

FREQUENTLY ASKED QUESTIONS

1. What is JS Blink Digital Account?

JS Blink is a lifestyle digital account for all resident Pakistanis. It's a secure way to open your account completely digitally, from any internet based device such as smartphones, tablets, or laptops / PCs. JS Blink currently offers a range of multi-currency digital products in both Current & Savings account.

2. How can I apply for JS Blink?

Customer may apply by visiting the JS Blink portal at <https://jsblink.jsbl.com/> or by simply downloading the JS Mobile app <https://bit.ly/3at8ACi>

3. What kind of Accounts can I apply for through JS Blink?

Customers may opt for the following accounts via JS Blink:

- a.) Asaan Digital Account
- b.) Asaan Digital Remittance Account
- c.) Freelancers Digital Account (USD)
- d.) Freelancers Digital Account (PKR)
- e.) Digital Current Account
- f.) Digital Savings Account

4. Who can apply for JS Blink?

Customers falling in any of the following criteria may apply:

- a.) Self Employed
- b.) Salaried Individuals
- c.) Govt./Semi Govt. Employees
- d.) Landlord
- e.) Retried/Unemployed

5. Which currencies are available on JS Blink?

Following Accounts are available in PKR and USD

- a.) Freelancer Digital Account (PKR & USD)
- b.) Digital Account Current (PKR & USD)
- c.) Digital Account Savings (PKR & USD)

6. What are the minimum documents required for JS Blink Accounts?

When applying for JS Blink, the following documents would be required:

For Salaried:

- Scan of Original ID Card - CNIC/SNIC/NICOP (front and back)
- Latest Salary Slip OR Employment Contract OR any other proof of income, including but not limited to a certificate from the employer, not more than three (3) months old which reflects the employment details with level of income.
- Latest Bank Account Statement
- Zakat Declaration (if applicable)
- Signature specimen

For Self Employed Individuals:

- Scan of Original ID Card - CNIC/SNIC/NICOP (front and back)
- Self-Declaration over company letter head
- Latest Bank Account Statement or Proof of Business
- Zakat Declaration (if applicable)
- Signature specimen

7. Can a customer apply for multiple accounts through JS Blink?

Yes, a customer may apply for multiple accounts.

8. Are there any charges to apply for a JS Blink Account?

No. JS Blink offers free of charge account opening.

9. What is the account opening process through JS Blink?

Step 1: Download JS Mobile or Visit (www.jsblink.jsbl.com)

Step 2: Select 'Open an Account'

Step 3: Choose JS Blink Digital Account

Step 4: Fill in all your details

Step 5: Submit your application

10. What is the turn-around-time for account opening through JS Blink?

The turn-around-time for processing an account is 2 working days.

11. How can a customer get their account biometrically verified?

You may visit your nearest JS Bank branch after receiving an email intimation to get your JS Blink account biometrically verified.

12. How much time do I have to get my biometric verified?

You will have 60 days. Your account will automatically be closed on the 61st day in case you haven't performed the biometric verification.

13. From where will the customer get their cheque book and debit card?

Once your account is biometrically verified, you will be intimated from your preferred branch for the collection of your cheque book and debit card.

14. Why is my current active cell number not being verified and am unable to proceed with my application?

Your current active mobile number must be registered against your ID number (CNIC/SNIC) as per PTA in order to apply for JS Blink. You are requested to use the mobile number registered against your ID number.

15. Under what mode(s) of banking is JS Blink available?

JS Blink is available for conventional banking only.

16. What are the features for all the account types available in JS Blink?

Account Category	Currency	Balance Limit	Local Credit Limit	Debit Limit Monthly	Cash Withdrawal Limit	FT Limit	Transaction Constraints
Asaan Digital Account (Current)	PKR	1,000,000/-		1,000,000/-		-	-
Asaan Digital Remittance Account (Current)	PKR	3,000,000/-	1,000,000/-	-	500,000/- per day	500,000/- per day	No Commercial Remittance allowed
Freelancer Digital Account (Current)	PKR / FCY	USD 5,000/-		-	PKR 500,000/- per day	-	-
Digital Account (Current)	PKR / FCY			-		-	-
Digital Account (Saving)	PKR / FCY			-		-	-

17. What services can be availed after opening a JS Blink account?

A customer may avail Mobile Banking and Internet Banking services. They will also have the access to our helpline and live chat 24/7.

18. What happens if a customer has submitted incomplete documents?

The customer will be marked discrepant and shall receive email intimation along with a call for the remaining or correct documents.