

2022



JCASH

BRANCHLESS BANKING

SCHEDULE OF CHARGES

(January to March 2022)

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

ii) 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

iii) Mobile Wallet to JS Bank Account

Slabs

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 1st January 2022.
- 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 the approval by 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 UAN 111-444-000.