

Key Fact Statement for Digital Accounts									
JS Bank Limited, Shaheen Complex Branch, Karachi City.		Date		DD-MM-YYYY					
IMPORTANT: Read this document carefully if you are considering opening a new account. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.									
Account Types & Salient Features : This information is accurate as of the date above. Services, fees and mark up rates may change on basis. [Provide the frequency] For updated fees/charges, you may visit our website or visit our branches.									
Particulars	Digital Current Accounts (LCY FCY)					Digital Savings Accounts (LCY FCY)			
	Asaan Digital Account (ADA) - PKR Current	Asaan Digital Remittance Account (ADRA) - PKR Current	Freelancer Digital Account - PKR Current	Digital Account - PKR Current	Freelancer Digital Account - USD Current	Digital Account - USD Current	Digital Account - PKR Savings	Digital Account - USD Savings	
Currency	PKR					USD		PKR	USD
Minimum Balance for Account	To open	0							
	To keep	0							
	Average Min Balance to Avail FOC services as per product features	0							
Account Maintenance Fee	Free for all accounts								
Is Profit Paid on account? Subject to the applicable tax rate								Yes	Yes
Indicative Profit Rate. (%)								5.50%	0.10%
Profit Payment Frequency (PLS Saving, profit is paid out on 6 Example (For every PKR 1,000/-)	N/A							Halfyearly	Quarterly
Premature/Early Encashment/Withdrawal Fee								Rs. 27.12/-	USD 0.25/-
Service Charges	N/A								
Services	Modes	Asaan Digital Account (ADA) - PKR Current	Asaan Digital Remittance Account (ADRA) - PKR Current	Freelancer Digital Account - PKR Current	Digital Account - PKR Current	Freelancer Digital Account - USD Current	Digital Account - USD Current	Digital Account - PKR Savings	Digital Account - USD Savings
Cash Transaction	Intercity	Free for all accounts							
	Intra-city	Rs. 500/- per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)							
	Own ATM withdrawal	Free on JS Bank ATMs							
	Other Bank ATM	Rs. 18.75/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features							
SMS Alerts	ADC/Digital	Rs. 1800/- unless waived as per product features							
	Clearing	Free							
Debit Cards	For other transactions	Free							
	Paypak	Rs. 1000/- unless waived as per product features							
	Gold	Rs. 1600/- unless waived as per product features							
	Titanium	Rs. 2500/- unless waived as per product features							
Cheque Book	Platinum	Rs. 5000/- unless waived as per product features							
	Issuance	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/-) unless free to avail as per product features							
	Stop payment	Rs. 650/- for one cheque Rs. 1,000/- for multiple cheques in a cheque book/entire cheque book							
Remittance (Local)	Loose cheque								
	Banker Cheque / Pay Order	Rs. 350/- against account. Rs. 1500/- against cash							
Remittance Foreign	Foreign Demand Draft	USD 10/- equivalent plus additional 0.50 % (minimum USD 20/-)							
	Wire Transfer	USD 8/- or Rs. 1,000/- whichever is higher							
Statement of Account	Annual	Free							
	Half Yearly	Free							
	Duplicate	Rs. 35/- per statement							
Fund Transfer	ADC/Digital Channels	Through ATM: Rs.150/- per transaction. Through Mobile and Internet Banking: Rs. 120/- per transaction unless free to avail as part of product features							
	Others	Rs. 200/- for amount up to Rs. 500,000/-							
		Rs. 300/- for amount between Rs. 500,001/- to 1,000,000/-							
Digital Banking	Internet Banking subscription	Free							
	Mobile Banking subscription (one-time & annual)	Free							
Clearing	Normal	Free							
	Intercity	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)							
Closure of Account	Same day	Rs. 500/- per cheque unless free to avail as part of product features							
Customer request									
Free for all accounts									
<b>You Must Know</b>									
Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.					Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact [Provide relevant contact points of the bank].				
Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Bank shall charge return cheque charges as per SOC.					Closing this account: In order to close your account, please submit a written application and surrender any unused chequebooks and ATM card at the Bank.				
Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. JS Bank will never call you to inquire about your personal and financial information.					How can you get assistance or make a complaint? JS Bank Limited, Shaheen Commercial Complex, Dr. Ziauddin Ahmed Road P.O. Box 4847, Karachi-74200 Sindh, Pakistan Tel : 021 111 654 321 Helpline: 021 111 654 321 Email: CCU.helpdesk@jsbi.com Website: www.jsbi.com				
Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact (021/051) 111-654-321 to update your information.					What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, kindly visit your nearest JS Bank branch with original CNIC to reactivate your account. Charges applicable for previously active services as per SOC.				
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT									
Customer Name:								Date	
Product Chosen:									
Mandate of account:	Single/Joint/Either or Survivor								
Address									
Contact No:				Mobile:				Email:	
Self- Declaration	I hereby declare that the sources of funds / proceeds deposited or to be deposited in my account under this application with JSBL will be as per the constraints of the account defined by the bank, as well as per my occupation provided to the bank. If the funds / amounts are received / deposited in my account under this application with JSBL from a source other than the sources congruent to my occupation / area of business, I undertake to inform the bank in writing forthwith to update the bank's record. I confirm that I am the beneficial owner of funds/controlling rights, and other information uploaded/provided digitally during the opening of account is accurate to the best of my knowledge and effort.								
Customer Signature								Signature verified	