



Jcash
Branchless Banking
01 January to 30 June 2017
Schedule of Charges

0800-011-22 | www.jsbl.com
307 Branches in 152 Cities

 **JS BANK**
BARHNA HAI AAGEY

Jcash - Branchless Banking

A. Cash Over-the-Counter (C-OTC) Services - Agent Assisted

i) Funds Transfer

(a) CNIC to CNIC / Send Money

Slabs	Person (CNIC) to Person (CNIC)
0100 - 1,000	60
1,001 - 2,500	120
2,501 - 4,000	180
4,001 - 6,000	240
6,001 - 8,000	300
8,001 - 10,000	350
10,001 - 13,000	400
13,001 - 15,000	450

(b) CNIC to Mobile Wallet

Slabs	Person (CNIC) to Mobile Wallet
0100 - 1,000	35
1,001 - 2,000	55
2,001 - 3,000	70
3,001 - 4,000	100
4,001 - 6,000	150
6,001 - 8,000	200
8,001 - 10,000	240
10,001 - 13,000	270
13,001 - 16,000	300
16,001 - 20,000	350
20,001 - 25,000	400

(c) CNIC to JS Branch Account

Slabs	Person (CNIC) to JSBL Bank Account
1,001 - 10,000	75
10,001 - 25,000	125
25,001 - 40,000	150

ii) Utility Bill Payments

Free of Charge

iii) Mobile Payments

Free of Charge

iv) ISP Payments

Free of Charge

Mobile Wallet Accounts - Agent Assisted

i) Opening of Level 0 Mobile Wallet Account

Free of Charge

ii) Opening of Level 1 Mobile Wallet Account

Free of Charge

**Mobile Wallet (MW)
Services - Agent Assisted**

i) MW Cash Deposit & Withdrawal

(a) Cash-In (Deposit)

Slabs	Cash-In (Mobile Wallet)
0100 - 3,000	10
3,001 - 8,000	20
8,001 - 16,000	30
16,001 - 25,000	40

(b) Cash-Out (Withdrawal)

Slabs	Cash-Out (Mobile Wallet)
0100 - 1,000	10
1,001 - 2,000	20
2,001 - 3,000	30
3,001 - 4,000	40
4,001 - 6,000	50
6,001 - 8,000	60
8,001 - 10,000	100
10,001 - 13,000	130
13,001 - 16,000	160
16,001 - 20,000	190
20,001 - 25,000	210

ii) MW Funds Transfer

(a) MW to CNIC

Slabs	Mobile Wallet to Person (CNIC)
0100 - 1,000	50
1,001 - 2,500	100
2,501 - 4,000	150
4,001 - 6,000	200
6,001 - 8,000	250
8,001 - 10,000	290
10,001 - 13,000	330
13,001 - 15,000	370

(b) MW to MW

Slabs	Mobile Wallet to Mobile Wallet
0100 - 1,000	25
1,001 - 2,000	40
2,001 - 3,000	55
3,001 - 4,000	75
4,001 - 6,000	110
6,001 - 8,000	150
8,001 - 10,000	190
10,001 - 13,000	220
13,001 - 16,000	250
16,001 - 20,000	300
20,001 - 25,000	350

(c) MW to JS Bank Account

Slabs	Mobile Wallet to JS Bank Account
1,001 - 10,000	60
10,001 - 25,000	80
25,001 - 40,000	120

(d) MW IBFT Incoming

IBFT Service Charges of the Sending Bank will apply

iii) Utility Bill Payments

Free of Charge

iv) Mobile Payments

Free of Charge

v) ISP Payments

Free of Charge

vi) Product Purchase

Free of Charge

GENERAL

- This tariff is valid at all offices for six months with effect from 01 Jan 2017.
- 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 customers (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 involves 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 fee, 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, 2016.

Sindh

Karachi
Abul Hasan Isphahani
Bahadurabad
Bohra Pir
Boat Basin
Chase Store Jail Chowrangi
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
Federal B. Area
Garden West
Gulistan-e-Jauhar
Gulshan Chowrangi
Gulshan-e-Hadeed
Gulshan-e-Iqbal
Hawkbay Road
Hydri Market
IBA City Campus
Islamia College
Jheel Park PECHS
Jodia Bazar
Karachi Stock Exchange
Korangi Industrial Area
Landhi
Lucky Star
M. A. Jinnah Road
Malir Cantt Marriott Road
N. Karachi Industrial Area
Nazimabad
New Challi
New Sabzi Mandi
North Nagier
North Nazimabad
Ocean Mall, Clifton
Orangi
Paposh Nagar
Park Towers, Clifton
Progressive Plaza, Shahrah-e-Faisal
Regal Chowk, Saddar
S.I.T.E.
Shahdar
Safoora Goth
Shah Faisal Colony
Shaheen Complex
Shahrah-e-Faisal
Shershah
Sohrab Goth
Teen Talwar Clifton
The Center
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 Campus
Military Road
Shaheed Gunj
Badin
Bharia
Chak 41 Jamrao Road (Distt. Sanghar)
Chambar
Dadu
Dera Murad Jamali
Digri
Ghotki
Jacobabad
Jamshoro
Kot Ghulam Muhammad
Kotri
Kandhkot
Khairpur
Khipro
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
Usta Muhammad
Punjab
Lahore
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
Ferozpur Road
Gulberg
Gulshan Ravi Road
Ichra, Ferozpur Road
Johar Town
M. M. Alam Road
McLeod Road
Model Town
Mughalpur
New Garden Town
Raiwind Road
Shadman Town
Shah Alam Market
Shadbagh
Shahdara
Upper Mall
New Garden Town
Raiwind Road
Shadman Town
Shah Alam Market
Shadbagh
Shahdara
Upper Mall
Urdu Bazar
Walton Road
WAPDA Town
The Mall Branch
Timber Market Ravi Road
Zarrar Shaheed Road
Rawalpindi
Airport Housing Society
Bahria Town
Bahria Town, Phase 7
Bank Road
Chakri Road
DHA Phase 2
Khayaban-e-Sir Syed
Kurri Road
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 Rd
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 Sharif
Sialkot
Shahabpura
Sialkot Cantt
Sheikhupura
Agrow Sheikhupura
Sheikhupura Branch
Agrow Ellahbad Theengmorr
Ali Pur Chatta
Arifwala
Bahawalpur
Bhakkar
Bhawalnagar
Burewala
Chakwal
Chah Chand wala District
Chichawatni
Chiniot
Cishtian
Daska
Dera Ghazi Khan
Dinga
Depalpur
Gagoo Mandi
Ghakkhar Mandi
Gojra
Gohadpur
Gulynas
Jalalpur Jattan
Hafizabad
Haroonabad
Hasilpur
Jauharabad
Jehlum
Kamohi
Khanewal
Kharian
Lalamusa
Layyah
Lodhar
Mandi Bahauddin
Mandi Faizabad
Mian Chumoo
Mouza Gajju Hatta Shujabad
Mouza Kachi Jami
Mouza Parhar Sharqi
Muridke
Muzaffargarh
Nankana
Nankana Sahib
Narowal
Neka Pura Pasrur Road
Okara
Pir Mahal
Qaboola
Rabwa
Rahim Yar Khan
Sadiqabad
Sahiwal
Sambrial
Sargodha
Taxila
Toba Tek Singh
Vehari
Village Harappa
Ugoki
Wazirabad
Khyber Pakhtunkhwa
Peshawar
Dabgan Gardens
Fakhar-e-Alam Road
Grain Market
SikandarPura
Karkhano Hayatabad
University Road
Abbotabad
Attock
Bafa
Bannu
Chitral
D.I.Khan
Haripur
Mansehra
Mardan
Mattni Changan
Mingora

Nowshera

Saleh khana
Shahkas Khyber Agency
Timergara
Topi
Balochistan
Quetta
MA Jinnah Road
Quetta Cantt
Zarghoon Road
Duki Harnai
Gawadar
Khanozai Pishin
Azad Jammu & Kashmir
Bagh
Chaksawari
Charhoi
Dadyal
Dina
Hattian
Jatlan
Khui Ratta
Kotli
Mirpur
Muzaffarabad
Nazir
Rawalakot
Sehnsa
Seri
Gilgit-Baltistan
Gilgit
Federal Capital
Bara Kahu
Blue Area
E-11
F-10
F-7
F-8
Falcon Complex Khanna Road
G-11
G-13
G-15
I-8
I-9
Islamabad Stock Exchange
Khanna Pul
NPF 0-9; PWD Road
Tarlai Kalan
Wah Cantt
Bahrain
Manama

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in 152 Cities