

CUSTOMER COMPLAINT HANDLING

Customer Complaint Handling at JS Bank

It is our aim to provide customer with the best possible service. However, at some point there could be a reason for dissatisfaction and customer grievance that is not addressed. Thus, in order to ensure customer's grievances are properly addressed; we have in place a Customer Care Unit (CCU) at our Head Office that will ensure the resolution of issues/concerns in a timely manner.

Customer can register complaints via any of the following channels. All Complaints including Politically Exposed Person (PEP) complaints should be addressed to below mentioned focal person.

Write to Us	Complaint Channels
Manager Customer Care Unit Customer Care Unit (CCU), JS Bank Limited, Plot # S-R 6/10 (Frere Road), Office # 7-A, 7th floor, Fakhri Trade Center, Shahra-e-liaqat, Karachi. Fax: (9221) 2631803, Telephone: (9221) 32799009, Email Address: CCU.Helpdesk@jsbl.com	1. Visit any JS Bank Branch. 2. Call 24/7 Contact Centre @ 021-111-654-321, 051-111-654-321 3. Email to CCU.Helpdesk@jsbl.com. 4. Website: https://jsbl.com/contact-us/ 5. Complaint/Suggestion Box placed at any of our JS Bank Branches.

JS Banks Complaint Process:

- Complaint received at JS Bank – CCU Department will be registered and acknowledged within 48 working hours via SMS/Letter/Email or Call.
- CCU will investigate and resolve the complaints in coordination with concerned unit.
- Once Customer Complaints are investigated, CCU will inform the customers about its resolution via Recorded call/ SMS /Letter or Email and close the complaint.
- Customer may also contact our 24/7 Phone Banking for Complaint status inquiry.
- If complaint is not resolved by end of 10th working day, an interim response will be provided.
- In case the Customer is not satisfied with Bank's resolution, they can approach Banking Mohtasib at: Banking Mohtasib Pakistan, 5th Floor, Shaheen Complex, M R Kiyani Road, Karachi. Telephone: +9221-99217334 to 38 (5 lines), Facsimile: +9221-99217375, Email: info@bankingmohtasib.gov.pk.
- As per the State Bank of Pakistan guidelines, maximum resolution time for customer complaints is 15 working days and 30 working days Fraud related complaints.*

* For Transaction/Disputes Turn around Time of relevant entity/vendor will be followed.

For Utility Bills related issues and Politically Exposed Person (PEP) customers can also approach directly to State Bank on following address:

State Bank of Pakistan – Contact Details for Complaints:

Utility Bill Complaints	Focal Person for SBP Matters Related to Politically Exposed Persons (PEPs)
Policy officer (Utility Bills), Banking Policy & Regulations Department State Bank of Pakistan, Karachi Phone No: 021-32453555 Fax No. 021-99212506 Email : utility.bills@sbp.org.pk .	The Joint Director Special Unit, Consumer Protection Department, State Bank of Pakistan, I.I. Chundrigar Road Karachi, Phone Number: 021-99221935 Fax Number. 021-99218160 Email address: CPD.Helpdesk@sbp.org.pk

Customer Touchpoints

S.NO	TOUCH POINTS	WHAT TO DO
1	Branch	Visit any branch / ATM Hotline
2	Email	Email at: ccu.helpdesk@jsbl.com
3	Contact Centre	021-111-654-321 or 051-111-654-321
4	Website	www.jsbl.com
5	Facebook	www.facebook.com/jsbankltd
6	Instagram	www.instagram.com/jsbankltd
7	Twitter	www.twitter.com/jsblpak
8	LinkedIn	www.linkedin.com/company/js-bank
9	Mailing Address	JS Bank Customer Care Unit, 7th Floor Fakhri Trade Center, Shahra-e-Liaqat, Karachi.
10	State Bank of Pakistan (SBP)	BC & CPD - State Bank of Pakistan, Central Directorate, I.I. Chundrigarh Road, Karachi. www.Sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 111-727-273, +92(021) 3245 3555
11	Banking Mohtasib Pakistan (BMP)	Banking Mohtasib Pakistan Secretariat, 5th floor, Shaheen Complex, MR Kiyani Rd, Karachi. www.bankingmohtasib.gov.pk Email at: info@bankingmohtasib.gov.pk Telephone: +9221 - 99217334 to 38
12	Federal Insurance ombudsman (FIO)	Federal Insurance Ombudsman Secretariat 2nd Floor, PRCS Annexe Building, Plot# 197/5, DR Daudpota Road, Saddar, Karachi. www.fio.gov.pk Email at: info@fio.gov.pk Phone: 021-99207761 - 021-99207762
13	Securities & Exchange Commission of Pakistan (SECP)	Securities & Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. www.secp.gov.pk Email at: complaints@secp.gov.pk Helpline: 0800-88008
14	Pakistan Remittance Initiative (PRI)	Pakistan Remittance Initiative Camp Office, State Bank of Pakistan 4th Floor, Main Building, I.I. Chundrigar Road, Karachi, Pakistan. www.pri.gov.pk Email at: info@pri.gov.pk Phone: +92-21-111-727-774
15	Prime Minister's Performance Delivery Unit (PMDU)	National Productivity Organization, 11th Floor, Shaheed-e-Millat Secretariat, F-6/1, Islamabad, Pakistan. www.pmo.gov.pk Phone: (051)9201637 Email at: pmdu@pmo.gov.pk Pakistan Citizen Portal Manual Guide: http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf

Customer Touchpoints

S.NO	TOUCH POINTS	WHAT TO DO
16	24 hours Branchless Banking / Digital Financial Services:	+92 (21) 111-444-000 +92 (51) 111-444-000 0800-78900
17	24 hours Private Banking:	+92 800-000-10
18	Digital Contact	Customer Excellence Team <Customer.Excellence@jsbl.com>
19	SMS TO 8012:	Chat<space>text
20	JS Live Chat:	+92330-2001010
21	JS Whatsapp BOT:	+92348-7003000
22	JS Internet Banking:	https://ib.jsbl.com/ebanking/login.do
23	JS Mobile App (Google Play):	https://play.google.com/store/apps/details?id=com.JSBL.bank
24	JS Mobile App (Apple Store):	https://apps.apple.com/pk/app/js-mobile-banking/id1561630920
25	Roshan Digital Account:	https://jsbl.com/personal/accounts/current-accounts/roshan-digital-account/