balance:</b>           | <b>Rs. 100,000/- and above</b>                                      |
| a) Cheque Book Issuance                   | 1st cheque book free (50 leaves),<br>regardless of average balance. |
| b) Internet Banking                       | Free  |
| c) Gold Debit Card Annual Fee**           | Free  |
| d) Intercity Clearing                     | Free  |
| e) Same Day Clearing                      | Free  |
| f) Lockers* (Rental)                      | One small locker free   |
| g) ATM Cash Withdrawal Fee (1Link & MNet) | Free (Charges to be reversed every day),<br>regardless of balance.  |
| h) Issuance of Pay Order**                | 4 free per month  |
| i) Cancellation of P.O./D.D.              | Free  |

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

\*\* 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 applied based on actual balance in the account.

**viii) Kamiyab Business and LCY Current Account**

|                                    |                         |
|------------------------------------|-------------------------|
| Monthly Average Balance ***        | Rs. 100,000/- and above |
| a) Counter Cheques                 | Free                    |
| b) Collection Cheque (Local)       | Free                    |
| c) Retained Mail                   | Free                    |
| d) Stop Payment                    | Free                    |
| e) Cheque Book Issuance            | Free (up to 100 leaves) |
| f) Issuance of P.O./D.D.           | Free                    |
| g) Courier/Postage                 | Free                    |
| h) Statement Issuance              | Free                    |
| i) Balance Certificate             | Free                    |
| j) Lockers* (Rental)               | One small locker free   |
| k) Classic Debit Card Annual Fee** | Free                    |
| l) Intercity Clearing              | Free                    |
| m) Same Day Clearing               | Free                    |
| n) Cancellation of P.O./D.D.       | 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.

**ix) JS Elite Current Account**

|   |  |
|---|--|
| a) Cheque Book Issuance                   | 1st cheque book free (10 leaves)   |
| b) Internet Banking                       | Free   |
| c) Classic 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; Subsidized at Rs. 112.5/- per month from the fourth month |
| f) IBFT                                   | Free   |
| g) Mobile Banking                         | Subsidized @ Rs. 600/- per annum   |

**x) JS Elite Plus Current Account**

|   |  |
|---|--|
| a) Cheque Book Issuance                   | Up to 4 cheque books per year (25 leaves)  |
| b) Internet Banking                       | Free   |
| c) Gold 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; Subsidized at Rs. 112.5/- per month from the fourth month |
| f) IBFT                                   | Free   |
| g) Pay Order                              | Free   |
| h) Mobile Banking                         | Free   |

**xi) PLS Savings Account/Rupee Plus Savings Account**

|                                     |  |
|-------------------------------------|--|
| Monthly Average Balance***          | Rs. 250,000/- and above                |
| 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) 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.

**xii) JS Foreign Currency Plus Savings Account**

|   |   |
|---|---|
| Minimum Monthly Average Balance Requirement | 300 GBP, 400 Euro & 500 USD   |
| a) Cheque Book Issuance                     | 1st cheque book free (25 leaves)  |
| b) Account Maintenance Charges              | Charges applicable in USD equivalent of Rs. 50/- inclusive of FED<br>Charges applicable in GBP equivalent of Rs. 50/- inclusive of FED<br>Charges applicable in EUR equivalent of Rs. 50/- inclusive of FED |



xiii) **Muhib – e –Watan Account\*\***

**Free Services**

|   |                                  |
|---|----------------------------------|
| a) Cheque Book Issuance                     | 1st cheque book free (25 leaves) |
| b) Classic Debit Card Annual Fee            | Free                             |
| c) Online Banking                           | Free                             |
| d) Issuance of Pay Orders and Demand Drafts | Free                             |
| e) Telebanking Services                     | Free                             |

**Additional Free Services**

**Rs. 100,000/- and above Monthly Average Balance \*\*\***

|                                    |  |
|------------------------------------|--|
| a) Additional Cheque Book Issuance | Free 1st cheque book (up to 50 leaves) |
| b) Counter Cheques                 | Free                                   |
| c) Retained Mail                   | Free                                   |
| d) Stop Payment                    | Free                                   |
| e) Courier/Postage                 | Free                                   |
| f) Statement Issuance              | Free                                   |
| g) Balance Certificate             | Free                                   |
| h) Lockers* (Rental)               | One small locker free                  |
| i) Intercity Clearing              | Free                                   |
| j) Same Day Clearing               | Free                                   |

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

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

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

## J. INVESTMENT BANKING

|  |   |
|--|---|
| i) Advisory and Arrangement Fee  | Up to 1.5% of issue size  |
| ii) Placement and Structuring Fee  | Up to 1% of issue size  |
| iii) Underwriting Commission   | Up to 1% of underwritten amount   |
| iv) Trustee Fee-Term Finance Certificate (TFC)                                       | Up to 0.05% of the outstanding TFC amount payable at the beginning of each year |
| v) Trustee Fee-Mutual Funds  | Up to 0.75% of Net Asset Value (NAV)  |
| vi) Banker to the Issue  | Up to 0.5% of subscribed amount   |
| * Out of Pocket Expenses may be Negotiated Separately                                |   |
| <b>Custodial Service W.R.T. Accounts Held in the Central Depository System (CDS)</b> |   |
| Sub Account Opening Fee  | Rs. 500/- (per account)   |
| <b>Initial Deposit Fee</b>   |   |
| For Shares   | Rs. 0.05/- (per Share deposited)  |
| For TFCs   | NIL   |
| For WAPDA Bonds  | NIL   |
| For Units  | Rs. 0.015/- (per unit deposited)  |
| <b>Transaction Fee</b>   |   |
| For Shares   | 0.005% (Market value per transaction)   |
| For TFCs   | 0.005% (Market value per transaction)   |
| For WAPDA Bonds  | 0.005% (Market value per transaction)   |
| For Units  | 0.005% (Market value per transaction)   |
| <b>Custody Fee</b>   |   |
| For Shares   | 0.025% p.a. (Market value)  |
| For TFCs   | 0.025% p.a. (Market value)  |
| For WAPDA Bonds  | 0.025% p.a. (Market value)  |
| For Units  | 0.025% p.a. (quoted or offer price)   |
| Blocked Securities   | 0.025% p.a. (last closing rate when security was blocked)                       |
| Major Shareholders   | 0.025% p.a. (market value)  |

**Withdrawal Fee**

|                 |                           |
|-----------------|---------------------------|
| For Shares      | Rs. 0.15/- (per share)    |
| For TFCs        | Rs. 75/- (per unit)       |
| For WAPDA Bonds | Rs. 75/- (per WAPDA bond) |
| For Units       | Rs. 0.15/- (per unit)     |

**Statement Request Fee**

Rs. 15/- per page or Rs. 175/- per statement request, whichever is higher

**Security Pledge Fee**

Rs. 0.01/- per security/per share

**Pledge Call Fee**

|                 |                             |
|-----------------|-----------------------------|
| For Shares      | Rs. 0.02/- (per share)      |
| For TFCs        | Rs. 0.02/- (per unit)       |
| For WAPDA Bonds | Rs. 0.02/- (per WAPDA bond) |
| For Units       | Rs. 0.02/- (per unit)       |

**K. JS CARAAMAD AUTO FINANCE**

|   |   |
|---|---|
| i) Processing Charges<br>(Including Legal Document<br>Stamping) | Rs. 7,500/-   |
| ii) Appraisal Fee<br>(Used/Imported Vehicles)                   | As per actual   |
| iii) Late Payment Fee   | Rs. 1,000/- per instance  |
| iv) Vehicle Repossession<br>Charges                             | At actual (minimum Rs. 35,000/-, depending on car value/<br>repossession, relocation and outstanding loan amount) |
| v) Settlement through Repo Agent                                | Rs. 15,000/-  |
| vi) Insurance Charges   | At actual   |
| vii) Repossessed Vehicle<br>Storage Charges                     | At actual (Min. Rs. 2,500/- per month)  |
| viii) Pre-Payment Charges                                       | 7% of the principal in the first two years only   |
| ix) Tracker Activation Charges                                  | At actual   |
| x) Litigation Charges   | At actual   |
| xi) Cash Collection Charges                                     | Rs. 800/- per visit   |
| xii) Cheque Return Charges                                      | Rs. 900/- per returned cheque   |
| xiii) Issuance of Duplicate NOC                                 | Rs. 1,500/-   |
| xiv) Income Estimation  | At actual   |

**L. TERM DEPOSITS  
PENALTY CHARGES**

Any early/premature encashment of Term Deposits (any term), Profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer

**M. JS GharApna Home Loans**

|  |                                 |
|--|---------------------------------|
| i) Processing Fee  | Rs. 10,000/-                    |
| ii) Legal Documents  | At actual                       |
| iii) Appraisal Charges   | At actual                       |
| iv) Legal Opinion  | At actual                       |
| v) Pre-Payment Charges- BTF to Other Banks   | 5% of the outstanding principal |
| vi) Pre-Payment Charges - Full Settlement  |                                 |
| 1st Year   | 5% of the outstanding principal |
| 2nd Year   | 4% of the outstanding principal |
| 3rd Year   | 3% of the outstanding principal |
| 4th Year   | 2% of the outstanding principal |
| 5th Year   | 1% of the outstanding principal |
| 6th Year onwards   | NIL                             |
| vii) Income Estimation   | At actual                       |
| viii) Late Payment Fee   | Rs. 1,000/- per instance        |
| ix) Cheque Return Charges  | Rs. 800/- per returned cheque   |
| x) Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount) | 3% of the payment               |

**N. Consumer Durables**

|  |                   |
|--|-------------------|
| i) Service Charges/Mark-up Rate        | 30% p.a.          |
| ii) Processing Fee                     | Rs. 1,000/- + FED |
| iii) Late Payment Charges              | Rs. 500/- + FED   |
| iv) Pre-payment Penalty                | 5%                |
| v) Cheque Return/Autopay Rejection Fee | Rs. 500/- + FED   |
| vi) Goods Delivery Charges             | At actual         |
| vii) Litigation Charges                | At actual         |

**O. JS FAURI FINANCE**

|                                  |   |
|----------------------------------|---|
| i) Application Charges           | Rs. 2,000/-   |
| ii) Cheque Book Issuance         | 1st cheque book Free (10 leaves)  |
| iii) Cancellation Processing Fee | Rs. 800/-   |
| iv) Late Payment Charges         | Failure to pay quarterly mark-up within 15 days of becoming due shall attract a penalty of Rs. 200/- per day. |
| v) Legal Document Stamping       | At actual   |

**P. SME**

|                    |                     |
|--------------------|---------------------|
| i) Arrangement Fee | Minimum Rs. 3,000/- |
| ii) Review Fee     | Minimum Rs. 3,000/- |
| iii) Interim Fee   | Minimum Rs. 3,000/- |

**Q. JS GOLDFINANCE/  
ZARKHEZ GOLDFINANCE**

|   |   |
|---|---|
| i) Processing Charges - Running Finance | 1.2% of Gold value (Maximum Rs. 12,000/-)                                   |
| ia) Same Day Disbursement Fees          | Rs. 2,000/-   |
| ii) Processing Charges - Term Finance   | 1.5% of Gold value (Maximum Rs. 15,000/-)                                   |
| iii) Valuation Charges by Goldsmith     | Rs. 20/- per gram (Minimum Rs. 1,500/-)                                     |
| iv) Legal Document Stamping             | At actual   |
| v) Prompt Payment Bonus                 | Incorporated in Loan Pricing at 2% (if payment is received within due date) |
| vi) Facility Renewal Processing Charges | Rs. 3,000/-   |

**R. JS BANK CREDIT CARD**

|  |  |
|--|--|
| i) Joining Fee   | NIL  |
| ii) Basic Card - Annual Fee                            |  |
| Classic  | First year free. Second year onwards Rs. 2,400/- (waived on spending of Rs. 5,000/- within 2 months of card issuance)  |
| Gold   | First year free. Second year onwards Rs. 4,000/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)  |
| Platinum   | First year free. Second year onwards Rs. 7,000/- (waived on spending of Rs. 10,000/- within 2 months of card issuance) |
| iii) Supplementary Card – Annual Fee                   |  |
| Classic  | First year free. Second year onwards Rs. 1,200/- (waived on spending of Rs. 5,000/- within 2 months of card issuance)  |
| Gold   | First year free. Second year onwards Rs. 2,000/- (waived on spending of Rs. 7,500/- within 2 months of card issuance)  |
| Platinum   | First year free. Second year onwards Rs. 3,500/- (waived on spending of Rs. 10,000/- within 2 months of card issuance) |
| iv) Finance Charges – APR                              |  |
| Retail   | 40% (3.33% per month)  |
| Cash Advance   | 40% (3.33% per month)  |
| Balance Transfer/Cash on Call<br>Card Installment Plan | 24% (2% per month)<br>Up to 27%  |
| v) Cash Advance Fee                                    | 3% or Rs. 1,200/- whichever is higher  |
| vi) Late Payment Fee                                   | Rs. 1,500/-  |
| vii) Over Limit Fee                                    | NIL  |
| viii) Return Cheque                                    | Rs. 900/-  |
| ix) Card Replacement Fee                               |  |
| Classic  | Rs. 500/-  |
| Gold   | Rs. 800/-  |
| Platinum   | Rs. 1,200/-  |
| x) Balance Transfer/Cash on Call<br>Processing Fee     | Rs. 700/- per transfer   |
| xi) Credit Protector                                   | 0.48% of monthly outstanding amount  |
| xii) International ATM/POS                             | 3.50%  |
| xiii) Document Retrieval Charges<br>Local              | Rs. 300/-  |
| xiv) Document Retrieval Charges<br>International       | Rs. 850/-  |
| xv) SMS Alerts   | NIL  |
| xvi) Arbitration Charges<br>for Disputed Transactions  | USD 500  |
| xvii) Litigation Charges                               | At actual  |
| xviii) Autopay Rejection - Service Fee                 | Rs. 1,200/-  |
| Card Installment Plan Processing Fee                   | Rs. 500/-  |
| CIP Cancellation/Pre Adjustment Fee                    | Rs. 500/-  |
| Utility Bill Payment Fee                               | Rs. 25/-   |

**S. PERSONAL INSTALLMENT LOAN**

|                                   |                                    |
|-----------------------------------|------------------------------------|
| i) Service Charges - Mark-up Rate | Up to 27% p.a.                     |
| ii) Processing Fee                | 1% or 3,000/-, whichever is higher |
| iii) Late Payment Charges         | Rs. 1,000/-                        |
| iv) Prepayment Penalty            | 5% of the outstanding amount       |
| v) Partial Payment Penalty        | 5% of the partial payment          |
| vi) Debit Card Fee                | As per SOC                         |

|                                |                                     |
|--------------------------------|-------------------------------------|
| vii) Cheque Book Fee           | As per SOC                          |
| viii) Enhancement/Top-up       | Rs. 2,000/-                         |
| ix) Credit Protector           | 0.48% on monthly outstanding amount |
| x) Litigation Charges          | At actual                           |
| xi) Minimum Balance Penalty    | NIL                                 |
| xii) Payorder Issuance         | NIL                                 |
| xiii) Re-Issuance Payoff sheet | NIL                                 |

#### **T. RUNNING FINANCE**

|   |                                     |
|---|-------------------------------------|
| i) Service Charges-Mark up Rate         | 30.00% p.a.                         |
| ii) Processing Fee                      | Rs. 3,000/-                         |
| iii) Annual Renewal Fee                 | Rs. 2,000/-                         |
| iv) Late Payment Fee                    | Rs. 1,500/-                         |
| v) Credit Protector                     | 0.48% on Monthly Outstanding amount |
| vi) Cheque Return/AutoPay Rejection Fee | Rs. 1,000/-                         |
| vii) Cheque Book Fee                    | As per SOC                          |
| viii) RF Debit Access Fee               | NIL                                 |
| ix) SMS Alert Fee                       | NIL                                 |
| x) Limit Enhancement                    | Rs. 2,000/-                         |
| xi) BTF Processing Fee                  | Rs. 500/-                           |
| xii) Litigation Charges                 | At actual                           |
| xiii) Minimum Balance Penalty           | NIL                                 |
| xiv) Payorder Issuance                  | As per SOC                          |

#### **U. RUPEE TRAVELERS CHEQUE**

|  |   |
|--|---|
| i) Issuance of RTC                       | Rs. 25/- per instrument, up to maximum Rs. 1,000/- per purchase (to be waived if Rs. 100,000/- maintained in Current Account) |
| ii) Cancellation/Re-Issuance of Lost RTC | Rs. 500/- per instrument  |
| iii) Refund in Lieu of Lost RTC          | Rs. 750/- per instrument  |

#### **V. CASH MANAGEMENT**

|   |   |
|---|---|
| i) One Time System Implementation   | Up to Rs. 50,000/- (Negotiable)             |
| ii) One Time Product Implementation (IFT, IBFT, RTGS, COC, Cheque, Outsourcing, Express Cash) | Up to Rs. 25,000/- per service (Negotiable) |
| iii) Single Transaction Charges   | Up to Rs. 100/- (Negotiable)                |
| iv) Express Cash Charges  | Negotiable                                  |
| v) Monthly Maintenance Charges  | Up to Rs. 5,000/- per month (Negotiable)    |
| vi) Security Device Charges   | Up to Rs. 15,000/- per device (Negotiable)  |
| vii) Courier Charges  | Negotiable                                  |
| viii) Collection Fee  | Negotiable                                  |
| ix) Annual Maintenance Charges  | Up to Rs. 50,000/- per annum (Negotiable)   |

**W. MORTGAGE CREDIT FACILITY**

| Limit  | Processing Charges |
|--|--------------------|
| (i) Below Rs. 10mn   | Up to Rs. 4,000/-  |
| (ii) From Rs. 10mn to Rs. 20mn   | Up to Rs. 8,000/-  |
| (iii) From Rs. 20mn to Rs. 30mn  | Up to Rs. 10,000/- |
| (iv) Above Rs. 30mn<br>Property Evaluation,<br>Income Estimation and<br>Legal Charges will be<br>Charged at Actual | Up to Rs. 15,000/- |

**X. PRIME MINISTER YOUTH BUSINESS LOAN**

|  |   |
|--|---|
| (i) Application Processing Fee                   | Rs. 100/-   |
| (ii) Verification of Applicant/Security          | At actual   |
| (iii) Legal Document Stamping                    | At actual   |
| (iv) Valuation Charges                           | At actual   |
| (v) Repossession Charges for Careem              | At actual (minimum Rs. 35,000/-, depending on car value/repossession, relocation and outstanding loan amount) |
| Repossessed Vehicle Storage Charges              | At actual (minimum Rs. 2,500/- per month)   |
| Delivery charges, taxes & registration Fee       | At actual   |
| Repossession Settlement through Agent for Careem | Rs. 15,000/-  |

**Y. AGRICULTURE FINANCING**

|                                    |                    |
|------------------------------------|--------------------|
| (i) Processing Fee on Agri Finance |                    |
| (a) Fresh Proposals                |                    |
| Limit                              | Processing Charges |
| Up to Rs. 00.500mn                 | Rs. 1,000/-        |
| From Rs. 00.5001mn to Rs. 01.000mn | Rs. 3,000/-        |
| From Rs. 01.001mn to Rs. 05.000mn  | Rs. 5,500/-        |
| From Rs. 05.001mn to Rs. 10.000mn  | Rs. 9,000/-        |
| From Rs. 10.001mn and above        | Rs. 12,000/-       |
| (b) Renewal of Expired Cases       |                    |
| Limit                              | Processing Charges |
| Up to Rs. 0.500mn                  | Rs. 1,000/-        |
| From Rs. 0.501mn to Rs. 1.000mn    | Rs. 2,000/-        |
| From Rs. 1.001mn to Rs. 5.000mn    | Rs. 4,000/-        |
| From Rs. 5.001mn to Rs. 10.000mn   | Rs. 6,500/-        |
| Rs. 10.001mn and Above             | Rs. 8,000/-        |

(c) Enhancement of Limit Prior to Expiry

| Limit   | Processing Charges                                  |
|---|---|
| Up to Rs. 0.500mn   | Rs. 1,000/-   |
| From Rs. 0.501 mn to Rs. 1.000mn                                  | Rs. 2,000/-   |
| From Rs. 1.001 mn to Rs. 5.000mn                                  | Rs. 4,000/-   |
| From Rs. 5.001 mn to Rs. 10.000mn                                 | Rs. 7,500/-   |
| Rs. 10.001mn and Above  | Rs. 10,000/-  |
| ii) Early adjustment charges in case of DF facility only          |   |
| 1 year before expiry  | Nil   |
| 2 years before expiry   | 2% of the outstanding principal                     |
| 3 years before expiry   | 4% of the outstanding principal                     |
| 4 years before expiry   | 5% of the outstanding principal                     |
| iii) Legal Charges  |   |
| As Per Actual   |   |
| iv) Arranging CIB Report from State Bank (Per Company/Individual) | Rs. 35/- (Can be waived on management's discretion) |
| v) Insurance Charges  |   |
| As Per Actual   |   |
| vi) Documentation/Valuations/ Feasibility                         |   |
| As Per Actual   |   |

**NOTE:** Joining Fee/Annual Fee in case of High Volume/Corporate Consumers may be waived on recommendation of the respective Business Head. In addition changes for Postage Commission/Service Charges on Recovery/Tax Changes will also be made accordingly to the prescribed tariff. In addition to all changes, all prevailing Government Levies will also be changed.

**GENERAL**

- This tariff is valid at all offices for six months with effect from 01 Jan 2018.
- Account closing charges are not applicable for Regular Savings Account and JS Asaan accounts.
- All Commission/Fees are subject to Government Tax as announced/amended by the Government from time to time.
- Local agent's Charges at actual if applicable.
- The Bank reserves the right to determine the applicability of Charges as per arrangement with customers.
- All Government Excise Duties/Taxes/Zakat etc., are for customer's account and will be deducted in addition to the above mentioned Charges.
- Any waiver/reduction in Charges to be allowed as per approval of the competent authority.

**Note:**

1. All Government Excise Duties/Taxes/Zakat etc., are for customer's account and will be deducted in addition to the above mentioned Charges.
2. Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
3. Correspondent bank Charges will be recovered at actual, in addition to our Charges as per Schedule.
4. Charges relating to any customer's (Individual/Consumer/SME/Commercial/Corporate) may differ as a result of an agreement between the concerned customer and the Bank.
5. Bank Management reserves the right to adjust or waive any or all Charges. However, such adjustments/waivers will only be subject to approval of the respective Business Head.
6. Bank Management reserves the right to recover additional Charges on those accounts which involve unusual work load.
7. Charges are waived for JS Bank staff salary accounts except Locker Charges, IBFT Charges, Other Bank ATM cash withdrawal/balance inquiry Charges and annual debit card chip maintenance Charges, which shall be recovered as per SOC.
8. With respect to non-interest charges, JS Bank hereby gives notice to all customers to note changes in increased charges. In case the revised charges are not acceptable to the customers, they have the right to exit the contract without penalty, provided such right is exercised by Dec 31, 2017.



**Sindh****Karachi**

Abul Hasan Isphahani  
Bahadurabad  
Boat Basin  
Bohra Pir  
Chase Shaheed-e-Millat  
Clifton Block II  
Cloth Market  
Dehli Colony  
DHA 26th Street  
DHA Bokhari Commercial  
DHA Kh-e-Ittehad  
DHA Kh-e-Shahbaz  
DHA Khadda Market  
DHA Korangi Road, Phase 1  
DHA Phase VIII  
DHA Zamzama  
Dhoraji  
Electronic Market  
Federal B. Area  
Fisheries  
Garden East  
Garden West  
Gulistan-e-Jauhar  
Gulshan Chowringi  
Gulshan-e-Hadeed  
Gulshan-e-Iqbal  
Hawksbay Road  
Hyderi Market  
IBA City Campus  
Islamia College  
Jheel Park PECHS  
Jodia Bazar  
Karachi Stock Exchange  
Korangi Industrial Area  
Landhi  
Lucky Star  
M. A. Jinnah Road  
Mahi Cantt  
Marriott Road  
Nazimabad  
New Challi  
New Sabzi Mandi  
North Karachi Industrial Area  
North Napier  
North Nazimabad  
Ocean Mall, Clifton  
Orangi  
Paposh Nagar  
Park Towers, Clifton  
Progressive Centre,  
Shahrah-e-Faisal  
Regal Chowk, Saddar  
Safoora Goth  
Shah Faisal Colony  
Shaheen Complex  
Shahrah-e-Faisal  
Shershah  
S.I.T.E.  
Sohrab Goth  
Teen Talwar Clifton  
The Center Saddar  
Timber Market  
U.P. Morr  
Urdu Bazar  
**Hyderabad**  
Anaj Mandi  
Citizen Colony  
Cloth Market  
DHA  
Latifabad  
Latifabad Unit No VI  
Qasimabad  
Saddar Bazar  
SITE Hyderabad  
**Sukkur**  
IBA Sukkur  
Military Road  
Shaheed Gunj  
**Badin**  
**Bhria City**  
**Chak 41 Jamrao Sanghar**  
**Chambar**  
**Dadu**  
**Dharki**  
**Digri**  
**Ghotki**  
**Golarchi**  
**Jacobabad**  
**Jamshoro**

**Kandhkot****Kashmore**

**Khairpur**  
**Khairpur**  
**Khairpur**  
**Kot Ghulam Muhammad**  
**Kotri**  
**Kunri**  
**Larkana**  
**Maatli**  
**Mehar**  
**Mirpurkhas**  
**Mitthi**  
**Moro**  
**Nawabshah**  
**Pano Aqil**  
**Sanghar**  
**Sehwan Shareef**  
**Shahdadkot**  
**Shahdadpur**  
**Sheikh Bhirkio**  
**Shikarpur**  
**Sultanabad**  
**Tando Adam**  
**Tando Allahyar**  
**Tando Jam**  
**Tando Muhammad Khan**  
**Thatta**  
**Umerkot**

**Punjab****Lahore**

DHA Airport Road  
Allama Iqbal Town  
Azam Cloth Market  
Badami Bagh  
Baghbanpura  
Bahria Town  
Brandreth Road  
Cavalry Ground  
Chowburji  
Circular Road  
College Road  
DHA Phase VI  
DHA T-Block  
DHA Z-Block  
Ferozepur Road  
Gulberg  
Gulshan Ravi Road  
Ichra Bazaar  
Johar Town  
M. M. Alam Road  
McLeod Road  
Model Town  
Mughalpura  
New Garden Town  
Rawiwind Road  
Shadbagh  
Shadman Town  
Shah Alam Market  
Shahdara  
Sunder Industrial Estate  
The Mall Branch  
Timber Market Ravi Road  
Upper Mall  
Urdu Bazar  
Valencia Society  
Walton Road  
WAPDA Town  
Zarrar Shaheed Road  
**Rawalpindi**  
AECHS  
Bahria Town, Phase 4  
Bahria Town, Phase 7  
Bank Road  
Chakri Road  
Falcon Complex Khanna Road  
Khayaban-e-Sir Syed  
Kurri Road  
Lalazar Rawalpindi Cantt  
Peshawar Road  
Raja Bazar  
Range Road  
RCCI Industrial Estate Rawat  
Saidpur Road  
Sattelite Town  
**Faisalabad**  
Ghulam Mohammad Abad  
Grain Market  
Gulistan Colony  
Karkhana Bazar  
Liaquat Road

**Satiana Road****Gujranwala**

Bank Square  
G. T. Road  
Sheikhupura Road  
**Multan**  
Abdali Road  
Bosan Road  
Vehari Road  
WAPDA Town Phase 1  
**Gujrat**  
G. T. Road  
Kacheri Chowk  
**Kasur**  
Agrow Kasur  
Chandni Chowk  
**Pakpattan**  
Agrow Pakpattan  
Pakpattan  
**Sialkot**  
Shahabpura  
Sialkot Cantt  
Paris Road  
**Sheikhupura**  
Agrow Sheikhupura  
Sheikhupura Branch  
**Agrow Allahabad Theeng Morr**  
**Agrow Warbutton**  
**Ali Pur Chatta**  
**Arifwala**  
**Attock**  
**Bahawalpur**  
**Bhakkar**  
**Bhalwal**  
**Bhawalnagar**  
**Burewala**  
**Chah Chand Wala Jampur**  
**Chakwal**  
**Chichawatni**  
**Chiniot**  
**Daska**  
**Dera Ghazi Khan**  
**Depalpur**  
**Dinga**  
**Gagoo Mandi**  
**Ghakkhar Mandi**  
**GohadPur**  
**Gojra**  
**Guliyana**  
**Hafizabad**  
**Haroonabad**  
**Hasilpur**  
**Jalalpur Jattan**  
**Jauharabad**  
**Jhelum**  
**Jhang**  
**Kachi Jamal Khanpur**  
**Kamoki**  
**Khanewal**  
**Kharian**  
**Lalamusa**  
**Layyah**  
**Lodhran**  
**Mandi Bahauddin**  
**Mandi Faizabad**  
**Mian Chunnoo**  
**Mouza Gajju Hatta Shujabad**  
**Mouza Ghalwan Alipur**  
**Mouza Parhar Sharqi**  
**Muridke**  
**Muzaffargarh**  
**Nankana Sahib**  
**Narowal**  
**Nekapura Sialkot**  
**Okara**  
**Pir Mahal**  
**Qaboola**  
**Rabwa**  
**Rahim Yar Khan**  
**Sadiqabad**  
**Sahiwal**  
Chak 89 Dist. Sahiwal  
**Sambrial**  
**Sargodha**  
**Talangan**  
**Taxila**  
**Toba Tek Singh**  
**Ugoki**  
**Vehari**  
**Wazirabad**  
**Wah Cantt**

**Agrow Chishtian****Khyber Pakhtunkhwa**

**Peshawar**  
Dabgari Gardens  
G.T. Road  
Grain Market  
Islamia Road  
Karkhano Hayatabad  
University Road  
**Abbottabad**  
**Bafa**  
**Bannu**  
**Chakdara**  
**Chitral**  
**D.I. Khan**  
**Haripur**  
**Mansehra**  
**Mardan**  
**Mattni Changan**  
**Mingora**  
**Nowshera**  
**Saleh Khana**  
**Shahkas Khyber Agency**  
**Timergara**  
**Topti**  
**Balochistan**  
**Quetta**  
M.A. Jinnah Road  
Quetta Cantt  
Zarghoon Road  
**Dera Murad Jamali**  
**Duki Harnai**  
**Gawadar**  
**Khanozai Pishin**  
**Muslim Bagh**  
**Usta Muhammad**

**Azad Jammu & Kashmir**

**Bagh**  
**Chaksawari**  
**Charhoi**  
**Dadyal**  
**Dina**  
**Hattian**  
**Jatlan**  
**Khui Ratta**  
**Kotli**  
**Mirpur**  
**Muzaffarabad**  
**Nazir**  
**Rawalakot**  
**Sehnsa**  
**Seri**

**Gilgit-Baltistan**

**Chilas**  
**Gilgit**

**Federal Capital**

Bara Kahu  
Blue Area  
DHA Phase 2  
E-11  
F-7  
F-8  
F-10  
G-11  
G-13  
G-15  
Gulberg Green  
I-8  
I-9  
Islamabad Stock Exchange  
Khanna Pul  
NPF 0-9, PWD Road  
Tarlai

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