

JS Bank Ltd			
Product Key Fact Statement			
JS Cash Asaan			
A. Your Financing needs:			
Name of Facilities with Mark-up rate	<input type="checkbox"/> Salaried HBC/NTB & SEB/SEP HBC customers. Markup: 26% per annum.	<input type="checkbox"/> Businessman (SEP/SEB) availing loan for the first time in Banking. Markup: 30% per annum.	<input type="checkbox"/> Transfer of existing personal loan from another bank to JS Cash Asaan. Markup: 26% per annum.
Loan Amount	Rs. _____ (Min Rs. 40,000/- & Max Rs. 2,000,000/-)		
Tenure & Financing Limit	<input type="checkbox"/> a) 12 months. <input type="checkbox"/> b) 24 months. <input type="checkbox"/> c) 36 months. <input type="checkbox"/> d) 48 months. <input type="checkbox"/> e) 60 months.		
B. Estimated cost of this loan:			
Service charges – Mark-up Rate Yes	<input type="checkbox"/> 26% per annum. <input type="checkbox"/> 30% per annum.	Pre-adjustment: 1st year = 10% of outstanding loan amount. 2nd to 3rd year = 8% of outstanding loan amount. After 3rd year = 5% of outstanding loan amount.	
What will be the monthly installment payable? (EMI)	* = (EMI) Loan Amount + Credit Protector charged + Interest (APR x Term of Loan) / Term of Loan (In Months)		
What total amount will you pay for JS Cash Asaan?	*=EMI* (Tenure In Months)		*This is tentative value and exact amount will be communicated at the time of approval through a telephonic recorded call.
What other charges will you have to pay?	Processing Fee: Rs. 3,500 + FED or 1% of the loan amount (whichever is higher)		APR Calculation: $\frac{\text{Mark-up paid for the period} \times 365}{\text{Outstanding Principal Amount} \times \text{No. of days}} \times 100$
	Loan Enhancement / Top-up Fee: Rs. 2,000/-		
	Minimum Balance Penalty: NIL		
	Pay Order Issuance: NIL		
	Re-Issuance Payoff sheet: NIL		
	Legal Documentation or Litigation Charges: At Actual		
Credit Protector Insurance Charges – Mandatory	0.48% Credit Protector charged on monthly installment	Tax Filer	<input type="checkbox"/> Yes <input type="checkbox"/> No
Post Dated Cheque Requirement	Yes, 2 cheques for a year (One cheque equals to 6 months EMIs).		
C. Early Payments:			
Can you repay loan before maturity?	Yes		
How can you repay loan before maturity?	Visit nearest JSBL branch OR call 24/7 call center number (0800 011 22)		
Will you have to pay any additional charges for early retirement/pre-payment of the loan?	5% of amount will be charged on outstanding principle balance		
D. Default payments instructions			
What happens if you fail to fulfill your obligations?	<p>For Facility A - Any settlement of defaults older than 12 months with either NOC or Zero outstanding will be processed without deviation. However, customer should be availing an active consumer product in ECIB for last six months. If Fresh 6 month history is not available, case may be processed on Level 1 deviation. Settlements of defaults up to PKR 15,000 in last 12 months with either NOC or Zero outstanding will be processed without deviation. However, customer should be availing an active consumer product in ECIB for last six months. If Fresh 6 months history is not available, case may be processed on Level 1 deviation.</p> <p>For Facility B - Any settlement of defaults older than 12 months with either NOC or Zero outstanding will be processed without deviation. However, customer should be availing an active consumer product in ECIB for last six months. If Fresh 6 month history is not available, case may be processed on Level 1 deviation. Settlements of defaults up to PKR 15,000 in last 12 months with either NOC or Zero outstanding will be processed without deviation. However, customer should be availing an active consumer product in ECIB for last six months. If Fresh 6 months history is not available, case may be processed on Level deviation.</p> <p>For Facility C - Any settlement of defaults older than 12 months with either NOC or Zero outstanding will be processed without deviation. However, customer should be availing an active consumer product in ECIB for last six months. If Fresh 6 month history is not available, case may be processed on Level 1 deviation. Settlements of defaults up to PKR 15,000 in last 12 months with either NOC or Zero outstanding will be processed without deviation. However, customer should be availing an active consumer product in ECIB for last six months. If Fresh 6 months history is not available, case may be processed on Level 1 deviation.</p>		

What penalty will you be charged for not repaying on time?	Late Payment Charges	Rate Applied	Manner of computing Late Payment Charge
	Rs. 1,000/-	Not Applicable	1,000/- (will be recovered from the forthcoming payment)
Other information related to Default/Late payment:	Late Payment Fee will be charged on every missed/late EMI from customers next due installment. These charges will be recovered in addition to the EMI amount due. If customer fails to deposit the late fee charges in addition to the EMI, then charges will be recovered from the amount deposited/recovered through direct debit. Kindly ensure timely EMI payment to avoid late payment charges.		
D. Default payments instructions			
What happens in the case of death of borrower(s)?	Bank has provided credit protector (mandatory) insurance to all JS Cash Asaan Customers. In case of decease customer's Next of Kin (NOK) will contact JSBL call center or visit nearest JSBL Branch.		
What are guarantor's obligations?	Not Applicable (No guarantor required)		
How to pay monthly installment?	Your monthly EMI (Equal Monthly Installment) as specified in the enclosed repayment schedule can be paid directly into your respective re-payment account through deposit slip (can be paid directly into your respective re-payment account through deposit slip, Cheque and direct debit authority).		
What documents will be provided?	JS Cash Asaan application, Undertaking, Schedule of Charges (SOC), Legal Document & Auto Debit Authority (if not in place)		
Where can you get support?	You may contact Employee Banking Relationship Management or call at 0800 011 22 or www.isbl.com		
Note	<ul style="list-style-type: none"> - All other bank charges are per SOC - Other government taxes & FED may apply - Processing fee/FED will be deducted from loan amount before disbursement. 		
<hr style="width: 20%; margin: 0 auto;"/> Borrower's Signature & Date		<hr style="width: 20%; margin: 0 auto;"/> Authorized Banker's Signature, Stamp & Date	