

Key Fact Statement for Deposit Accounts															
JS Bank Limited, _____ Branch, _____ City,		Date		DD-MM-YYYY											
IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.															
Account Types & Salient Features : This information is accurate as of the date above. Services, fees and mark up rates may change on basis. [Provide the frequency] For updated fees/charges, you may visit our website or visit our branches.															
Particulars	LCY Current Accounts (Individual)											LCY Current Accounts (Business)			
	JS Premium Current Account	JS Asaan Current Account	JS Premier Raabta Current Account	JS Privilege Raabta Current Account	JS Pearl Raabta Current Account	JS Executive Raabta Current Account	JS Elite Plus Current Account	JS Elite Current Account	JS Rupee Current Account	JS Rupee Basic Banking Account	JS Freelancers Current Account	JS Business Raaba Current Account	JS Kamiyab Business Account	JS Platinum Business Account	
Currency	PKR														
Minimum Balance for Account	To open	1.00/-	100/-	1.00/-				1.00/-		1.00/-					
	To keep	0													
Average Min Balance to Avail FOC services as per product features	100,000/-	0	150,000/-	250,000/-	150,000/-	75,000/-	0	100,000/-	1,000/-	0	250,000/-	100,000/-	150,000/-		
Account Maintenance Fee	Free for all accounts														
Is Profit Paid on account? Subject to the applicable tax rate	Free for all accounts														
Indicative Profit Rate. (%)	N/A														
Profit Payment Frequency (PLS Saving, profit is paid out on 6 monthly basis, Example (For every PKR 1,000/-)	N/A														
Premature/Early Encashment/Withdrawal Fee	N/A														
Service Charges	N/A														
Services	Modes	JS Premium Current Account	JS Asaan Current Account	JS Premier Raabta Current Account	JS Privilege Raabta Current Account	JS Pearl Raabta Current Account	JS Executive Raabta Current Account	JS Elite Plus Current Account	JS Elite Current Account	JS Rupee Current Account	JS Rupee Basic Banking Account	JS Freelancers Current Account	JS Business Raaba Current Account	JS Kamiyab Business Account	JS Platinum Business Account
Cash Transaction	Intercity	Free for all accounts													
	Intra-city	Rs. 500/- per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)													
	Own ATM withdrawal	Free on JS Bank ATMs													
	Other Bank ATM	Rs. 18.75/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features													
SMS Alerts	ADC/Digital	Rs. 1800/- unless waived as per product features													
	Clearing	Free													
	For other transactions	Free													
Debit Cards	Paypak	Rs. 1000/- unless waived as per product features													
	Gold	Rs. 1600/- unless waived as per product features													
	Titanium	Rs. 2500/- unless waived as per product features													
	Platinum	Rs. 5000/- unless waived as per product features													
Cheque Book	Issuance	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/-) unless free to avail as per product													
	Stop payment	Rs. 650/- for one cheque Rs. 1,000/- for multiple cheques in a cheque book/entire cheque book													
Remittance (Local)	Banker Cheque / Pay Order	Rs. 350/- against account, Rs. 1500/- against cash													
Remittance Foreign	Foreign Demand Draft	USD 10/- equivalent plus additional 0.50 % (minimum USD 20/-)													
	Wire Transfer	USD 8/- or Rs. 1,000/- whichever is higher													
Statement of Account	Annual	Free													
	Half Yearly	Free													
	Duplicate	Rs. 35/- per statement													
Fund Transfer	ADC/Digital Channels	Through ATM: Rs.150/- per transaction. Through Mobile and Internet Banking: Rs. 120/- per transaction unless free to avail as part of product features													
	Others	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/-													
Digital Banking	Internet Banking subscription	Free													
	Mobile Banking subscription (one-time & annual)	Rs. 499/- per annum unless free to avail as part of product features													
Clearing	Normal	Free													
	Intercity	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)													
Closure of Account	Same day	Rs. 500/- per cheque unless free to avail as part of product features													
	Customer request	Free for all accounts													
You Must Know															
Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.								Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact (Provide relevant contact points of the bank).							
Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Bank shall charge return cheque charges as per SOC.								Closing this account: In order to close your account, please submit a written application and surrender any unused chequebooks and ATM card at the Bank.							
Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. JS Bank will never call you to inquire about your personal and financial information.								How can you get assistance or make a complaint? JS Bank Limited, Shaheen Commercial Complex, Dr. Ziauddin Ahmed Road P.O. Box 4847, Karachi-74200 Sindh, Pakistan Tel : 021 111 654 321 Helpline: 021 111 654 321 Email: CCU.helpdesk@jsbl.com Website: www.jsbl.com							
Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact (021/051) 111-654-321 to update your information.															
What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, kindly visit your nearest JS Bank branch with original CNIC to reactivate your account. Charges applicable for previously active services as per SOC.															
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT															
Customer Name:												Date			
Product Chosen:															
Mandate of account: Single/Joint/Either or Survivor															
Address															
Contact No:															
Customer Signature															
												Signature verified			

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Particulars	LCY Savings Accounts and TDR					FCY Savings Accounts and TDR		FCY Current Account		
	JS Rupee Fixed Deposit Current Account	JS Muhib-e-Watan Account	JS Payroll Saver Account	JS PLS Rupee Savings Account	JS Rupee Plus Saving Account	JS Foreign Currency Plus	JS Foreign Currency Fixed Deposit Current Account	JS Foreign Currency Current Account		
Currency	PKR					USD, GBP, EURO, AED, CNY				
Minimum Balance for Account	To open	1.00/-	1.00/-	1.00/-	1.00/-	USD 1	N/A		USD 1	
	To keep	0					N/A		0	
Average Min Balance to Avail FOC services as per product features	N/A	100,000/-		250,000/-	250,000/-	N/A				
Account Maintenance Fee	Free for all accounts									
Is Profit Paid on account? Subject to the applicable tax rate	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
Indicative Profit Rate. (%)	5.50%	5.50%	5.50%	5.50%	5.50%	0.10%	0.10%			
Profit Payment Frequency (PLS Saving, profit is paid out on 6 monthly basis, for Rupee Plus, the same is calculated daily but paid out monthly)	7/15 Days, 1/3/6 Months, 1/2/3/5 Years	Monthly	Monthly	Half Yearly	Monthly	Quarterly	1/3/6 Months & 1 Year			
Example (For every PKR 1,000/-)	Rs. 1.05 (7 days), Rs. 2.26 (15 days), Rs. 4.52 (1 month), Rs. 12.32 (3 months), Rs. 24.66 (6 months), Rs. 47 (1 year), Rs. 92 (2 years), Rs. 147 (3 years), Rs. 250 (5 years)	Rs. 4.52/-	Rs. 4.52/-	Rs. 27.12/-	Rs. 4.52/-	USD 0.25/-	USD 0.41 (1 month), USD 1.60 (3 months), USD 4.19 (6 months), USD 9.50 (1 year)		N/A	
Premature/Early Encashment/Withdrawal Fee	Nil		N/A			Nil				
Service Charges	IMPORTANT: This is a list of the main service charges for this account. It does not include all charges. You can find a full list at our branches, on our website at www.jsbl.com. Please note that all bank charges are exclusive of applicable taxes.									
Services	Modes	JS Rupee Fixed Deposit Current Account	JS Muhib-e-Watan Account	JS Payroll Saver Account	PLS Rupee Savings Account	Rupee Plus Saving Account	JS Foreign Currency Plus	JS Foreign Currency Fixed Deposit Current Account	JS Foreign Currency Current Account	
Cash Transaction	Intercity	Free for all accounts								
	Intra-city	Rs. 500/- per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)								
SMS Alerts	Own ATM withdrawal	Free on JS Bank ATMs								
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	Loose cheque	USD 5/- per cheque								
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	Others	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/-								
Customer Signature	Internet Banking subscription	Free								
	Mobile Banking subscription (one-time & annual)	Rs. 499/- per annum unless free to avail as part of product features								
Customer Signature	Normal	Free								
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Customer Signature	Same day	Rs. 500/- per cheque unless free to avail as part of product features								
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<p><b>You Must Know</b></p> <p>Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and bank's internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.</p> <p>Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Bank shall charge return cheque charges as per SOC.</p> <p>Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. JS Bank will never call you to inquire about your personal and financial information.</p> <p>Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact (021/051) 111-654-321 to update your information.</p> <p>What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, kindly visit your nearest JS Bank branch with original CNIC to reactivate your account. Charges applicable for previously active services as per SOC.</p> <p>Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact [Provide relevant contact points of the bank].</p> <p>Closing this account: In order to close your account, please submit a written application and surrender any unused chequebooks and ATM card at the Bank.</p> <p>How can you get assistance or make a complaint? JS Bank Limited, Shaheen Commercial Complex, Dr. Ziauddin Ahmed Road P.O. Box 4847, Karachi-74200 Sindh, Pakistan Tel : 021 111 654 321 Helpline: 021 111 654 321 Email: CCU.helpdesk@jsbl.com Website: www.jsbl.com</p>										
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT										
Customer Name:	Date									
Product Chosen:										
Mandate of account:	Single/Joint/Either or Survivor									
Address										
Contact No:	Mobile			Email						
Customer Signature	Signature verified									