



2021

**JCASH**  
BRANCHLESS BANKING  
**SCHEDULE**  
**OF**  
**CHARGES**  
(January to March, 2021)

## Jcash - Branchless Banking

i) Cash Deposit	Free
ii) Account Opening	Free
a) Mobile Wallet Accounts (Level - 0, 1 & HRA)	
iii) EMV PayPak Debit Card	PKR 1200 + Tax
iv) Debit Card EMV Chip Maintenance Charges – (per annum)	PKR 600 + Tax
PayPak Debit Card reissuance	PKR 1200 + Tax
v) Cash Withdrawal through JS Bank's ATMs	Free
vi) Cash Withdrawal (Non- JS Bank ATMs)	PKR 18.75
vii) Mini Statement	Free
viii) POS Transaction	Free
ix) Issuance of Account Statement at the request of Customer	Actual Courier Charges

### A). OVER THE COUNTER TRANSACTIONS (WALK IN CUSTOMERS)

i) Money Transfer (CNIC to CNIC)	Slabs	Person (CNIC) to Person (CNIC)
	100-1000	PKR 60
	1001-2500	PKR 120
	2501-4000	PKR 180
	4001-6000	PKR 240
	6001-8000	PKR 300
	8001-10000	PKR 350
	10001-13000	PKR 400
	13001-16000	PKR 450
	16001-20000	PKR 600
	20001-25000	PKR 750

i) Money Transfer (CNIC to MW)	Slabs	Person (CNIC) to Mobile wallet
	100-1000	PKR 35
	1001-2000	PKR 55
	2001-3000	PKR 70
	3001-4000	PKR 100
	4001-6000	PKR 150
	6001-8000	PKR 200
	8001-10000	PKR 240
	10001-13000	PKR 270
	13001-16000	PKR 300
	16001-20000	PKR 350
	20001-25000	PKR 400

iii) Cash Withdrawal at JCash Agent / JS Bank Branch

**Slabs**

**Person (CNIC) to JS Bank Branch**

100-1000	PKR 20
1001-2500	PKR 40
2501-4000	PKR 60
4001-6000	PKR 90
6001-8000	PKR 120
8001-10000	PKR 150
10001-13000	PKR 180
13001-16000	PKR 210
16001-20000	PKR 280
20001-25000	PKR 350
25001-30000	PKR 430
30001-40000	PKR 490
40001-50000	PKR 690

iv) Utility Bill Payment at JCash Agent

Free

v) Home Remittance Account Cash out

Free

vi) Mobile Top up at JCash Agent

Free

vii) ITP Traffic Challan Payment at JCash Agent

PKR 25

viii) KPK Traffic Challan Payment at JCash Agent

PKR 15 + Tax

ix) KPK Traffic License Payment at JCash Agent

PKR 15 + Tax

**B). JS WALLET MOBILE APP**

i) Money Transfer (Mobile Wallet to Mobile Wallet)

Free

ii) Money Transfer (Mobile Wallet to CNIC)

**Slabs**

**Mobile Wallet to Person (CNIC)**

100-1000	PKR 46
1001-2500	PKR 93
2501-4000	PKR 139
4001-6000	PKR 185
6001-8000	PKR 232
8001-10000	PKR 278
10001-13000	PKR 325
13001-15000	PKR 360
15001-20000	PKR 440
20001-25000	PKR 510

	Slabs	Mobile Wallet to JS Bank Account
iii) Mobile Wallet to JS Bank Account	1-1000	PKR 20
	1001-2500	PKR 50
	2501-4000	PKR 80
	4001-6000	PKR 120
	6001-8000	PKR 160
	8001-10000	PKR 200
	10001-13000	PKR 260
	13001-15000	PKR 300
	15001-20000	PKR 400
	20001-25000	PKR 500
iv) IBFT (Inter-Bank Funds Transfer)	Free	
v) Mobile Top Up	Free	
vi) Utility Bill Payment	Free	
vii) ITP Traffic Challan Payment	PKR 25	
viii) KPK Traffic Challan Payment	PKR 15 +Tax	
ix) KPK Traffic License Payment	PKR 15 +Tax	

## GENERAL

- This tariff is valid at all locations for 03 months with effect from 01 Jan 2021.
- All commission / 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.
- Any waiver/reduction in charges to be allowed as per approval of the competent authority.

## NOTE

1. Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
2. Transaction limits are enforced where applicable.
3. FED will be recovered as per regulation.
4. Correspondent bank charges will be recovered at actual, in addition to the bank's charges as per Schedule.
5. Charges relating to any customers (Individual / Commercial / Corporate) may differ as a result of an agreement between the concerned customer and the bank.
6. 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.
7. Bank management reserves the right to recover additional charges on those accounts which involve unusual work load.

For further queries call helpline 0800-78900