



# 2021

## SCHEDULE OF CHARGES

(01 January – 30 June 2021)

# Table of Content

<b>INTERNATIONAL BANKING</b>	
A) IMPORTS	01
B) EXPORTS	03
C) INLAND TRADE - IMPORT	04
D) INLAND TRADE - EXPORT	05
E) MISCELLANEOUS	05
F) GUARANTEES	06
G) REMITTANCES	07
H) MISCELLANEOUS	08
<b>DOMESTIC BANKING</b>	
A) REMITTANCES	08
B) ADVANCES	09
C) STANDING INSTRUCTIONS FEE	10
D) LEASING	10
E) MASTERCARD/ PAYPAK DEBIT CARD CHARGES	11
F) E-BANKING SERVICES	13
G) CALL CENTRE AND IVR SERVICES (111-654-321)	13
H) MISCELLANEOUS CHARGES	13
I) FEE WAIVERS	15
J) INVESTMENT BANKING	22
K) JS CARAAMAD AUTO FINANCING	23
L) JS GHARAPNA HOME LOANS	24
M) JS GHARAPNA SOLAR PANEL FINANCING (NEW)	25
N) JS FAURIFINANCE	25
O) SME	25
P) JS SMART ROSHNI - SOLAR PANEL FINANCING	25
Q) JS GOLDFINANCE / ZARKHEZ GOLDFINANCE	26
R) JS KHUD MUKHTAR - WOMEN ENTREPRENEUR	26
S) JS NAYA AGHAAZ SME LOAN	27
T) JS SCHOOL DEVELOPMENT FINANCE	27
U) JS WORKING CAPITAL BUSINESS LOAN	28
V) JS TARAQI LOAN - SME LOAN FOR MODERNIZATION	28
W) JS HOSPITAL FINANCING	28
X) JS ELITE SALARY LOAN	29
Y) JS ELITE ADVANCE PAY	29
Z) JS CORPORATE CHARGE CARD	29
AA) JS BANK CREDIT CARD VISA	30
AB) JS CASH ASAAN - PERSONAL INSTALLMENT LOAN	31
AC) RUPEE TRAVELLERS CHEQUES	32
AD) CASH MANAGEMENT	32
AE) MORTGAGE CREDIT FACILITY	32
AF) PRIME MINISTER'S YOUTH BUSINESS LOAN (DISCONTINUED)	33
AG) PRIME MINISTER'S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMYES)	33
AH) AGRICULTURE FINANCING	34
AI) JS ZARKHEZ STORAGE FINANCE	35
AJ) JS ZARKHEZ FISHERIES FINANCE	35
AK) JS GHARPAY SERVICE	36
<b>NOTES</b>	
AL) NOTE	37
AM) GENERAL	37
AN) NOTE	37

## International Banking

### 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) above, if amendment involves increase in amount or extension in period of Expiry of LC
iii) (a) Mark-up on PAD for Bills Under Import L/C (Sight)	a) 20 % p.a plus other charges as per SOC b) FIM pricing to be charged as per DAC in case of PAD converted into FIM
(b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C Not Retired on Due Date	@ 20.00% p.a.
iv) Acceptance Commission on Usance L/C if payment date falls after L/C expiry	0.05% per month Minimum Rs. 2,000 acceptance commission on bill amount.
v) (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 (ii) above, if amendment involves increase in amount.
(c) Contract Cancellation Charges	Rs.1,500 (Flat)
vi) Airway bill Endorsement / Guarantee issued to Shipping Companies in lieu of Bills of Lading	Rs. 2,000/- (flat)
vii) Credit report on Beneficiary and/or foreign Buyer	At actual
viii) <b>Courier Charges</b>	
(a) for local	Rs. 250/- (flat)
(b)for foreign	Rs. 5,500/- or At Actual whichever is higher
ix) SWIFT Message (Short/One Payer)	Rs. 1,000/-
x) SWIFT Message (MT-700/701, 710,711,720,721,760)	Rs. 2,000/-
xi) Revalidation Commission of Expired LC	As applicable for opening of fresh LC as per (i) above.
xii) Commission on Establishment of LC /Contract against 100% Margin	Nil
xiii) LCs under Suppliers/Buyers Credit, PAYES (Pay as You Earn Scheme) and Deferred Payment LCs for period over one year.	Commission @ 0.40% per Qtr or part thereof. (At the time of opening of LC to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of LC, thereafter commission is to be recovered on six monthly basis on reducing liability).

<p>xiv) USANCE BILLS: Bills drawn at Usance under the LC other than PAYES (Pay as you Earn Scheme) and Suppliers / Buyers Credit</p>	<p>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 LC. Number of days from LC 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 LC opening commission &amp; which has already been recovered.</p>
<p>xv) LC cancellation charges</p> <p>Note:  - No Markup to be charged from the date of negotiation to the date of lodgement if 100% interest/return free cash margin is provided.  - Where value date of debit to our account is mentioned on covering Schedule/Telex/Swift intimation, markup to be charged from such effective value date.  - Rates are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values &amp; arrangements with the customers.  When reimbursement is made upon receipt of documents markup is to be charged from the date of remittance.</p>	<p>Rs.1,500 plus SWIFT charges</p>
<p>xvi) Import Bills returned unpaid</p>	<p>US\$100/- flat from forwarding Bank plus courier charges</p>
<p>xvii) Flat charges on payment of import bills under collection, contract, API &amp; Open account</p>	<p>Rs.1,250/-flat for all import bills under contract, collection, consignment, advance payment &amp; in case charges are on Exporter / Presenter account US\$15/ flat.</p>
<p>xviii) Service Charges against import transactions i.e. Import Bills (PAD) / Collections (IB) / Contract /Advance Payments and Consignment payment Remittance against import with or without LC / Advance payment.</p>	<p>0.10% Minimum Rs. 1,500/- plus SWIFT Charges in all cases.</p>
<p>xix) Reimbursement charges (payable to reimbursing Banks)</p>	<p>At actual</p>
<p>xx) Discrepant document handing fee</p>	<p>US\$100 or equivalent in FCY (Including FED)</p>
<p>xxi) Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened / contract registered with us.</p>	<p>0.13% - Minimum Rs.625/-</p>

## B). EXPORTS

i) FCY Notes Handling Charges	Rs. 0.30% for exports to Central Asian Countries, including Afghanistan, against FCY notes
<hr/>	
ii) <b>Letters of Credit</b>	
a) Advising of L/C	Rs. 1,500/- for JS Bank customers and Rs. 2,000/- for other customers plus courier charges
b) Advising of amendments	Rs. 1,000/- for JS Bank customers and Rs. 1,300/- for other customers plus courier charges
<hr/>	
iii) Confirmation	0.30% per quarter- Minimum Rs. 1,000/-
<hr/>	
iv) 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
<hr/>	
v) Reimbursement payment to other Banks from Non-Resident Rupee/ ACU Dollar Accounts	Rs. 2,000/-
<hr/>	
vi) If the documents are sent to other local banks under restricted L/C	Rs. 1000/- plus service charges
<hr/>	
vii) <b>Collection</b>	
(a) Documentary Export Collection	Rs. 500/- (flat) (Charged at the time of settlement of bill)
(b) If documents are sent to us by other banks for collection under restricted L/C	Rs. 1000/- plus service charges
<hr/>	
viii) Handling of duty draw-back claim	0.30% per claim - Minimum Rs. 300/-
<hr/>	
ix) Service Charges on Realization of Export Proceeds (Export Advance Payment Collection / LC etc.)	0.15% - Minimum Rs. 1,500/-
<hr/>	
x) EDS	Rs. 80/- per bill or as per existing regulations.
<hr/>	
xi) Services charges on handling of Research and Development (RND) cases	0.2 % - Minimum Rs.1,000/- per claim
<hr/>	
xii) Export Reimbursement Claim-Swift Charges	Rs. 1,000/-
<hr/>	
xiii) Negotiation/Purchase of Export Bills under Sight or Usance LC 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.
<hr/>	
xiv) Export Refinance Application - Handling Charges	Rs.600 per application
<hr/>	
xv) ERF substitution	Rs.500 per case
<hr/>	
xvi) EE Certification	Rs. 1000 per case
<hr/>	
xvii) EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1500 per case

xviii) Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1000 per bill for all overdue bills
.....	.....
xix) Assignment Of Proceeds To Other Banks	Rs 1000
.....	.....
xx) Business Performance Certificate	Rs 500
.....	.....
xxi) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs.1,750 per case
.....	.....
xxii) Reimbursement payment to other Banks from Non-Resident Rupee	Rs. 500/-
.....	.....
xxiii) EPRC Issuance Charges	Rs. 100/-

**C). 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.1,200/- (Flat) OR Commission as per (i) above, if amendment involves increase in amount or extension in validity.
.....	.....
iii) Discrepant document handing fee	Rs.1,500/- per bill (Including FED)
.....	.....
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
.....	.....
viii) LC Cancellation Charges	Rs.1,500 plus SWIFT charges
.....	.....
ix) Items returned unpaid	Rs. 2,000/- Flat

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

## E). 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 above, plus mark-down 0.75% for every 15 days or part thereof. Same charges as for collection as indicated at above, plus mark-down 0.75% for every 15 days or part thereof.
iii) Postage on Bills/Cheques	Rs. 100/-
iv) Courier Charges	Rs. 250/-
Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.	
v) Penal Charges in case of overdue of FAFB, FAPC, FATR, FBP, IBP, ERF, LTFF, LG Discounting & Invoice Discounting.	20%per annum or as per approved pricing for the overdue period till adjustment.

## F). 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 or extension in 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.
vi) Vetting of Bank Guarantees - In-house	Rs.1,000/- (per Guarantee)
vii) 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/-
viii) Other Guarantees	0.40% per quarter or as per arrangement
ix) Parking Guarantees (if issued at Bank's own instance)	NIL
x) Consortium Guarantees	As per agreement
xi) Guarantees issued in Pakistan against 100% Cash Margin on which no return / profit is paid.	NIL
xii) LG Collection Charges	Rs.1000 per instrument L/G



**G). REMITTANCES**

- i) Foreign Outward Drafts/ T.Ts/ 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 Cheque's / 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/Checks  
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  
0.5% will be applicable only on cash amount deposited in FCY account, if the differential that is to be remitted is not maintained with the Bank for minimum period of 30 days.

**H). MISCELLANEOUS**

i) Obtaining SBP approval for customer	Rs. 1,200/- per case
ii) Correspondents' charges	At Actual
iii) Swift Charges on Foreign T.Ts	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. 350/- against account Rs. 1500/- against cash
iii) Pay Order in favor of Educational institutions	0.5% of the amount (Max Rs. 25 including FED)
iv) <b>Items returned unpaid</b>	
outward clearing	Free
inward clearing	Rs. 800/- (flat)
over the counter	Rs. 700/- (flat)
v) Cancellation of Pay Order/Demand Drafts	Rs. 450/- per instrument
vi) Issuance of SBP cheques (if permissible by SBP)	Rs. 500/- per cheque
vii) RTGS Charges	

Days	Transaction Processing Time Windows	Per Transaction Charges
Monday to Friday	9:00AM to 3:00 PM	Rs. 220/-
	3:00PM to 3:30 PM	Rs. 330/-
	3:30PM to 4:30PM	Rs. 550/-

Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:

Monday to Friday	9:00AM to 4:30 PM
Rs. 50/- each transfer/transaction	

PRISM services can be availed from all JS Bank branches between 09:00 AM and 03:00 PM from Monday to Friday

## B). 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.)	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
iii) Within municipal limits or within a radius of 5 miles from the branch	Actual conveyance charges only
iv) Outside the above limit	At Actual
a) Delivery charges if a Godown Keeper is not posted, conveyance charges will be recovered	At Actual
b) Other incidental expenses, Insurance Premium etc.	At Actual
c) Legal Review Charges (Outside Counsel)	At Actual
d) Documentation Review Charges	Rs. 5,000/-
e) Delivery of goods under pledge	Rs. 1,000/- per delivery
f) Arranging CIB report from State Bank (per company/individual)	Rs. 35/- (can be waived on management's discretion)
g) Handling Charges for marking lien on government securities issued by other banks/National Savings Centres	Rs. 1,000/- per instance
h) Handling charges for marking lien on mutual funds at Registrar's office	Rs. 1,000/- per case (separately for each mutual fund)
i) Collection of profit coupons on government securities issued by other banks/National Savings Centres under lien to us	Rs. 1,000/- per instance
j) Penal Charges in case of overdue of FIM, CF Pledge, Short Term Finance (up to 1 year)	2% per annum over and above normal mark-up rate
k) Replacement of securities under lien to the bank	Rs. 1,000 flat per replacement
l) Late payment of instalments Commercial - Long Term Finance (tenor is more than 1 year) (If LTF is to be repaid on amortisation basis)	*0.05% per day of the overdue instalment amount.
<b>LOAN PROCESSING FEE (Corporate, Commercial &amp; SME)</b>	Loan Processing Fee is to be charged as per approval terms of credit application
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	Charges will not be applicable in case exposure remains unchanged. 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) Facility Renewal Processing Charges	Nil
p) Temporary Extension of Credit Facilities	In case all renewal documentation are completed at customers end, charges shall not apply. 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.
q) 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/-
r) Issuance of No Objection for vacation of charge	Processing fee Rs. 5,000/-
s) Credit reports issued on behalf of Client	Processing fee Rs 3,000/-
t) Nominal fee for Pledge call option	Actual
u) Cash Collection Services	Rs. 2,000/- per month (Conditions Apply)
<hr/>	
<b>C). STANDING INSTRUCTIONS FEE</b>	
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. 100/-  Postage/Courier Charges i) within city Rs. 110/- ii) outside city Rs. 225/-
ii) Account to Account transfer	Rs. 150/- (Not Applicable on Current Accounts)
<hr/>	
<b>D). LEASING</b>	
i) Processing Charges	0.1% of facility or Minimum Rs. 10,000/-, whichever is higher
ii) Late Payment Charges	1% on overdue Principal portion of rental amount per month
iii) Early Termination Charges	Rs. 10,000/- flat
iv) Insurance Charges	At Actual
v) Tracker Charges	At Actual. For waiver on tracker installation, additional mark-up on the facility of 0.5% per annum will be added in the monthly installation
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)

viii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
.....	
<b>E). MASTERCARD/ PAYPAK DEBIT CARD CHARGES</b>	
i) ATM cash withdrawal charges	Free on JS Bank ATMs
	Rs. 18.75/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
.....	
ii) Chip Maintenance Charges	Free
.....	
iii) PayPak Classic (Asaan & BBA: Basic Banking Account)	Rs. 1,000/-
.....	
<b>MasterCard Debit Card</b>	
iv) MasterCard Debit Card issuance Fee	Free
.....	
v) MasterCard Annual Fee	
MasterCard Gold	Rs. 1,600/-
MasterCard Gold Supplementary	Rs. 800/-
MasterCard Titanium	Rs. 2,500/-
MasterCard Titanium Supplementary	Rs. 1,250/-
MasterCard Platinum	Rs. 5,000/-
MasterCard Platinum Supplementary	Rs. 2,500/-
MasterCard World	Rs. 15,000/-
MasterCard World Supplementary	Rs. 7,500/-
Mastercard Prepaid Card Annual fee	Rs.1,100/-
Mastercard Prepaid card reissuance	Rs.800/-
MasterCard Gold reissuance	Rs.1,000/-(Principal & Supplementary Cards)
MasterCard Titanium reissuance	Rs.1,500/-(Principal & Supplementary Cards)
MasterCard Platinum reissuance	Rs.2,500/-(Principal & Supplementary Cards)
MasterCard World reissuance	Rs.10,000/-(Principal & Supplementary Cards)
MasterCard Gold to Titanium upgrade	Rs.1,500/-(Principal & Supplementary Cards)
MasterCard Titanium to MasterCard Platinum/Gold upgrade	Rs. 2,000/-(Principal & Supplementary Cards)
MasterCard Gold to MasterCard Platinum upgrade	Rs. 3,000/-(Principal & Supplementary Cards)
.....	
vi) POS Transactions (local)	Free
.....	
vii) POS Transactions (International)	3.5% of transaction amount
.....	
viii) Balance Inquiry	Free (JS Bank ATMs)
	Rs.2.5/- (Non JS Bank ATM - Balance Inquiry)
	Rs.200/- (International Balance Inquiry Fee)

ix) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs.2.5/- (JS Bank & Non JS Bank ATMs)
x) Mini Statement	Free
xi) Retrieval Charges	Rs. 700/- (per transaction)
xii) Arbitration / Charge Back	US\$ 500/-
xiii) Card Capture (International)	US\$ 15/-
xiv) MDC Internet Activation Charges	Free
xv) MDC Limit Enhancement Annual Fee	Rs. 800/- per annum
xvi) International ATM Cash Withdrawal	Rs. 1000/- per transaction or 3.5% whichever is higher
<b>PayPak Debit Card</b>	
xvii) Annual Fee	Rs. 1,800/-
xviii) Supplementary Annual Fee	Rs. 900/-
xix) Card Replacement Fee (Principle & Supplementary)	Rs. 1,000/-
xx) Online Activation Charges	Free
xxi) Limit Enhancement charges	Rs. 800/- per annum
xxii) Balance Inquiry charges	Free (JS Bank ATMs) Rs.2.5/- (Non JS Bank ATM - Balance Inquiry Fee)

## F). EBANKING SERVICES

i) SMS Alerts	Rs. 1,800 per annum
ii) SMS Alerts Digital Transactions	Free
iii) eStatements	Free
iv) Internet Banking Registration	Free
v) Utility Bills Payment Service (UBPS)	Free
vi) 1IBFT- Interbank Funds Transfer Fee	Through ATM: Rs.150/- per transaction Through Mobile & Internet Banking: Rs. 120/- per transaction
vii) Over-The-Counter IBFT Charges	Rs. 200/- for amount up to Rs. 500,000/- Rs. 300/- for amount between Rs. 500,001 to 1,000,000 Rs. 1,000/- for amount more than Rs. 1,000,000
viii) Mobile Banking	Rs. 499/- per annum

## G). CALL CENTRE AND IVR SERVICES (111-654-321)

i) Balance Inquiry	Free
ii) Mini statement (voice and fax)	Free
iii) MasterCard Debit PIN issuance and change	Free
iv) TPIN issuance and change	Free
v) MasterCard Debit Card Blocking	Free

## H). MISCELLANEOUS CHARGES

i) Stop payment of Cheques drawn on us	For Local Currency Accounts Rs. 650/- for one cheque Rs. 1,000/- for multiple cheques in a cheque book/ Entire cheque book For Foreign Currency Accounts USD 5/- per cheque
ii) Duplicate Statement	Rs. 35/- per statement
iii) Duplicate Advices	Rs. 500/- each
iv) Balance Certificates	Rs. 500/- each

v) Confirmation of balances to Auditors	Rs. 550/-
vi) Issuance of counter cheque	Rs. 200/- (per cheque plus govt. duties)
vii) Account closure charges (on customer request)	Free for all accounts
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 others cases the charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary
ix) Miscellaneous Certificates	Rs. 200/- (per certificate)
x) Safe Deposit Lockers	
a) Small	Rs. 6,000/- per annum or security deposit of Rs.50,000/-
b) Medium	Rs. 9,000/- per annum or security deposit of Rs.80,000/-
c) Large	Rs. 10,000/- per annum or security deposit of Rs. 95,000/-
d) Private - Small	Rs. 10,000/- per annum or security deposit of Rs. 100,000/-
f) 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. 6,000/- plus actual expenses
xii) Key Deposit (refundable upon surrender of locker)	
a) Small	Rs. 5,000/-
b) Medium	Rs. 7,000/-
c) Large	Rs. 8,000/-
xiii) Postage/ courier charges on drafts/Pay orders/other documents	Rs. 120/- within city Rs. 220/- outside city
xiv) Issuance of Chequebooks	Rs. 30 per leaf (if average balance is below Rs. 50,000) Rs. 15 per leaf (for first cheque book or if average balance is above Rs. 50,000)
xv) Account Maintenance Charges	Free for all accounts
xvi) Same day clearing of cheques	Rs. 500/- per Cheque
xvii) Transaction charges	
a) Intra-city Online Banking	Free for all accounts
b) Inter-city clearing Charges (outward)	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)



c) Online Transaction Charges (Intercity)	Rs. 500 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. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
xix) Fee for issuance of confirmation/ investment certificate against Government securities (SSC's, DSC's, USDB's)	Rs. 625/- 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
<b>I). FEE WAIVERS</b>	
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: Free - chequebook of up to 100 leaves.  If Average Balance is below Rs. 250,000: Charges as per SOC
b) Pay Orders	Free
c) Internet Banking	Free
d) Platinum Debit card annual fee **	Free
e) SMS Alerts **	Free
f) Mobile Banking	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
ii) JS Privilege Raabta Current Account	
Monthly Average Balance	Rs. 250,000/- and above
a) 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

- |                                      |      |
|--------------------------------------|------|
| b) Pay Orders                        | Free |
| c) Internet Banking                  | Free |
| d) Platinum Debit card annual fee ** | Free |
| e) SMS Alerts **                     | Free |
| f) Mobile Banking                    | Free |

\* 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

- |   |      |
|---|------|
| a) Internet Banking                                 | Free |
| b) Titanium MasterCard/Gold Debit card annual fee * | Free |
| c) Mobile Banking                                   | Free |

\* 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) Chequebook Issuance **                  | If Average Balance of Rs. 150,000 and above:<br>4 Free - chequebook each year of up to 100 leaves. |
|  | If Average Balance is below Rs. 150,000:<br>Charges as per SOC                                     |
| b) Pay Orders                              | 2 per month  |
| c) Internet Banking                        | Free   |
| d) MasterCard Gold Debit card annual fee * | Free   |
| e) Mobile Banking                          | Free   |

\* 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

v) JS Executive Raabta Current Account	
Monthly Average Balance	Rs. 75,000/- and above
a) Internet Banking	Free
	* 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
<hr/>	
vi) JS Platinum Business Account*	
Monthly Average Balance	Rs. 150,000/- and above
a) 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
b) Internet Banking	Free
c) Platinum MasterCard Debit card annual fee **	Free
d) Inter-city clearing	Free
e) Same day clearing	Free
f) SMS Alerts **	Free
g) Non JS Bank ATM - Cash Withdrawal Fee***	Free (Charges to be reversed every day)
h) Issuance of Pay Order **	Free
i) Cancellation of PO/DD	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 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	Rs. 100,000/- and above
a) Chequebook Issuance	1st Cheque Book Free (50 leaves), regardless of average balance.
b) Internet Banking	Free
c) Titanium MasterCard Debit card annual fee **	Free
d) Inter-city clearing	Free
f) Same day clearing	Free
g) Lockers * (Rental)	One Small Locker Free
h) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day), regardless of Balance.
i) Issuance of Pay Order **	4 Free per month
j) Cancellation of PO/DD	Free

\*Subject to availability of vacant lockers at the branch where 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 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) Chequebook 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) MasterCard Gold Debit card annual fee **	Free
l) Inter-city clearing	Free
m) Same day clearing	Free
n) Cancellation of PO/DD	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 Freelancer Current Account	
Monthly Average Balance Requirement	Nil
a) Internet Banking	Free
b) 1IBFT- Interbank Funds Transfer Fee	Free
c) Electronic Proceeds Realisation Certificate (EPRC)	Free
d) Waiver on online ecommerce transactions*	Free (Upto Rs. 5,000)
	* Waiver of charges are on the basis of average balance of Rs. 50,000 of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.
	**Charges will be reversed at day end.
.....	
x) JS Elite Current Account	
a) Chequebook Issuance	1st Cheque Book Free (10 leaves)
b) Internet Banking	Free
c) MasterCard Gold Debit card annual fee	Free
d) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day)
e) SMS Alerts	Free for 1st three months and Rs. 100/- monthly charges thereafter
f) 1IBFT- Interbank Funds Transfer Fee	Free
g) Mobile Banking	Free
.....	
xi) JS Elite Plus Current Account	
a) Chequebook Issuance	up to 4 cheque books per year (25 leaves)
b) Internet Banking	Free
c) Titanium MasterCard Debit card annual fee	Free
d) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day)
e) SMS Alerts	Free for 1st three months and Rs. 100/- monthly charges thereafter
f) 1IBFT- Interbank Funds Transfer Fee	Free
g) Pay Order	Free
h) Mobile Banking	Free
.....	
xii) Rupee Plus Savings Account Special Deposit 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) Chequebook 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 Debit card annual fee***	Free
l) Inter-city 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.

xiii) PLS 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) Chequebook 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 Debit card annual fee***	Free
l) Inter-city 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.

xiv) JS Foreign Currency Plus Savings Account	USD, GBP, EURO, AED, CNY
Currencies being offered	
a) Chequebook Issuance	1st Cheque Book Free (25 leaves)
<hr style="border-top: 1px dotted black;"/>	
xv) Muhib-e-Watan Account **	
Free Services	
a) Chequebook Issuance	1st Cheque Book Free (25 leaves)
b) MasterCard Gold 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 Chequebook Issuance	Free 1st ChequeBook (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) Inter-city clearing	Free
j) Same day clearing	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.
k) Payment of FBR Taxes & Duties through branches	Rs.50 per transaction
<hr style="border-top: 1px dotted black;"/>	
xvi) Term Deposit Penalty Charges	Any Early / pre mature 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. Deposits having tenor 1 year or above which will be prematured within 1 year will also be subject to charge for CRR

## J). INVESTMENT BANKING

i) Advisory and Arrangement Fee	Upto 1.5% of Issue Size
ii) Placement and Structuring Fee	Upto 1% of Issue Size
iii) Underwriting Commission	Upto 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
vii) Out of Pocket Expenses may be negotiated separately	
viii) Custodial Service W.R.T. accounts held in the Central Depository System (CDS)	
ix) Sub account opening fee	Rs. 500/- (per account)
Initial Deposit Fee	
For Shares	Rs. 0.05/- (per share deposited)
For TFCs	Free
For WAPDA Bonds	Free
For Units	Rs. 0.015/- (per unit deposited)
Transaction Fee	
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)
Custody Fee	
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	0.01 per security/per share
Pledge Call Fee	0.01 per security/per share
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 FINANCING**

i) Processing Charges (including Legal Document stamping)	Rs.12,000/-
ii) Appraisal Fee (Used / Imported Vehicles)	As per Actual
iii) Late Payment Fee	Rs.1,400/- Per Instance
iv) Vehicle re-possession charges	At Actual (Maximum Rs. 45,000/- per instance)
v) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
vi) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.13,500 per month)
vii) Valuation Charges	At Actual (Maximum Rs. 7000/-)
viii) Pre-payment Charges	8% of the principal in the first two years only
ix) Tracker Activation Charges	At Actual
x) Litigation Charges	At Actual
xi) Cash Collection Charges	Cash Pick-up : Rs. 2,000/- and Cheque Pick-up Rs.1,000/-
xii) Cheque Return Charges	Rs.1,400/- Per Returned Cheque
xiii) Issuance of duplicate NOC	Rs. 1,600/-
xiv) Income Estimation	At Actual
xv) Registration Service Fees**	
** Over and above the charges imposed by Excise & Taxation dept for registration of the vehicle	
xvi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## L). JS GHARAPNA HOME LOANS

i) Processing Fees	Rs.15,000/-
ii) Legal Documents	At Actual
iii) Appraisal Charges	At Actual
iv) Legal Opinion	At Actual
v) Pre-payment Charges - BTF to Other Banks	6% of the outstanding principal
vi) Pre-payment Charges - Full Settlement	
1st Year	6% of the outstanding principal
2nd Year	5% of the outstanding principal
3rd Year	4% of the outstanding principal
4th Year	3% of the outstanding principal
5th Year	2% of the outstanding principal
6th Year onwards	1% of the outstanding principal
7th Year Onwards	NIL
vii) Income Estimation	At Actual
viii) Late Payment Fee	Rs. 1,400/- per instance
ix) Cheque Return Charges	Rs. 1,200/- per returned cheque
x) Baloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	3.5% of the payment
xi) Offer Letter Reissuance	50% applicable Processing Fees (as per customer segment) will be charged at the time of regular facility processing
xii) Cash / Cheque Collection Charges	Cash Pick-up : Rs. 2,000/- and Cheque Pick-up Rs.1,000/-

**M). JS GHARAPNA SOLAR PANEL FINANCING (NEW)**

i) Processing Fee	Rs. 14,000/- plus FED
ii) Insurance Charges	At Actual
iii) Legal Documents	At Actual
iv) 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
v) Late Payment Standard Mark-up Rate	1 month KIBOR + 4% per day
vi) Cheque Return Charges	Rs. 1,200/- per returned cheque
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

**N). JS FAURIFINANCE**

i) Processing Fee	Rs. 2,500/-
ii) Chequebook Issuance	1st Cheque Book Free (10 leaves)
iii) Cancellation Processing Fees	Rs. 1,000/-
iv) Legal Document Stamping	At Actual

**O). SME**

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

**P). JS SMART ROSHNI - SOLAR PANEL FINANCING**

i) Processing Fee	Minimum PKR 6,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Legal Document Stamping	At Actual

iv) Valuation Charges - if any	At Actual
v) Late Payment Standard Mark-up Rate	1 Month KIBOR + 4% per day
vi) Secured Transaction Registry (STR) Fee	1 Month KIBOR + 4% per day
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>Q). JS GOLDFINANCE / ZARKHEZ GOLDFINANCE</b>	
i) Processing Charges - Running Finance	1.3% of Gold Value (Maximum Rs. 13,000/-)
ii) Same Day Disbursement Fees	Rs. 2,000/-
iii) Processing Charges - Term Finance (25% Margin)	1.6% of Gold value (Maximum Rs. 16,000/-)
iv) Processing Charges - Term Finance (20% Margin)	2.0% of Gold value (Maximum Rs. 20,000/-)
v) Processing Charges - Term Loan Plus	Rs. 5,000/-
vi) Valuation Charges by Goldsmith	Rs.20/- per gram (Minimum Rs. 1,500/- & Maximum Rs. 15,000/-)
vii) Legal Document Stamping	At Actual
viii) Prompt Payment Bonus	Incorporated in Loan Pricing at 2% (if payment is received within due date).
ix) Facility Renewal Processing Charges	Rs. 3,500/-
x) Pre-Payment Charges - Full Settlement	
1st Year	3% of the outstanding principal (Maximum Rs. 15,000)
2nd Year	2% of the outstanding principal (Maximum Rs. 10,000)
xi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>R). JS KHUD MUKHTAR - WOMEN ENTREPRENEUR</b>	
i) Processing Fee	Minimum Rs. 3,000/- or 0.3% of loan amount (whichever is higher)
ii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 5%, per day
iii) Insurance Charges	At Actual

iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Delivery charges, taxes & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>S). JS NAYA AGHAAZ SME LOAN</b>	
i) Processing Fee	No Processing Fee
ii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 5%, per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Delivery charges, taxes & registration Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>T). JS SCHOOL DEVELOPMENT FINANCE</b>	
i) Processing Fee	Minimum PKR. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges - if any	At Actual
v) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## U). JS WORKING CAPITAL BUSINESS LOAN

i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 4% per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## V). JS TARAQI LOAN - SME LOAN FOR MODERNIZATION

i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## W). JS HOSPITAL FINANCING

i) Processing Fee	No Processing Fee
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	1-Month KIBOR+3% (floating) per annum
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual

vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>X). JS ELITE SALARY LOAN</b>	
i) Processing Fee	4,000 or 1% of the loan amount (Whichever is higher)
ii) Late Payment Charges	Rs. 1,000/-
iii) Prepayment Penalty	5% of the outstanding amount
iv) Partial Payment Penalty	5% of the partial payment
v) Enhancement/Top-up	Rs. 2,000/-
vi) Credit Protector	0.3% on Monthly Outstanding amount
vii) Litigation Charges	At Actual
<b>Y). JS ELITE ADVANCE PAY</b>	
i) Service Charges-Mark up Rate	0%
ii) Processing Fee	5% upfront charges on outstanding amount
<b>Z). JS CORPORATE CHARGE CARD</b>	
i) Joining Fee	Nil
ii) Annual Fee	Rs. 1,200/-
iii) Card Replacement Fee	Rs. 500/-
iv) International ATM/POS Transaction	4.50% of Transaction Amount
v) Over Limit Fee	Nil
vi) Late Payment Fee	Rs. 2,000/-
vii) Return Cheque	Rs. 1,400/-
Document Retrieval Charges	
viii) Local	Rs. 300/-
ix) International	Rs. 850/-
x) SMS Alerts	Free
xi) Arbitration / Charge Back	US\$ 500/-

xii) Litigation Charges	At Actual
xiii) Autopay Rejection - Service Fee	Rs. 2,000/-
<b>AA).JS BANK CREDIT CARD VISA</b>	
i) Joining Fee	Nil
ii) Basic Card - Annual Fee	
Classic	Rs. 2,750/- (waived on spending of Rs. 7,000/- within 2 months of card issuance)
Gold	Rs. 4,500/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
Platinum	Rs. 8,000/- (waived on spending of Rs. 15,000/- within 2 months of card issuance)
Signature	Rs. 24,000/- (waived on spending of Rs. 50,000/- within 2 months of card issuance)
iii) Supplementary Card - Annual Fee	
Classic	Rs. 1,400/- (waived on spending of Rs. 7,000/- within 2 months of card issuance)
Gold	Rs. 2,250/- (waived on spending of Rs. 10,000/- within 2 months of card issuance)
Platinum	Rs. 4,000/- (waived on spending of Rs. 15,000/- within 2 months of card issuance)
Signature	Rs. 12,000/- (waived on spending of Rs. 25,000/- within 2 months of card issuance)
Finance Charges-APR	
iv) Retail	45% (3.75% per month)
v) Cash Advance	45% (3.75% per month)
vi) Balance Transfer/ Cash on call	28% (2.33% per month)
vii) Card Installation Plan	12m(29%), 24m(30%), 36m(32%)
viii) Cash on Installment	12m(38%), 24m(40%), 36m(42%)
ix) Cash Advance Fee	3% or Rs. 1,500, whichever is higher
x) Late Payment Fee	Rs. 2,000/-
xi) Over Limit Fee	Nil
xii) Return Cheque	Rs. 1,500/-
xiii) Card Replacement Fee	
Classic	Rs. 600/-
Gold	Rs. 1,000/-
Platinum	Rs. 1,400/-



Signature	Rs. 3,000/-
Balance Transfer / Cash on call Processing Fee	Rs. 800/- per transfer
Credit Protector	0.48% of monthly outstanding amount
International ATM/POS	4.50%
.....	
xiv) Document Retrieval Charges	
Local	Rs. 300/-
International	Rs. 850/-
.....	
xv) SMS Alerts	Free
.....	
xvi) VISA Arbitration Charges for Disputed Transactions	USD 500/-
.....	
xvii) Litigation Charges	At Actual
.....	
xviii) Autopay Rejection - Service Fee	Rs. 2,000/-
.....	
xix) Card Installment Plan Processing Fee	Rs. 600/-
.....	
xx) CIP Cancellation / Pre adjustment Fee	Rs. 850/-
.....	
xxi) Utility Bill Payment Fee	Nil
.....	
<b>AB).JS CASH ASAAN - PERSONAL INSTALLMENT LOAN</b>	
i) Service Charges-Mark up Rate (Fixed)	28% to 40% per annum
.....	
ii) Processing Fee	3,500 or 1% of the loan amount (Whichever is higher)
.....	
iii) Late Payment Charges	Rs. 1,000/- per month
.....	
iv) Prepayment Penalty	1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount After 3rd year = 5% of outstanding loan amount
.....	
v) Partial Payment Penalty	5% of the partial payment
.....	
vi) Enhancement/Top-up	3,500 or 1% of the loan amount (Whichever is higher)
.....	
vii) Credit Protector	0.48% of the outstanding amount
.....	
viii) Legal Charges	At Actual
.....	
ix) Payorder Issuance	NIL

### AC).RUPEE TRAVELLERS CHEQUES

- |  |   |
|--|---|
| i) Issuance of RTC                       | Rs.25/- per instrument, up to maximum<br>Rs.1,000/- per purchase (to be waived if Rs.<br>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   |

### AD).CASH MANAGEMENT

- |   |  |
|---|--|
| i) One time system implementation   | Upto Rs. 50,000/- (Negotiable)             |
| ii) One time product implementation<br>(IFT, 1IBFT, RTGS, COC, Cheque<br>Outsourcing, Express Cash) | Upto 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  | Upto Rs.50,000 per annum (negotiable)      |

### AE).MORTGAGE CREDIT FACILITY

- |                            |                    |
|----------------------------|--------------------|
| Limit                      | Processing Charges |
| i) Below Rs. 10mn          | Up to Rs. 4,000/   |
| ii) From Rs. 10mn to 20mn  | Up to Rs. 8,000/-  |
| iii) From Rs. 20mn to 30mn | Up to Rs. 10,000/  |
| iv) Above Rs 30mn          | Up to Rs. 15,000/  |

Property Evaluation, Income Estimation and  
Legal Charges will be charged at Actual

**AF).PRIME MINISTER'S YOUTH BUSINESS  
LOAN (DISCONTINUED)**

i) Repossession Charges for Vehicle	At Actual (Maximum Rs. 45,000/- per instance)
ii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
iii) Repossession Settlement through Repo Agent	At Actual (Maximum Rs. 20,000/- per instance)
iv) Delivery charges, taxes & registration Fee	At Actual
v) Insurance Charges	At Actual
vi) Secured Transaction Registry (STR) Fee Existing Customer	Rs. 500/-
New Customer	Rs. 1000/-

**AG).PRIME MINISTER'S KAMYAB JAWAN  
YOUTH ENTREPRENEURSHIP SCHEME  
(PMYES)**

i) Application Processing Fee	Rs.100/-
ii) Verification of applicant/security	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges	At Actual (Maximum Rs.7000)
v) Repossession Charges for Vehicle	At Actual (Maximum Rs. 45,000/- per instance)
vi) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
vii) Repossession Settlement through Repo Agent	At Actual (Maximum Rs. 20,000/- per instance)
viii) Delivery charges, taxes & registration Fee	At Actual
ix) Insurance Charges	At Actual
x) Secured Transaction Registry (STR) Fee Existing Customer	Rs. 500/-
New Customer	Rs. 1000/-

## AH). AGRICULTURE FINANCING

i) Mark-up on Agri Finance	
a) Fresh Proposals	
Limit	Mark-up rate
Up to Rs. 0.299mn	6 Month KIBOR + 8%
From Rs. 0.300mn to Rs. 3.000mn	6 Month KIBOR + 6%
From Rs. 3.001mn and above	6 Month KIBOR + 5.5%
b) Late Payment Charges where installment or mark-up is overdue by 60 days or more	Additional 0.5% mark-up of the outstanding amount
c) Renewal of overdue limits by 60 days and over on full settlement	To be renewed on additional 0.5% markup from prevailing markup rate
.....	
ii) Processing Fee on Agri Finance	
a) Fresh Proposals	
Limit	Processing Charges
Up to Rs. 00.500mn	Rs. 1,700/-
From Rs. 00.5001mn to Rs. 01.000mn	Rs. 4,500/-
From Rs. 01.001mn to Rs. 05.000mn	Rs. 8,500/-
From Rs. 05.001mn to Rs. 10.000mn	Rs. 13,500/-
From Rs. 10.001mn and above	Rs. 17,500/-
b) Renewal of Expired Cases	
Limit	Processing Charges
Up to Rs. 0.500mn	Rs. 1,700/-
From Rs. 0.501mn to Rs. 1.000mn	Rs. 3,500/-
From Rs. 1.001mn to Rs. 5.000mn	Rs. 6,500/-
From Rs. 5.001mn to Rs. 10.000mn	Rs. 10,000/-
Rs. 10.001mn and above	Rs. 13,000/-
c) Enhancement of Limit prior to expiry	
Limit	Processing Charges
Up to Rs. 0.500mn	Rs. 1,700/-
From Rs. 0.501mn to Rs. 1.000mn	Rs. 3,500/-
From Rs. 1.001mn to Rs. 5.000mn	Rs. 7,000/-
From Rs. 5.001mn to Rs. 10.000mn	Rs. 10,500/-
Rs. 10.001mn and above	Rs. 14,000/-
.....	
iii) 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

**AI).JS ZARKHEZ STORAGE FINANCE**

- i) Limit amount  
Rs. 5.001 M to Rs. 10.000 M  
Above Rs. 10 mn

Processing Charges  
Rs.10,000  
Rs.14,000

- ii) Early Adjustment Charges  
1 year before expiry  
2 years before expiry  
3 years before expiry  
4 years before expiry  
Markup Charges

Nil  
2% of the outstanding principal  
4% of the outstanding principal  
5% of the outstanding principal  
Markup Rate 6 %

**AJ).JS ZARKHEZ FISHERIES FINANCE**

- i) Limit  
upto 3.000 mn financing  
above 3.000 mn financing

Markup Rate  
Six months KIBOR + 600bps  
Six months KIBOR + 550 bps

- ii) Limit Amount  
Up to Rs. 00.500 M  
From Rs. 00.501 to Rs. 01.000 M  
From Rs. 01.000 to Rs. 05.000 M  
From Rs. 05.001 to Rs 10.000 M  
Above Rs. 10.000 M

Processing Charges  
Rs. 1,500/-  
Rs. 4,000/-  
Rs. 6,000/-  
Rs. 10,000/-  
Rs. 13,000/-

- iii) Early adjustment charges  
1 year before expiry  
2 years before expiry  
3 year before expiry  
4 year before expiry

NIL  
2% of the outstanding principal  
4% of the outstanding principal  
5% of the outstanding principal

- iv) Legal Charges

As per actual

- v) Arranging CIB report from State Bank (per company/individual)

Rs. 35/- (can be waived on management's discretion)

- vi) Insurance Charges

As per actual

- vii) Tracker Charges

As per Actual

- viii) Documentation/Valuation/Feasibility

As per actual

- ix) Repossession charges (new)

At Actual or Rs. 35,000 minimum, whichever is higher

- x) JS Zarkhez Solar Tubewell installation charges (new)

As per actual

xi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
Late Payment Standard Mark-up Rate for SBP's Refinance Schemes (JS Zarkhez Storage Finance & JS Zarkhez Solar Finance)	1 Month KIBOR + 4%, per day

**AK).JS GHARPAY SERVICE**

i) Cash Deposit	Rs. 600/-
ii) Cash Withdrawal	Rs. 600/-
iii) Doorstep Cheque Collection	Rs. 600/-
iv) Utility Bill Payment	Rs. 600/-
v) Pay Order	Rs. 600/-
vi) Cancellation via Bank Location inaccessible Address not found etc.	Free
vii) Cancellation via Customer Initiated after 1 hour of request	Rs. 300/-
viii) Doorstep Cheque Collection - SBP Scheme	Rs. 600/-

**AL). Note:**

Joining Fee/Annual Fee in case of High Volume/Corporate Customers may be waived on recommendation of the respective business head. In addition changes for postage commissions/service charges 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 charged.

**AM). GENERAL**

- This tariff is valid at all offices for six months with effect from 01 January 2021. Account closing charges are not applicable for Regular Savings Account and 15 Asaan Accounts.
- All commissions/fees are subject to Government taxes 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.

**AN). 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 competent authority.
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, 1 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. Staff applying for consumer and commercial lending products of the Bank, are not eligible for preferential pricing or processing charges waiver.
9. 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 December 31, 2020.
10. All of the above mentioned charges are subject to regulatory oversight, and any Instructions issued by the regulatory body shall prevail over the Bank's existing schedule of charges.