

A grayscale photograph of a multi-story classical building with many windows and arched ground-floor openings. The JS Bank logo is visible on the facade.

2021

SCHEDULE OF CHARGES

(01 July – 31 December 2021)

Table of Contents

INTERNATIONAL BANKING	
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
DOMESTIC BANKING	
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 AGHAAS 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
NOTES	
AL) NOTE	37
AM) GENERAL	37
AN) NOTE	37
AO) TOUCHPOINTS FOR OUR CUSTOMERS	38

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 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) Markup 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) Markup 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) Courier Charges	
(a) For Local	Rs. 250/- (Flat)
(b) For Foreign	Rs. 5,500/- or At Actual whichever is higher
ix) SWIFT Message (Short/One Pager)	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

xiv) USANCE BILLS: Bills drawn at Usance under the LC other than PAYES (Pay As You Earn Scheme) and Suppliers/ Buyers Credit	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 and which has already been recovered.
xv) LC Cancellation Charges	Rs.1,500 plus SWIFT charges
<p>Note:</p> <ul style="list-style-type: none"> - 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 and arrangements with the customers. <p>When reimbursement is made upon receipt of documents, markup is to be charged from the date of remittance.</p>	
xvi) Import Bills Returned Unpaid	USD100/- flat from forwarding Bank plus courier charges
xvii) Flat charges on Payment of Import Bills under Collection, Contract, API and Open Account	Rs.1,250/- flat for all import bills under contract, collection, consignment, advance payment and in case charges are on Exporter /Presenter account USD15/ flat.
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.	0.10% - Minimum Rs. 1,500/- plus SWIFT Charges in all cases
xix) Reimbursement Charges (Payable to Reimbursing Banks)	At Actual
xx) Discrepant Document Handling Fee	USD100 or equivalent in FCY (including FED)
xxi) Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened/contract registered with us.	0.13% - Minimum Rs.625/-

B). EXPORTS

i) FCY Notes Handling Charges	0.30% for exports to Central Asian Countries, including Afghanistan, against FCY notes
ii) Letters of Credit	
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
iii) Confirmation	0.30% per quarter- Minimum Rs. 1,000/-
iv) Transfer of Export L/Cs	Rs. 1,000/- Flat plus Swift and/or Postage Charges Rs. 15,000/- Flat - If with substitution of documents plus swift and/or Postage Charges
v) Reimbursement Payment to other Banks from Non-Resident Rupee/ ACU Dollar Accounts	Rs. 2,000/-
vi) If the Documents are Sent to Other Local Banks under Restricted L/C	Rs. 1000/- plus service charges
vii) Collection	
(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
viii) Handling of Duty Drawback Claim	0.30% per claim - Minimum Rs. 300/-
ix) Service Charges on Realization of Export Proceeds (Export Advance Payment Collection/LC etc.)	0.15% - Minimum Rs. 1,500/-
x) EDS	Rs. 80/- per bill or as per existing regulations
xi) Services Charges on Handling of Research and Development (RND) Cases	0.2 % - Minimum Rs. 1,000/- per claim
xii) Export Reimbursement Claim - Swift Charges	Rs. 1,000/-
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
xiv) Export Refinance Application - Handling Charges	Rs. 600/- per application
xv) ERF Substitution	Rs. 500/- per case
xvi) EE Certification	Rs. 1000/- per case
xvii) EE NOC Issued to Other Banks under ERF Scheme	Rs. 1500/- per case

xviii) Handling and 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 Handling 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) Markup on PAD (Sight Bills)

20% per annum till adjustment of finance

vii) Markup 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)	0.35% (Minimum Rs. 1,500)
v) Markup on Inland Bill Purchased (IBP) (Sight/Usance) a) Regular a) Overdue Period	18% per annum or as per Credit Approval 20% per annum
vi) (Collection commission will also be charged in addition to above markup)	
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 for collection as indicated above, plus markdown 0.75% for every 15 days or part thereof. Same charges for collection as indicated above, plus markdown 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 and 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
- ii) Correspondents' Charges
- iii) SWIFT Charges on Foreign T.Ts
- iv) Fax Charges If Requested by Customer
- v) Charges on Foreign Bills Returned Unpaid
- vi) Miscellaneous Foreign Fax/Swift Charges

Rs. 1,200/- per case

At Actual

USD 8/- or Rs. 1,000/- whichever is higher

Rs. 50/- per sheet (within city)

Rs. 100/- per sheet (out of city)

Rs. 500/- per sheet (foreign)

Rs. 600/-

USD 20/- or equivalent

DOMESTIC BANKING

A). REMITTANCES

- i) For Draft Effected through Local Correspondent Banks
- ii) Pay Orders
- iii) Pay Order in Favor of Educational Institutions
- iv) **Items returned unpaid**
 - Outward Clearing
 - Inward Clearing
 - Over the Counter
- v) Cancellation of Pay Order/Demand Drafts
- vi) Issuance of SBP Cheques (if permissible by SBP)
- vii) RTGS Charges

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.

Rs. 350/- against account

Rs. 1500/- against cash

0.5% of the amount (Max. Rs. 25 including FED)

Free

Rs. 800/- (Flat)

Rs. 700/- (Flat)

Rs. 450/- per instrument

Rs. 500/- per cheque

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

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 markup/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 markup 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 installment amount
LOAN PROCESSING FEE (Corporate, Commercial and SME)	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

<p>o) Facility Renewal Processing Charges</p> <p>p) Temporary Extension of Credit Facilities</p> <p>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</p> <p>r) Issuance of No Objection for vacation of charge</p> <p>s) Credit reports issued on behalf of Client</p> <p>t) Nominal fee for Pledge call option</p> <p>u) Cash Collection Services</p>	<p>Nil</p> <p>In case all renewal documentation is complete 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</p> <p>Processing fee Rs. 5,000/-</p> <p>Processing fee Rs. 5,000/-</p> <p>Processing fee Rs. 3,000/-</p> <p>Actual</p> <p>Rs. 2,000/- per month (Conditions Apply)</p>
<p>C). STANDING INSTRUCTIONS FEE</p> <p>i) Standing Instruction Fee</p>	<p>Rs. 500/- per transaction apart from the relevant charges on remittance, where applicable</p> <p>For clients' staff salaries disbursement (as per agreed arrangement)</p> <p>i) Credit to account(s) with the Bank - NIL</p> <p>ii) Pay Order/Draft Rs. 100/-</p> <p>Postage/Courier Charges:</p> <p>i) within city Rs. 110/-</p> <p>ii) outside city Rs. 225/-</p> <p>Rs. 150/- (Not Applicable on Current Accounts)</p>
<p>D). LEASING</p> <p>i) Processing Charges</p> <p>ii) Late Payment Charges</p> <p>iii) Early Termination Charges</p> <p>iv) Insurance Charges</p> <p>v) Tracker Charges</p> <p>vi) Repossession Charges</p> <p>vii) Repossessed Vehicle Storage Charges</p>	<p>0.1% of facility or Minimum Rs. 10,000/-, whichever is higher</p> <p>1.25% on overdue Principal portion of rental amount per month</p> <p>Rs. 10,000/- flat</p> <p>At Actual</p> <p>At Actual. For waiver on tracker installation, additional markup on the facility of 0.5% per annum will be added in the monthly installation</p> <p>At Actual (Maximum Rs. 100,000/- per instance)</p> <p>At Actual (Maximum Rs.13,500 per month)</p>

- viii) Secured Transaction Registry (STR) Fee
- Existing Customer
- New Customer

Rs. 500/-

Rs. 1,000/-

E). MASTERCARD/PAYPAK DEBIT CARD CHARGES

- 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/-

MasterCard Debit Card

- 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 and Supplementary Cards)

MasterCard Titanium Reissuance

Rs.1,500/- (Principal and Supplementary Cards)

MasterCard Platinum Reissuance

Rs.2,500/- (Principal and Supplementary Cards)

MasterCard World Reissuance

Rs.10,000/- (Principal and Supplementary Cards)

MasterCard Gold to Titanium Upgrade

Rs.1,500/- (Principal and Supplementary Cards)

MasterCard Titanium to MasterCard Platinum/Gold Upgrade

Rs. 2,000/- (Principal and Supplementary Cards)

MasterCard Gold to MasterCard Platinum Upgrade

Rs. 3,000/- (Principal and 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	USD 500/-
xiii) Card Capture (International)	USD 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
PayPak Debit Card	
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)
xxiii) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs.2.5/- (JS Bank & Non JS Bank ATMs)

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- Inter bank Funds Transfer Fee	Through ATM: Rs.150/- per transaction Through Mobile and 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	Free

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 Cheque Books	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) Intracity Online Banking	Free for all accounts
b) Intercity 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 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) Cheque Book Issuance **	If Average Balance of Rs. 250,000 and above: Free - cheque book 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) Cheque Book Issuance **	If Average Balance of Rs. 250,000 and above: Free cheque book 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
	<p>* 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.</p> <p>** 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.</p>
<hr/>	
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
	<p>* 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.</p>
<hr/>	
iv) JS Premier Raabta Current Account	
Monthly Average Balance	Rs. 150,000/- and above
a) Cheque Book Issuance **	<p>If Average Balance of Rs. 150,000 and above: 4 Free cheque book each year of up to 100 leaves.</p> <p>If Average Balance is below Rs. 150,000: Charges as per SOC</p>
b) Pay Orders	2 per month
c) Internet Banking	Free
d) MasterCard Gold Debit Card Annual Fee *	Free
e) Mobile Banking	Free
	<p>* 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.</p> <p>** 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</p>

<p>v) JS Executive Raabta Current Account</p> <p>Monthly Average Balance</p> <p>a) Internet Banking</p>	<p>Rs. 75,000/- and above</p> <p>Free</p> <p>* 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.</p> <p>** 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</p>
<p>vi) JS Platinum Business Account*</p> <p>Monthly Average Balance</p> <p>a) Cheque Book Issuance **</p> <p>b) Internet Banking</p> <p>c) Platinum MasterCard Debit Card Annual Fee **</p> <p>d) Intercity Clearing</p> <p>e) Same Day Clearing</p> <p>f) SMS Alerts **</p> <p>g) Non JS Bank ATM - Cash Withdrawal Fee***</p> <p>h) Issuance of Pay Order **</p> <p>i) Cancellation of PO/DD</p> <p>j) Collection Cheque (Local)</p> <p>k) Retained Mail</p> <p>l) Stop Payment</p> <p>m) Courier/Postage</p> <p>n) Statement Issuance</p> <p>o) Balance Certificate</p> <p>Insurance Coverage****</p>	<p>Rs. 150,000/- and above</p> <p>If Average Balance is Rs. 150,000 and above: Free cheque book of up to 100 leaves</p> <p>If Average Balance is below Rs. 150,000: Free cheque book of up to 50 leaves, every calendar month</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free (Charges to be reversed every day)</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free Insurances, Cash Withdrawal Insurance, Personal Accidental Death / Permanent Total Disability Insurance</p> <p>*Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited Companies</p> <p>** 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</p>

<p>vii) JS Premium Current Account</p> <p>Monthly Average Balance</p> <p>a) Cheque Book Issuance</p> <p>b) Internet Banking</p> <p>c) Titanium MasterCard Debit Card Annual Fee **</p> <p>d) Intercity Clearing</p> <p>e) Same Day Clearing</p> <p>f) Lockers * (Rental)</p> <p>g) Non JS Bank ATM - Cash Withdrawal Fee</p> <p>h) Issuance of Pay Order **</p> <p>i) Cancellation of PO/DD</p> <p>Insurance Coverage***</p>	<p>Rs. 100,000/- and above</p> <p>First Cheque Book Free (50 leaves), regardless of average balance</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>One Small Locker Free</p> <p>Free (Charges to be reversed every day), regardless of Balance</p> <p>4 Free per month</p> <p>Free</p> <p>Free Insurances, Wallet Snatching Insurance, Mobile Snatching Insurance, Cash Withdrawal Insurance, Personal Accidental Death / Permanent Total Disability Insurance</p> <p>*Subject to availability of vacant lockers at the branch where account is maintained</p> <p>** 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</p>
<p>viii) Kamiyab Business and LCY Current Account</p> <p>Monthly Average Balance***</p> <p>a) Counter Cheques</p> <p>b) Collection Cheque (Local)</p> <p>c) Retained Mail</p> <p>d) Stop Payment</p> <p>e) Cheque Book Issuance</p> <p>f) Issuance of P.O/D.D</p> <p>g) Courier/ Postage</p> <p>h) Statement Issuance</p> <p>i) Balance Certificate</p> <p>j) Lockers * (Rental)</p> <p>k) MasterCard Gold Debit Card Annual Fee **</p> <p>l) Intercity Clearing</p> <p>m) Same Day Clearing</p> <p>n) Cancellation of PO/DD</p>	<p>Rs. 100,000/- and above</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free (up to 100 leaves)</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>One Small Locker Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>* Subject to availability of vacant lockers at the branch where account is maintained.</p> <p>** Applicable for individuals, sole proprietorships and partnership accounts.</p>

ix) JS Freelancer Current Account

Monthly Average Balance Requirement

- a) Internet Banking
- b) 1IBFT- Inter Bank Funds Transfer Fee
- c) Electronic Proceeds Realization Certificate (EPRC)
- d) Waiver on Online Ecommerce Transactions*

*** 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

Nil

Free

Free

Free

Free (Up to 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) Cheque Book Issuance
- b) Internet Banking
- c) MasterCard Gold Debit Card Annual Fee
- d) Non JS Bank ATM - Cash Withdrawal Fee
- e) SMS Alerts
- f) 1IBFT- Interbank Funds Transfer Fee
- g) Mobile Banking

1st Cheque Book Free (10 leaves)

Free

Free

Free (Charges to be reversed every day)

Free for First three months and Rs. 100/- monthly charges thereafter

Free

Free

xi) JS Elite Plus Current Account

- a) Cheque Book Issuance
- b) Internet Banking
- c) Titanium MasterCard Debit card annual fee
- d) Non JS Bank ATM - Cash Withdrawal Fee
- e) SMS Alerts
- f) 1IBFT- Interbank Funds Transfer Fee
- g) Pay Order
- h) Mobile Banking

up to 4 cheque books per year (25 leaves)

Free

Free

Free (Charges to be reversed every day)

Free for First three months and Rs. 100/- monthly charges thereafter

Free

Free

Free

Four types of Insurance covers are offered free of cost to all Elite and Elite Plus Account holders on maintenance of a monthly period end balance of Rs. 25,000/-.

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) 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.

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) Cheque Book Issuance	First Cheque Book Free (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) Intercity Clearing	Free
m) Same Day Clearing	Free
n) Telebanking Services	Free

	<p>*Subject to availability of vacant lockers at the branch where account is maintained.</p> <p>** Applicable for individuals, sole proprietorships and partnership accounts.</p> <p>*** 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.</p>
xiv) JS Foreign Currency Plus Savings Account	
Currencies being Offered	USD, GBP, EURO, AED, CNY
a) Cheque Book Issuance	First Cheque Book Free (25 leaves)
xv) Muhib-e-Watan Account **	
Free Services	
a) Cheque Book Issuance	First 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	First Cheque Book Free (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
	<p>*Subject to availability of vacant lockers at the branch where account is maintained.</p> <p>** Applicable for individuals, sole proprietorships and partnership accounts.</p> <p>*** Waiver of charges are on the basis of average balance of the previous month.</p>
k) Payment of FBR Taxes and Duties through Branches	Rs.50 per transaction
xvi) Term Deposit Penalty Charges	<p>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 premature within 1 year will also be subject to charge for CRR</p>

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
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

Security Pledge Fee

Pledge Call Fee

For Shares

For TFCs

For WAPDA Bonds

For Units

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

0.01 per security/per share

Rs. 0.02/- (per share)

Rs. 0.02/- (per unit)

Rs. 0.02/- (per WAPDA bond)

Rs. 0.02/- (per unit)

K). JS CARAAMAD AUTO FINANCING

i) Processing Charges (including Legal Document stamping)

Finance valued < 5 million- PKR 7500 -- PKR 1,000 upfront as non - refundable processing fee and remaining PKR 6,500 at Stage 2

Finance value > 5 million- PKR 15,000 -- PKR 1,000 upfront as non - refundable processing fee and remaining PKR 14,000 at Stage 2

ii) Appraisal Fee (Used/Imported Vehicles)

As per Actual

iii) Late Payment Fee

Rs.1,400/- Per Instance

iv) Vehicle Repossession Charges

At Actual (Maximum Rs. 56,000/- 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) Prepayment 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 Pickup : Rs. 2,000/- and Cheque Pickup 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 and Taxation department for registration of the vehicle

xvi) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

Rs. 500/-

Rs. 1,000/-

L). JS GHARAPNA HOME LOANS

i) Processing Fees

Rs. 1500 paid at stage 1 (non-refundable)

Rs. 13,500 paid at stage 2

ii) Legal Documents

At Actual

iii) Appraisal Charges

At Actual

iv) Legal Opinion

At Actual

v) Prepayment Charges - BTF to Other Banks

6% of the outstanding principal

vi) Prepayment 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. 1,700/- per instance

ix) Cheque Return Charges

Rs. 1,200/- per returned cheque

x) Balloon 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 Pickup : Rs. 2,000/- and Cheque Pickup Rs.1,000/-

Chartered accountant charges for liability establishment for Sec 15

At actual and maximum of 250,000/- per instance whichever is applicable

M). JS GHARAPNA SOLAR PANEL FINANCING (NEW)

i) Processing Fee	1000 + FED (upfront non-refundable) 13000 + FED (paid at stage 2)
ii) Insurance Charges	At Actual
iii) Legal Documents	At Actual
iv) Prepayment 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 Markup Rate	1 Month KIBOR + 4% per day (Market rate Markup applicable plus late payment of Rs 750/- per instance)
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) Cheque Book Issuance	First 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 Rs 6,000/- or 0.5% of loan amount (whichever is higher) - including Rs 3,000 non-refundable upfront fee
ii) Insurance Charges	At Actual
iii) Legal Document Stamping	At Actual

iv) Valuation Charges - if any	At Actual
v) Late Payment Standard Markup Rate	1 Month KIBOR + 4% per day (Market rate Markup applicable plus late payment of Rs 1,400/- per instance)
vi) Secured Transaction Registry (STR) Fee	1 Month KIBOR + 4% per day
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
Q). JS GOLDFINANCE/ZARKHEZ GOLDFINANCE	
i) Processing Charges - Running Finance	1.3% of Gold Value (Maximum Rs. 13,000/-)
Maintenance Charges - Running Finance	(i) Utilization 50% and < 1 0.75% of Gold Value (Maximum 10,000/-)
iii) Same Day Disbursement Fees	Rs. 2,000/-
iv) Processing Charges - Term Finance A & B (25% Margin)	1.6% of Gold Value (Maximum Rs. 16,000/-)
v) Processing Charges - Term Finance A & B (20% Margin)	2.0% of Gold Value (Maximum Rs. 20,000/-)
Processing Charges - Balance Transfer Facility (BTF)	(i) Balance Transfer Facility (BTF) - Running Finance I 0.65% of Gold Value (Maximum Rs. 6,500/-) (ii) Balance Transfer Facility (BTF) - Term Finance (25% Margin) I 0.8% of Gold Value (Maximum Rs. 8000/-) (iii) Balance Transfer Facility (BTF) - Term Finance (20% Margin) I 1.0% of Gold Value (Maximum Rs. 10,000/-) (iv) Balance Transfer Facility (BTF) - Term Loan Plus I Rs. 2,500/-
	Whichever is higher will be applicable.
vi) Processing Charges - Term Loan Plus	Rs. 5,000/-
vii) Valuation Charges by Goldsmith	Rs.20/- per gram (Minimum Rs. 1,500/- & Maximum Rs. 15,000/-)
viii) Legal Document Stamping	At Actual
ix) Prompt Payment Bonus	Incorporated in Loan Pricing at 2% (if payment is received within due date)
x) Facility Renewal Processing Charges	Rs. 3,500/-
xi) PrePayment 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)
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
R). JS KHUD MUKHTAR - WOMEN ENTREPRENUER	
i) Processing Fee	Minimum Rs. 3,000/- or 0.3% of loan amount (whichever is higher)

ii) Late Payment Standard Markup 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 and Registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

S). JS NAYA AGHAAZ SME LOAN

i) Processing Fee	No Processing Fee
ii) Late Payment Standard Markup 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 and Registration Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

T). JS SCHOOL DEVELOPMENT FINANCE

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 Markup 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 Markup Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery Charges, Taxes and 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 Markup 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 and Registration Fee	At Actual

vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
X). JS ELITE SALARY LOAN	
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
Y). JS ELITE ADVANCE PAY	
i) Service Charges Markup Rate	0%
ii) Processing Fee	5% upfront charges on outstanding amount
Z). JS CORPORATE CHARGE CARD	
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	USD 500/-

xii) Litigation Charges	At Actual
xiii) Autopay Rejection - Service Fee	Rs. 2,000/-
AA). JS BANK CREDIT CARD VISA	
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
xvii) Issuance of Duplicate NOC	Rs.1,000/- per instance
AB). JS CASH ASAAN - PERSONAL INSTALLMENT LOAN	
i) Service Charges-Markup Rate (Fixed)	26% to 30% 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) Pay Order Issuance	NIL

AC). RUPEE TRAVELLERS CHEQUES

- 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/Reissuance 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

Up to Rs. 50,000/- (Negotiable)

- ii) One-time product implementation
(IFT, 1IBFT, 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)

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. 56,000/- per instance)
ii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.13,500 per month)
iii) Delivery Charges, Taxes and Registration Fee	At Actual
iv) Insurance Charges	At Actual
v) Secured Transaction Registry (STR) Fee	
Existing Customer	
New Customer	

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

i) Application Processing Fee	Rs. 500/-
ii) Verification of Applicant/Security	Rs. 1000/-
iii) Legal Document Stamping	
iv) Valuation Charges	Rs. 100/-
v) Repossession Charges for Vehicle	At Actual
vi) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.7000)
viii) Delivery Charges, Taxes and Registration Fee	At Actual (Maximum Rs. 56,000/- per instance)
ix) Insurance Charges	At Actual (Maximum Rs.13,500 per month)
x) Secured Transaction Registry (STR) Fee	At Actual
Existing Customer	At Actual
New Customer	

AH). AGRICULTURE FINANCING

i) Markup on Agri Finance	
a) Fresh Proposals	
Limit	Markup 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 markup is overdue by 60 days or more	Additional 0.5% markup 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
<hr/>	
ii) Processing Fee on Agri Finance	
a) Fresh Proposals	
Limit	Processing Charges
Up to Rs. 00.500mn	Rs. 2,000/-
From Rs. 00.5001mn to Rs. 01.000mn	Rs. 5,000/-
From Rs. 01.001mn to Rs. 05.000mn	Rs. 9,000/-
From Rs. 05.001mn to Rs. 10.000mn	Rs. 14,500/-
From Rs. 10.001mn and above	Rs. 18,500/-
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/-
<hr/>	
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

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

Processing Charges

Rs.10,000

Rs.14,000

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
Up to 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 years before expiry
4 years 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 Markup 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 changes 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 July 2021. Account closing charges are not applicable for Regular Savings Account and JS Asaan accounts.
- All commissions/fees are subject to Government taxes as announced/amended by the Government from time to time.
- Local agent's charges are 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 June 30, 2021.
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.

AO). TOUCHPOINTS FOR OUR CUSTOMERS

S.NO	TOUCHPOINTS	WHAT TO DO
1	Branch	Visit any branch/ATM Hotline
2	Email	Email at: ccu.helpdesk@jsbl.com
3	Contact Center	021-111-654-321 or 051-111-654-321
4	Website	www.jsbl.com
5	Facebook	www.facebook.com/jsbankltd
6	Instagram	www.instagram.com/jsbankltd
7	Twitter	www.twitter.com/jsblpak
8	LinkedIn	www.linkedin.com/company/js-bank
9	Mailing Address	JS Bank Customer Care Unit, 7th Floor Fakhri Trade Center, Shakra-e-Liaqat, Karachi.
10	State Bank of Pakistan (SBP)	BC & CPD - State Bank of Pakistan, Central Directorate, I.I. Chundrigarh Road, Karachi. www.sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 111-727-273, +92(021) 3245 3555
11	Banking Mohtasib Pakistan (BMP)	Banking Mohtasib Pakistan Secretariat, 5th floor, Shaheen Complex, MR Kiyani Rd, Karachi. www.bankingmohtasib.gov.pk Email at: info@bankingmohtasib.gov.pk Telephone: +9221 - 99217334 to 38
12	Federal Insurance Ombudsman (FIO)	Federal Insurance Ombudsman Secretariat 2nd Floor, PRCS Annexe Building, Plot# 197/5, DR Daudpota Road, Saddar, Karachi. www.fio.gov.pk Email at: info@fio.gov.pk Phone: 021-99207761 - 021-99207762
13	Securities & Exchange Commission of Pakistan (SECP)	Securities & Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. www.secp.gov.pk Email at: complaints@secp.gov.pk Helpline: 0800-88008
14	Pakistan Remittance Initiative (PRI)	Pakistan Remittance Initiative Camp Office, State Bank of Pakistan 4th Floor, Main Building, I.I. Chundrigar Road, Karachi, Pakistan. www.pri.gov.pk Email at: info@pri.gov.pk Phone: +92-21-111-727-774
15	Prime Minister's Performance Delivery Unit (PMDU)	National Productivity Organization, 11th Floor, Shaheed-e-Millat Secretariat, F-6/1, Islamabad, Pakistan. www.pmo.gov.pk Phone: (051)9201637 Email at: pmdu@pmo.gov.pk Pakistan Citizen Portal Manual Guide: http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf