

## JS Bank Limited

### Profit Payout Rates on FCY Deposits

*Indicative rates for the period between Jan 01, 2022 to Jan 31, 2022*

#### Term Deposit Rates (per annum)

##### For Deposit below 50,000

	1M	3M	6M	1 Y
<b>USD</b>	0.50%	0.65%	0.85%	0.95%
<b>GBP</b>	0.05%	0.12%	0.14%	0.16%
<b>EUR</b>	0.03%	0.04%	0.05%	0.06%

##### For Deposit 50,000 till 249,999

	1M	3M	6M	1 Y
<b>USD</b>	0.75%	0.85%	0.95%	1.00%
<b>GBP</b>	0.10%	0.14%	0.16%	0.18%
<b>EUR</b>	0.04%	0.05%	0.06%	0.08%

##### For Deposit 250,000 till 499,999

	1M	3M	6M	1 Y
<b>USD</b>	0.85%	0.95%	1.00%	1.02%
<b>GBP</b>	0.12%	0.16%	0.18%	0.20%
<b>EUR</b>	0.05%	0.06%	0.08%	0.10%

##### For Deposit 500,000 and Above

	1M	3M	6M	1 Y
<b>USD</b>	0.95%	1.00%	1.02%	1.05%
<b>GBP</b>	0.16%	0.18%	0.20%	0.21%
<b>EUR</b>	0.06%	0.08%	0.10%	0.12%

#### JS Foreign Currency Plus Savings Account

JS FCY Plus Savings Account	USD	GBP	EURO	AED	CNY
For daily balances up to 4,999	0.05%	0.05%	0.04%	0.05%	0.05%
For daily balances between 5,000 up to 24,999	0.08%	0.08%	0.06%	0.08%	0.08%
For daily balances between 25,000 up to 49,999	0.12%	0.12%	0.08%	0.12%	0.12%
For daily balances between 50,000 up to 99,999	0.15%	0.15%	0.10%	0.15%	0.15%
For daily balances above 100,000	0.20%	0.20%	0.12%	0.20%	0.20%

## JS Bank Limited

### Profit Payout Rates

#### PLS Rate (per anum)

*Indicative rates for the period between Jan 01, 2022 to Jan 31, 2022 unless revised earlier*

For any balance in PLS	8.25%
Muhib-e-Watan Account	8.25%
Payroll Saver Account	8.25%
Settlement Plus Account	8.25%
Family Saver Account	8.25%
 Special Notice Deposit (less than 30 days)	 8.25%

#### Term Deposit Rates (per annum)

**With effect from Jan 1, 2022**

			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	
<b>At Maturity</b>	100,000	to	4,999,999	8.25%	8.50%	8.75%	9.00%	9.25%	9.50%	9.75%
Semi Annual Profit Payment						8.90%	9.15%	9.40%	9.65%	
Quarterly Profit Payment					8.65%	8.80%	9.05%	9.30%	9.55%	
Monthly Profit Intervals				8.25%	8.50%	8.70%	8.95%	9.20%	9.45%	
 <b>At Maturity</b>	 5,000,000	 to	 9,999,999	 8.45%	 8.70%	 8.95%	 9.20%	 9.45%	 9.70%	 9.95%
Semi Annual Profit Payment						9.10%	9.35%	9.60%	9.85%	
Quarterly Profit Payment					8.85%	9.00%	9.25%	9.50%	9.75%	
Monthly Profit Intervals				8.45%	8.70%	8.90%	9.15%	9.40%	9.65%	
 <b>At Maturity</b>	 10,000,000	 and above		 8.65%	 8.90%	 9.15%	 9.40%	 9.65%	 9.90%	 10.15%
Semi Annual Profit Payment						9.30%	9.55%	9.80%	10.05%	
Quarterly Profit Payment					9.05%	9.20%	9.45%	9.70%	9.95%	
Monthly Profit Intervals				8.65%	8.90%	9.10%	9.35%	9.60%	9.85%	

For Deposits : 1 Year and beyond, a penalty will be imposed on early encashment.

#### Rupee Plus\*\* - Daily Product & Financial Institutions

**With effect from Jan 01, 2022**

	<u>Balance between</u>			<u>Current</u>				
1.00	to	9,999,999		8.25%				
10,000,000	to	99,999,999		8.25%				
100,000,000	to	249,999,999		8.25%				
250,000,000	to	499,999,999		8.30%				
500,000,000	to	749,999,999		8.35%				
750,000,000	to	999,999,999		8.50%				
1,000,000,000	to	above		8.75%				

**\*\*NOTE: THE ABOVE RATES ARE INDICATIVE, BASED ON PROFIT AND LOSS SHARING BASIS, AND ARE SUBJECT TO CHANGES**