

SCHEDULE OF CHARGES

JAN - JUN 2023



**Bank as free
as a bird**

Table of Contents

INTERNATIONAL BANKING	
A) IMPORTS	01
B) EXPORTS	03
C) INLAND TRADE - IMPORT	04
D) INLAND TRADE - EXPORT	04
E) MISCELLANEOUS	05
F) GUARANTEES	05
G) REMITTANCES	06
H) MISCELLANEOUS	07
DOMESTIC BANKING	
A) REMITTANCES	07
B) ADVANCES	08
C) STANDING INSTRUCTIONS FEE	09
D) PRIZE BONDS	10
E) LEASING	10
F) MASTERCARD/PAYPAK DEBIT CARD CHARGES	10
G) E BANKING SERVICES	12
H) MISCELLANEOUS CHARGES	13
I) PRIVATE BANKING	20
J) INVESTMENT BANKING	20
K) JS CARAAMAD AUTO FINANCING	21
L) JS GHARAPNA HOME LOANS	22
M) JS GHARAPNA SOLAR PANEL FINANCING (NEW)	23
N) JS FAURIFINANCE	24
O) SME	24
P) JS SMART ROSHNI - SOLAR PANEL FINANCING	24
Q) JS GOLDFINANCE/ZARKHEZ GOLDFINANCE	24
R) JS KHUD MUKHTAR - WOMEN ENTREPRENEUR	25
S) JS NAYA AGHAHAZ SME LOAN	26
T) JS SCHOOL DEVELOPMENT FINANCE	26
U) JS WORKING CAPITAL BUSINESS LOAN	27
V) JS TARAQI LOAN - SME LOAN FOR MODERNIZATION	27
W) JS HOSPITAL FINANCING	27
X) JS ELITE SALARY LOAN	28
Y) JS ELITE ADVANCE PAY	28
Z) JS CORPORATE CHARGE CARD	28
AA) JS BANK CREDIT CARD VISA	29
AB) JS CASH ASAAN - PERSONAL INSTALLMENT LOAN	31
AC) RUPEE TRAVELLERS CHEQUES	31
AD) CASH MANAGEMENT	31
AE) MORTGAGE CREDIT FACILITY	32
AF) PRIME MINISTER'S YOUTH BUSINESS LOAN (DISCONTINUED)	32
AG) PRIME MINISTER'S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMYES)	32
AH) AGRICULTURE FINANCING	33
AI) JS ZARKHEZ STORAGE FINANCE	34
AJ) JS ZARKHEZ FISHERIES FINANCE	34
AK) JS GHARPAY SERVICE	35
NOTES	
AL) NOTE	37
AM) GENERAL	37
AN) NOTE	37
AO) TOUCHPOINTS FOR OUR CUSTOMERS	38

International Banking

A). IMPORTS

i) Letter of Credit Opening Commission	First Quarter or Part thereof 0.40% Each Subsequent Quarter or Part thereof 0.30% Minimum Rs. 2,000/-
ii) Amendments under Letter of Credit	Rs.1,200/- per transaction (Flat) or Commission under items (i) above, if amendment involves increase in amount or extension in period of Expiry of LC
iii) (a) Markup on PAD for Bills under Import L/C (Sight)	a) 20 % p.a plus other charges as per SOC b) FIM pricing to be charged as per DAC in case of PAD converted into FIM
Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made thereagainst.	
(b) Markup on Forced PAD in Case of Usance Bills under Import L/C Not Retired on Due Date	@ 20.00% p.a.
iv) Acceptance Commission on Usance L/C If Payment Date Falls after L/C Expiry	0.05% per month - Minimum Rs. 2,000 acceptance commission on bill amount
v) (a) Registration of Contract	0.20% (Flat) - Minimum Rs. 2,000/-
(b) Amendments under Import-Contract	Rs.1,000/- per transaction (flat) or Commission under items (ii) above, if amendment involves increase in amount
(c) Contract Cancellation Charges	Rs.1,500 (Flat)
vi) Airway Bill Endorsement/Guarantee Issued to Shipping Companies in Lieu of Bills of Lading	Rs. 2,000/- (Flat)
vii) Credit Report on Beneficiary and/or Foreign Buyer	At Actual
viii) Courier Charges	
(a) For Local	Rs. 250/- (Flat)
(b) For Foreign	Rs. 5,500/- or At Actual whichever is higher
ix) SWIFT Message (Short/One Pager)	Rs. 1,000/-
x) SWIFT Message (MT-700/701, 710,711,720,721,760)	Rs. 2,000/-
xi) Revalidation Commission of Expired LC	As applicable for opening of fresh LC as per (i) above
xii) Commission on Establishment of LC /Contract against 100% Margin	Nil
xiii) LCs under Suppliers/Buyers Credit, PAYES (Pay As You Earn Scheme) and Deferred Payment LCs for Period Over One Year.	Commission @ 0.40% per Qtr or Part thereof (At the time of opening of LC to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of LC, thereafter commission is to be recovered on six monthly basis on reducing liability.)

xiv) USANCE BILLS: Bills drawn at Usance under the LC other than PAYES (Pay As You Earn Scheme) and Suppliers/ Buyers Credit	0.25% or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond validity of LC. Number of days from LC validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for LC opening commission and which has already been recovered.
xv) LC Cancellation Charges	Rs.1,500 plus SWIFT charges
<p>Note:</p> <ul style="list-style-type: none"> - No markup to be charged from the date of negotiation to the date of lodgement if 100% interest/return free cash margin is provided. - Where value date of debit to our account is mentioned on covering Schedule/Telex/Swift intimation, markup to be charged from such effective value date. - Rates are subject to adjustment after obtaining approval of competent authority in consideration of business volumes/values and arrangements with the customers. <p>When reimbursement is made upon receipt of documents, markup is to be charged from the date of remittance.</p>	
xvi) Import Bills Returned Unpaid	USD100/- flat from forwarding Bank plus courier charges
xvii) Flat charges on Payment of Import Bills under Collection, Contract, API and Open Account	Rs.1,250/- flat for all import bills under contract, collection, consignment, advance payment and in case charges are on Exporter /Presenter account USD15/ flat.
xviii) Service Charges against Import transactions i.e. Import Bills (PAD)/ Collections (IB)/Contract/Advance Payments and Consignment Payment Remittance against Import with or without LC/Advance Payment.	0.10% - Minimum Rs. 1,500/- plus SWIFT Charges in all cases
xix) Reimbursement Charges (Payable to Reimbursing Banks)	At Actual
xx) Discrepant Document Handling Fee	USD100 or equivalent in FCY (including FED)
xxi) Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened/contract registered with us.	0.13% - Minimum Rs.625/-

B). EXPORTS

- i) FCY Notes Handling Charges
- ii) FCY Cash Handling Charges for Afghanistan

iii) Letters of Credit

- a) Advising of L/C

- b) Advising of Amendments

- iv) Confirmation

- v) Transfer of Export L/Cs

- vi) Reimbursement Payment to other Banks from Non-Resident Rupee/ ACU Dollar Accounts

- vii) If the Documents are Sent to Other Local Banks under Restricted L/C

viii) Collection

- (a) Documentary Export Collection

- (b) If documents are Sent to Us by Other Banks for Collection under Restricted L/C

- ix) Handling of duty draw-back claim

- x) Service Charges on Realization of Export Proceeds (Export Advance Payment Collection/LC etc.)

- xi) EDS

- xii) Services Charges on Handling of Research and Development (RND) Cases

- xiii) Export Reimbursement Claim - Swift Charges

- xiv) Negotiation/Purchase of Export Bills under Sight or Usance LC or DP Collection

- xv) Export Refinance Application - Handling Charges

- xvi) ERF Substitution

- xvii) EE Certification

- xviii) EE NOC Issued to Other Banks under ERF Scheme

0.30% for exports to Central Asian Countries, excluding Afghanistan, against FCY notes

0.20% for exports to Afghanistan, against FCY notes

Rs. 1,500/- for JS Bank customers and Rs. 2,000/- for other customers plus courier charges

Rs. 1,000/- for JS Bank customers and Rs. 1,300/- for other customers plus courier charges

0.30% per quarter- Minimum Rs. 1,000/-

Rs. 1,000/- Flat plus Swift and/or Postage Charges
Rs. 15,000/- Flat - If with substitution of documents plus swift and/or Postage Charges

Rs. 2,000/-

Rs. 1000/- plus service charges

Rs. 500/- (Flat) (Charged at the time of settlement of bill)

Rs. 1000/- plus service charges

0.30% per claim - Minimum Rs. 300/-

0.15% - Minimum Rs. 1,500/-

Rs. 80/- per bill or as per existing regulations

0.2 % - Minimum Rs. 1,000/- per claim

Rs. 1,000/-

If proceeds not realized within period of the deal, fixed pricing @ 20% or pricing as per credit approval will be applied
In case FDBC converted into FBP/FBD, no handling charges should be recovered

Rs. 600/- per application

Rs. 500/- per case

Rs. 1,000/- per case

Rs. 1,500/- per case

xix) Handling and Service Charges for Overdue Export Bills Reporting

Rs. 1000/- per bill for all overdue bills

xx) Assignment of Proceeds to Other Banks

Rs 1000/-

xxi) Business Performance Certificate

Rs 500/-

xxii) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges

Rs.1,750/- per case

xxiii) Reimbursement Payment to Other Banks from Non-Resident Rupee

Rs. 500/-

xxiv) EPRC Issuance Charges

Rs. 100/-

C). INLAND TRADE – IMPORT

i) Opening Commission

0.40% per quarter for first quarter or part thereof - and 0.30% for each subsequent quarter or part thereof Minimum Rs.2,000/-

ii) Amendments

Rs.1,200/- (Flat) or Commission as per (i) above, if amendment involves increase in amount or extension in validity

iii) Discrepant Document Handling Fee

Rs.1,500/- per bill (including FED)

iv) Service Charges on Retirement of Import Bills under Inland LC

0.10% - Minimum Rs. 1,500/-

v) Acceptance Commission (If bill Matures after Expiry of LC)

0.10% per month - Minimum Rs. 2,000/- on bill amount

vi) Markup on PAD (Sight Bills)

20% per annum till adjustment of finance

vii) Markup on Forced PAD (Usance Bills)

20% per annum till adjustment of finance

viii) LC Cancellation Charges

Rs.1,500 plus SWIFT charges

ix) Items Returned Unpaid

Rs. 2,000/- Flat

D). INLAND TRADE – EXPORT

i) Advising

Rs.1,500/- (Flat)

ii) Amendment Advising

Rs.1,000/- (Flat)

iii) Authorities to Encash Cheques

No commission by issuing branch but charges on purchase of cheques will be recovered as per item B (ii) (b) below i.e. 0.40% - Minimum Rs.15/- plus courier charges

iv) Collection Commission on

Bills drawn under Collection

Bill drawn under Inland LC (Sight/Usance)

Clean Collection (Including Cheques)

0.35% (Minimum Rs. 1,500)

v) Markup on Inland Bill Purchased (IBP) (Sight/Usance)	
a) Regular	18% per annum or as per Credit Approval
a) Overdue Period	2% over and above approved markup rate

vi) (Collection commission will also be charged in addition to above mark-up)

vii) Collection charges for restricted LCs (Where negotiation is restricted to some other bank and presented to us for forwarding)	Rs.350/- (Flat) per bill
---	--------------------------

E). MISCELLANEOUS

i) Collection Agent's charges, if the collecting bank is other than the bank, will be extra	At Actual
ii) Purchase of Bills/Cheques etc. Documentary Bills other than those drawn against Letter of Credit and Clean Bills/Trade Cheques. Other Cheques/Demand Instruments like dividend warrants etc.	Same charges for collection as indicated above, plus mark-down 0.75% for every 15 days or part thereof. Same charges for collection as indicated above, plus mark-down 0.75% for every 15 days or part thereof.
iii) Postage on Bills/Cheques	Rs. 100/-
iv) Courier Charges Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.	Rs. 250/-
v) Penal Charges in case of overdue of FAFB, FAPC, FATR, FBP, IBP, ERF, FIM, LTFF, LG Discounting and Invoice Discounting	2% over and above approved mark up rate

F). GUARANTEES

i) Guarantees	Up to 0.40% per quarter or part thereof - Minimum Rs. 2,000/-
ii) For Foreign Guarantees Issued Against Bank Counter Guarantee	0.50 % per quarter or part thereof - Minimum Rs 1,000/- plus charges of correspondents
iii) For Guarantees Issued Against Counter Guarantees of Banks Operating in Pakistan	0.3% p.a. - Minimum Rs. 1,000/-

iv) Legal Cost for Vetting of Text of Guarantee

Rs. 5,000/- (Flat)

v) Claim Handling on Guarantees Issued on Request of Customer within Pakistan /Foreign Banks

Rs 2,000/- (Flat)

(over and above the normal Guarantee charges)

Note:

- (i) For customers with Annual Guarantees volume of Rs. 20mn and over, commission charges will be negotiable Minimum Rs. 500/-
- (ii) Amendment other than increase in amount or extension in period Rs. 500/-
- (iii) Guarantees against 100% cash margin/ lien on current account, guarantee commission will be NIL.
- (iv) Each Guarantee issued by us will be for a specific amount, expiry date and a date by which claims are to be lodged, except those which are required "open ended" by the beneficiary.

vi) Vetting of Bank Guarantees - In-house

Rs.1,000/- (per Guarantee)

vii) Guarantees issued to Collector of Custom in lieu of payment of Export Duty which are valid up to 6 months

0.50% per quarter or part thereof - Minimum Rs.1,000/-

viii) Other Guarantees

0.40% per quarter or as per arrangement

ix) Parking Guarantees (if issued at Bank's own instance)

NIL

x) Consortium Guarantees

As per agreement

xi) Guarantees issued in Pakistan against 100% Cash Margin on which no return/ profit is paid.

NIL

xii) LG Collection Charges

Rs.1000/- per instrument L/G

In case of L/G undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.

G). REMITTANCES

i) Foreign Outward Drafts/ T.Ts/ Others

USD 10/- equivalent , PLUS additional 0.50 % (minimum USD 20/-)where remittances are made against Cash Deposit in FC accounts within 15 days of Deposit for all currencies

ii) Inward

Nil. If proceeds are credited to an account with us. Otherwise a flat charge of Rs. 3,000/- (Cash Master)

iii) Foreign Currency Cheque's/Drafts Purchased (in addition to interest)

Interest @ LIBOR + 5%
Instrument drawn in USD 0.5%

Minimum Rs. 500/-

Instrument drawn in currencies other than USD 1 %

Minimum Rs. 500/-

iv) Collection Foreign Currency -
Clean/Checks

USD 5/- or Rs. 700/- whichever is higher

v) Foreign Exchange Permits

Family Maintenance Rs. 3,000/- per year

vi) Arranging specific approval from SBP
relating to Capital Transfer, Dividend
Remittance and Remittance under
Foreign Currency Loans etc.

Rs. 1,200/- per case

vii) Cancellation of Draft

USD 5/- or Rs. 700/- whichever is higher

viii) Producing PRC (Proceeds Realization
Certificate) for transaction older than 6
months

Rs. 750/-

H). MISCELLANEOUS

i) Obtaining SBP Approval for Customer

Rs. 1,200/- per case

ii) Correspondents' Charges

At Actual

iii) SWIFT Charges on Foreign T.Ts

USD 8/- or Rs. 1,000/- whichever is higher

iv) Fax Charges If Requested by Customer

Rs. 50/- per sheet (within city)

Rs. 100/- per sheet (out of city)

Rs. 500/- per sheet (foreign)

v) Charges on Foreign Bills Returned Unpaid

Rs. 600/-

vi) Miscellaneous Foreign Fax/Swift Charges

USD 20/- or equivalent

DOMESTIC BANKING

A). REMITTANCES

i) For Draft Effected through Local
Correspondent Banks

0.10% - Minimum Rs. 300/- (whichever is higher)

Note:
Where proceeds of collection made by banks'
branches are remitted to another place, by
whatever method it may be, for the purpose of
centralization or otherwise, remittance charges
at the above rates will be recovered.

ii) Pay Orders

Rs. 375/- against account

Rs. 1700/- against cash

iii) Duplicate issuance of payment Order

Rs 500/-

iv) Pay Order in Favor of Educational Institutions	0.5% of the amount (Max. Rs. 25 including FED)
v) Items returned unpaid	
Outward Clearing	Free
Inward Clearing	Rs. 850/- (flat)
Over the Counter	Rs. 750/- (flat)
vi) Cancellation of Pay Order/Demand Drafts	Rs. 500/- per instrument
vii) Issuance of SBP Cheques (if permissible by SBP)	Rs. 550/- per cheque
viii) RTGS Charges	Nil
	PRISM services can be availed from all JS Bank branches between 09:00 AM and 03:00 PM from Monday to Friday

B). ADVANCES

Following charges will be recovered in addition to mark-up /return on investment

i) Miscellaneous Charges (i.e charges for documents, evaluation of 1% security and maintenance thereof etc.)	Actual In addition Project Examination fee up to and Commitment fee up to 1% (where applicable in each case)
ii) For advance against Pledge/ Hypothecation, charges will be levied as follows:	
a) Godown Rent	At Actual
b) Godown Staff Salaries	At Actual
c) Godown Inspection Charges	At Actual
iii) Within municipal limits or within a radius of 5 miles from the branch	Actual conveyance charges only
iv) Outside the above limit	At Actual
a) Delivery charges if a Godown Keeper is not posted, conveyance charges will be recovered	At Actual
b) Other incidental expenses, Insurance Premium etc.	At Actual
c) Legal Review Charges (Outside Counsel)	At Actual
d) Documentation Review Charges	Rs. 5,000/-
e) Delivery of Goods under Pledge	Rs. 1,000/- per delivery
f) Arranging CIB Report from State Bank (per company/individual)	Rs. 35/- (can be waived on management's discretion)

g) Handling Charges for marking lien on government securities issued by other banks/National Savings Centres	Rs. 1,000/- per instance
h) Handling Charges for marking lien on mutual funds at Registrar's office	Rs. 1,000/- per case (separately for each mutual fund)
i) Collection of profit coupons on government securities issued by other banks/National Savings Centres under lien to us	Rs. 1,000/- per instance
j) Penal Charges in case of overdue of FIM, CF Pledge, Short Term Finance (up to 1 year)	2% per annum over and above normal markup rate
k) Replacement of securities under lien to the bank	Rs. 1,000/- flat per replacement
l) Late payment of instalments Commercial - Long Term Finance (Tenor is more than 1 year if LTF is to be repaid on amortisation basis)	Penalty Interest to be charged at 2% p.a. over and above the approved Pricing or as per the overdue rate mentioned in Facility Offer Letter duly accepted by the customer, whichever is higher due date.
LOAN PROCESSING FEE (Corporate, Commercial and SME)	
m) Initial Review of Credit Facilities	Loan Processing Fee is to be charged as per approval terms of credit application 0.12% of facility or Minimum Rs. 18,000/-, whichever is higher 0.12% of facility or Minimum Rs. 6,000/-, whichever is higher
n) Interim Review/Enhancements/One Off Transaction	Charges will not be applicable in case exposure remains unchanged 0.06% of facility amount or Min. Rs. 9,000/- whichever is higher 0.06% of facility amount or Rs. 3,000/- whichever is higher
o) Facility Renewal Processing Charges	Nil
p) Temporary Extension of Credit Facilities	In case all renewal documentation is complete at customers end, charges shall not apply. 0.06% of facility amount or Min. Rs. 9,000/- whichever is higher 0.06% of facility amount or Rs. 3,000/- whichever is higher
q) Issuance of NOC (on customer's request) for creating additional/pari passu charge/second charge/specific charge on their current/fixed assets for acquiring further finance from other banks/Financial institutions	Processing fee Rs. 5,000/-
r) Issuance of No Objection for vacation of charge	Processing fee Rs. 5,000/-
s) Credit reports issued on behalf of Client	Processing fee Rs 3,000/-
t) Nominal fee for Pledge call option	Actual
u) Cash Collection Services	Rs. 2,000/- per month (Conditions Apply)

C). STANDING INSTRUCTIONS FEE

i) Standing Instruction Fee	Rs. 500/- per transaction apart from the relevant charges on remittance, where applicable For clients' staff salaries disbursement (as per agreed arrangement) i) Credit to account(s) with the Bank - NIL ii) Pay Order/Draft Rs. 100/- Postage/Courier Charges: i) within city Rs. 120/- ii) outside city Rs. 235/-
-----------------------------	---

ii) Account to Account Transfer

D). PRIZE BONDS

i) Prize Bond Claim Collection Fee

ii) Prize Bond Cash in Transit Charge

E). LEASING

i) Processing Charges

ii) Late Payment Charges

iii) Early Termination Charges

iv) Insurance Charges

v) Tracker Charges

vi) Repossession Charges

vii) Repossessed Vehicle Storage Charges

viii) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

F). MASTERCARD/PAYPAK DEBIT CARD CHARGES

i) ATM Cash Withdrawal Charges

ii) Chip Maintenance Charges

iii) ATM cash withdrawal charges (International)

iv) PayPak Classic (Asaan & BBA: Basic Banking Account)

MasterCard Debit Card

v) MasterCard Debit Card Issuance Fee

vi) MasterCard Annual Fee

MasterCard Gold

MasterCard Gold Supplementary

MasterCard Titanium

Rs. 150/- (Not Applicable on Current Accounts)

0.2% (Up to Rs. 500,000 winnings) Excluding W.H.T. & Govt. Levies

At Actual (Up to PKR 500,000 winnings)

0.120% of facility or Minimum Rs. 10,000/-, whichever is higher

1.25% on overdue Principal portion of rental amount per month

Rs. 10,000/- flat

At Actual

At Actual. For waiver on tracker installation, additional markup on the facility of 0.5% per annum will be added in the monthly installation

At Actual (Maximum Rs. 100,000/- per instance)

At Actual (Maximum Rs.13,500/- per month)

Rs. 500/-

Rs. 1,000/-

Free on JS Bank ATMs

Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features

Free

3.5% of transaction amount or Rs. 350/- whichever is higher

Rs. 1,000/-

Free

Rs. 1,750/-

Rs. 1,000/-

Rs. 3,000/-

MasterCard Titanium Supplementary	Rs. 1,500/-
MasterCard Platinum	Rs. 5,000/-
MasterCard Platinum Supplementary	Rs. 2,500/-
MasterCard World	Rs. 10,000/-
MasterCard World Supplementary	Rs. 4,000/-
Mastercard Prepaid Card Annual Fee	Rs.1,100/-
Mastercard Prepaid Card Reissuance	Rs.950/-
MasterCard Gold Reissuance	Rs.1,000/- (Principal and Supplementary Cards)
MasterCard Titanium Reissuance	Rs.1,500/- (Principal and Supplementary Cards)
MasterCard Platinum Reissuance	Rs.2,500/- (Principal and Supplementary Cards)
MasterCard World reissuance- Principal	Rs. 10,000/-
MasterCard World reissuance- Supplementary	Rs. 4,000/-
MasterCard Gold to Titanium Upgrade	Rs.1,500/- (Principal and Supplementary Cards)
MasterCard Titanium to MasterCard Platinum/Gold Upgrade	Rs. 2,000/- (Principal and Supplementary Cards)
MasterCard Gold to MasterCard Platinum Upgrade	Rs. 3,000/- (Principal and Supplementary Cards)
vii) POS Transactions (Local)	Free
viii) POS Transactions (International)	3.5% of transaction amount or Rs. 350/- which ever is higher
ix) Balance Inquiry	Free (JS Bank ATMs) Rs.3.13/- (Non JS Bank ATM - Balance Inquiry) Rs.200/- (International Balance Inquiry Fee)
x) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs.2.5/- (Non JS Bank ATMs)
xi) Mini Statement	Free
xii) Retrieval Charges	Rs. 700/- (per transaction)
xiii) Arbitration/Charge Back	USD 500/-
xiv) Card Capture (International)	USD 15/-
xv) MDC Internet Activation Charges	Free
xvi) MDC Limit Enhancement Annual Fee	Rs. 800/- per annum
xvii) International ATM Cash Withdrawal	Rs. 1000/- per transaction or 3.5% whichever is higher
PayPak Debit Card	
xviii) Annual Fee	Rs. 1,200/-
xix) Supplementary Annual Fee	Rs. 600/-

xx) Card Replacement Fee (Principle & Supplementary)

Rs. 1,000/-

xxi) Online Activation Charges

Free

xxii) Limit Enhancement Charges

Rs. 800/- per annum

xxiii) Balance Inquiry Charges

Free (JS Bank ATMs)
Rs.3.13/- (Non JS Bank ATM - Balance Inquiry Fee)

xxiv) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs

Rs.2.5/- (JS Bank & Non JS Bank ATMs)

G). EBANKING SERVICES

i) SMS Alerts

Rs. 1,800 per annum / Rs. 150 per month

ii) SMS Alerts Digital Transactions

Free

iii) eStatements

Free

iv) Internet Banking Registration

Free

v) Utility Bills Payment Service (UBPS)

Free

vi) 1IBFT- Inter bank Funds Transfer Fee

No charge upto minimum aggregate sending limit of Rs.25,000 per month per account/wallet, beyond which charge will be applicable 0.1% of the transaction amount or Rs. 200 whichever is lower inclusive of all applicable FED/Service tax

vii) Over the Counter IBFT Charges

Rs. 200/- for amount up to Rs. 500,000/-

Rs. 300/- for amount between Rs. 500,001/- to 1,000,000/-

Rs. 1,000/- for amount more than Rs. 1,000,000/-

viii) Mobile Banking

Free

ix) Raast

Free

CALL CENTRE AND IVR SERVICES +92

(021/051) 111-654-321

i) Balance Inquiry

Free

ii) Mini Statement (Voice and Fax)

Free

iii) MasterCard Debit PIN Issuance and Change

Free

iv) TPIN Issuance and Change

Free

v) MasterCard Debit Card Blocking

Free

H). MISCELLANEOUS CHARGES

i) Stop Payment of Cheques Drawn on Us

For Local Currency Accounts

Rs. 650/- for one cheque

Rs. 1,000/- for multiple cheques in a cheque book/entire cheque book

For Foreign Currency Accounts

USD 5/- per cheque

ii) Duplicate Statement

Rs. 35/- per statement

iii) Duplicate Advices

Rs. 500/- each

iv) Balance Certificates

Rs. 500/- each

v) Confirmation of Balances to Auditors

Rs. 550/-

vi) Issuance of Counter Cheque

Rs. 200/- (per cheque plus govt. duties)

vii) Account Closure Charges (on Customer Request)

Free for all accounts

viii) Issuance of Proceeds Certificates for Remittance Received 6 Months or Earlier

Free if the proceeds are credited to an account with the drawee bank. In others cases the charges are to be recovered as applicable for the specific mode of payment desired by the beneficiary

ix) Miscellaneous Certificates

Rs. 200/- (per certificate)

x) Safe Deposit Lockers

a) Small

Rs. 6,000/- per annum or security deposit of Rs.50,000/-

b) Medium

Rs. 9,000/- per annum or security deposit of Rs.80,000/-

c) Large

Rs. 10,000/- per annum or security deposit of Rs. 95,000/-

Late fee of 10% will apply if fees are not paid within 30 days of renewal

xi) Safe Deposit Breaking Charges

Rs. 6,000/- plus actual expenses

xii) Key Deposit (Refundable upon Surrender of Locker)

a) Small

Rs. 5,000/-

b) Medium

Rs. 7,000/-

c) Large

Rs. 8,000/-

xiii) Postage/Courier Charges on Drafts/Pay Orders/Other Documents

Rs. 120/- within city

Rs. 220/- outside city

xiv) Issuance of Cheque Books	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/-)
xv) Account Maintenance Charges	Free for all accounts
xvi) Same Day Clearing of Cheques	Rs. 500/- per cheque
xvii) Transaction Charges	
a) Intracity Online Banking	Free for all accounts
b) Intercity Clearing Charges (Outward)	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
c) Online Transaction Charges (Intercity)	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
xviii) Fee for verifying and marking lien on government Securities issued by us on request by third party	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
xix) Fee for Issuance of Confirmation/ Investment Certificate against Government Securities (SSC's, DSC's, USDB's)	Rs. 625/- per certificate
xx) Excise/Stamp Duty	As per regulations
xxi) Custodial Services Charges on Investment Portfolio Security Accounts (IPS) with SBP	
Balance up to Rs. 1mn per issue	No charges
Balance more than Rs.1mn per issue	0.020% per issue
IPS Transfer Charges	Rs. 1,000/- flat per transaction
xxii) Hold Mail	Rs. 700/- per annum

FEE WAIVERS

i) JS Platinum Business Account*	
Monthly Average Balance	Rs. 150,000/- and above
a) Cheque Book Issuance **	If Average Balance is Rs. 150,000 and above: Free cheque book of up to 100 leaves If Average Balance is below Rs. 150,000: Free cheque book of up to 50 leaves, every calendar month
b) Internet Banking	Free
c) Platinum MasterCard Debit Card Annual Fee **	Free
d) Intercity Clearing	Free
e) Same Day Clearing	Free
f) SMS Alerts **	Free

- g) Non JS Bank ATM - Cash Withdrawal Fee***
- h) Issuance of Pay Order **
- i) Cancellation of PO/DD
- j) Collection Cheque (Local)
- k) Retained Mail
- l) Stop Payment
- m) Courier/Postage
- n) Statement Issuance
- o) Balance Certificate
- p) Insurance Coverage****

Free (Charges to be reversed every day)

Free

Free

Free

Free

Free

Free

Free

Free

Free Insurances
Cash Withdrawal Insurance
Personal Accidental Death / Permanent Total
Disability Insurance (T&C's apply)

*Applicable for Individuals, Sole
Proprietorships, Partnerships, Public and
Private Limited Companies

** Waiver of charges are on the basis of
average balance of the previous month.
Charges will be applied based on average
balance of first completed month. In case of
account opened in the current month, waivers
will be based on actual balance in the account

*** Waiver of charges are on the basis of
average balance of the previous month. For
accounts opened during the month, charges
will be reversed on day-end balances

****Applicable only on active accounts

ii) JS Her Current Account

Monthly Average Balance

*If Average Balance is Rs. 50,000 and above:

*Chequebook

*Titanium Debit card annual fee

*SMS Service

*Small Locker

Rs. 50,000/-

*Free chequebook of 25 leaves.

*Annual fee is waived off

*Free

*Free Small Locker (Subject to Availability)

Services Offered Regardless of the Average Balance being maintained

50% waiver on processing fee for:

Auto Loan
Home Loan
Solar Financing
Personal Loan
Gold Finance

Free Micro critical illness covers against 7
types of cancers (Breast, Uterus, Cervix
uteri, Ovary, Fallopian Tube, Vagina, Vulva)

One Free Pay order per month

Free

Free

Free

Free for first three months

Pay order per month

Internet Banking

Mobile Banking

E-Statement Service

SMS Service

iii) JS Premium Current Account

Monthly Average Balance

- a) Cheque Book Issuance
- b) Internet Banking
- c) Titanium MasterCard Debit Card Annual Fee **
- d) Intercity Clearing
- e) Same Day Clearing
- f) Lockers * (Rental)
- g) Non JS Bank ATM - Cash Withdrawal Fee
- h) Issuance of Pay Order **
- i) Cancellation of PO/DD
- j) Insurance Coverage***

Rs. 100,000/- and above

First Cheque Book Free (50 leaves), regardless of average balance
Free

Free

Free

Free

One Small Locker Free

Free (Charges to be reversed every day), regardless of Balance

4 Free per month

Free

Free Insurances
Wallet Snatching Insurance
Mobile Snatching Insurance
Cash Withdrawal Insurance
Personal Accidental Death / Permanent Total Disability

*Subject to availability of vacant lockers at the branch where account is maintained

** Waiver of charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account

*** Applicable only on active accounts

iv) JS Premier Raabta Current Account

Monthly Average Balance

- a) Cheque Book Issuance **
- b) Pay Orders
- c) Internet Banking
- d) MasterCard Gold Debit Card Annual Fee *
- e) Mobile Banking

Rs. 150,000/- and above

If Average Balance of Rs. 150,000 and above: 4 Free - chequebook each year of up to 100 leaves.

If Average Balance is below Rs. 150,000: Charges as per SOC

2 per month

Free

Free

Free

* Waiver of charges are on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be based on actual balance in the account.

** Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances

v) JS Freelancer Current Account

Monthly Average Balance Requirement

Nil

a) Internet Banking

Free

b) 1IBFT- Inter Bank Funds Transfer Fee

Free

c) Electronic Proceeds Realization Certificate (EPRC)

Free

d) Waiver on Online Ecommerce Transactions*

Free (Up to Rs. 5,000)

* Waiver of charges are on the basis of average balance of Rs. 50,000 of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account

*** Applicable only on active accounts

Charges will be reverted at day end

vi) JS Elite Current Account

a) Cheque Book Issuance

1st Cheque Book Free (10 leaves)

b) Internet Banking

Free

c) Pay Pak Debit Card Annual Fee

Free

d) SMS Alerts

Free for 1st three months and Rs. 100/- monthly charges thereafter

e) IBFT- Interbank Funds Transfer Fee

0.1% of the transaction amount or Rs. 200 whichever is lower inclusive of all applicable FED/Service tax

f) Mobile Banking

Free

g) ATM Cash Withdrawal Charges

Free on JS Bank ATMs

Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features

h) Insurance Coverage***

Free Insurances
Wallet Snatching Insurance
Mobile Snatching Insurance
Cash Withdrawal Insurance
Personal Accidental Death / Permanent Total Disability

i) T&C's Apply

Applicable on Active Accounts only.
Payroll must have been run at least once in six months*

vii) JS Elite Plus Current Account

a) Cheque Book Issuance

Free 25 cheque leaves (up to 4 times a year)

b) Internet Banking

Free

c) Gold MasterCard Debit card Annual Fee

Free

d) Non JS Bank ATM - Cash Withdrawal Fee

Free (Charges to be reversed every day)

e) SMS Alerts

Free for First three months and Rs. 100/- monthly charges thereafter

f) IBFT- Interbank Funds Transfer Fee

Free

g) Pay Order

Free

h) Mobile Banking

Free

i) ATM Cash Withdrawal Charges

Free on JS Bank ATMs

Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features

j) Insurance Coverage***

Free Insurances
Wallet Snatching Insurance
Mobile Snatching Insurance
Cash Withdrawal Insurance
Personal Accidental Death / Permanent Total Disability

k) T&C's Apply

Applicable on Active Accounts only.
Payroll must have been run at least once in six months"

viii) JS LCY Current Account

- i) Monthly Average Balance***
- ii) Counter Cheques
- iii) Collection Cheque (Local)
- iv) Retained Mail
- v) Stop Payment
- vi) Chequebook Issuance
- vii) Issuance of P.O/D.D
- viii) Courier/ Postage
- ix) Statement Issuance
- x) Balance Certificate
- xi) Lockers * (Rental)
- xii) VISA Classic Debit card annual fee **
- xiii) Inter-city clearing
- xiv) Same day clearing
- xv) Cancellation of PO/DD

Rs. 100,000/- and above
Free
Free
Free
Free (up to 100 leaves)
Free
Free
Free
One Small Locker Free
Free
Free
Free
Free

* Subject to availability of vacant lockers at the branch where account is maintained.

** Applicable for individuals, sole proprietorships and partnership accounts.

*** Waiver of charges are on the basis of average balance of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.

ix) JS Asaan Current Account

- i) Transaction limit of Debit & Credit per month
- ii) Minimum Balance Requirement
- iii) SMS Charges
- iv) Cheque book Charges

PKR 1,000,000/-
Nil
Rs 150/- per Month / Rs. 1,800/- per annum
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)
Rs. 1,000/-

PayPak - Classic

x) JS Foreign Currency Current Account

- i) Currencies being offered
- ii) Chequebook Issuance

USD, GBP, EURO, AED, CNY
1st Cheque Book Free (25 leaves)

xi) Rupee Plus Savings Account Special Deposit Account

Monthly Average Balance***

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Retained Mail
- d) Stop Payment
- e) Chequebook Issuance
- f) Issuance of P.O/D.D
- g) Courier/ Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Lockers * (Rental)
- k) MasterCard Gold Debit Card Annual Fee***
- l) Intercity Clearing
- m) Same Day Clearing
- n) Telebanking Services

Rs.250,000/-and above

2 Free per month

2 Free per month

Free

Free

Free 1st Cheque Book (up to 50 leaves)

2 Free per month

Free

Free

Free

One Small Locker Free

Free

Free

Free

Free

*Subject to availability of vacant lockers at the branch where account is maintained.

** Applicable for individuals, sole proprietorships and partnership accounts.

*** Waiver of charges are on the basis of average balance of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.

xii) PLS Savings Account

Monthly Average Balance***

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Retained Mail
- d) Stop Payment
- e) Cheque Book Issuance
- f) Issuance of P.O/D.D
- g) Courier/Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Lockers * (Rental)
- k) MasterCard Gold Debit Card Annual Fee***
- l) Intercity Clearing
- m) Same Day Clearing
- n) Telebanking Services

Rs.250,000/-and above

2 Free per month

2 Free per month

Free

Free

First Cheque Book Free (up to 50 leaves)

2 Free per month

Free

Free

Free

One Small Locker Free

Free

Free

Free

Free

*Subject to availability of vacant lockers at the branch where account is maintained.

** Applicable for individuals, sole proprietorships and partnership accounts.

*** Waiver of charges are on the basis of average balance of the previous month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.

xiii) JS Her Savings Account

- i) Monthly Average Balance
- ii) *If Average Balance of Rs. 100,000 and above
- iii) *Chequebook
- iv) *Titanium Debit card annual fee
- v) *SMS Service
- vi) *Small Locker

Services Offered Regardless of the Average Balance being maintained

- i) Pay order per month
- ii) *Internet Banking
- iii) *Mobile Banking
- iv) *E-Statement Service
- v) *SMS Service

xiv) JS Foreign Currency Plus Savings Account

- a) Currencies being Offered
- b) Cheque Book Issuance

Payment of FBR Taxes and Duties through Branches

xv) Term Deposit Penalty Charges

I). PRIVATE BANKING

Account Maintenance Charges

Safe Deposit Lockers

a) Small

b) Medium

c) Large

c) X-Large

Rs. 100,000/-

*Free chequebook of 25 leaves.

*Annual fee is waived off

*Free

*Free Small Locker (Subject to Availability)

50% waiver on processing fee for:

Auto Loan

Home Loan

Solar Financing

Personal Loan

Gold Finance

Free Micro critical illness covers against 7 types of cancers (Breast, Uterus, Cervix uteri, Ovary, Fallopian Tube, Vagina, Vulva)

One Free Pay order per month

Free

Free

Free

Free for first three months

USD, GBP, EURO, AED, CNY

First Cheque Book Free (25 leaves)

Rs.50 per transaction

Any Early/pre mature encashment of Term Deposits (any term), profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer. Deposits having tenor 1 year or above which will be premature within 1 year will also be subject to charge for CRR

Free

Rs. 14,000/- per annum or security deposit of Rs. 120,000/-

Rs. 18,000/- per annum or security deposit of Rs. 130,000/-

Rs. 24,000/- per annum or security deposit of Rs. 160,000/-

Rs. 30,000/- per annum or security deposit of Rs. 190,000/-

Late fee of 10% will apply if fees are not paid within 30 days of renewal

Safe Deposit Breaking Charges

Key Deposit (refundable upon surrender of locker)

a) Small

b) Medium

c) Large

c) X-Large

PB Signature Credit Card

PB World Debit Card

PB Concierge Services

PB Advisory Services

J). INVESTMENT BANKING

Advisory and Arrangement Fee

Placement and Structuring Fee

Underwriting Commission

i) Trustee Fee-Term Finance Certificate (TFC)

ii) Trustee Fee-Mutual Funds

iii) Banker to the Issue

iv) Out of Pocket Expenses may be negotiated separately

v) Custodial Service W.R.T. accounts held in the Central Depository System (CDS)

vi) Sub Account Opening Fee

Initial Deposit Fee

For Shares

For TFCs

For WAPDA Bonds

For Units

Transaction Fee

For Shares

Rs. 7,000/- plus actual expenses

Rs. 6,000/-

Rs. 8,000/-

Rs. 10,000/-

Rs. 12,000/-

Rs. 10,500/- (waived on spending of Rs. 40,000/- within 2 months of card issuance)

Rs. 10,000/-

Rs. 3,000/-

upto 0.5% per transaction

Up to 1.5% of Issue Size

Up to 1% of Issue Size

Up to 1% of underwritten amount

Up to 0.05% of the outstanding TFC amount payable at the beginning of each year

Up to 0.75% of Net Asset Value (NAV)

Up to 0.5% of subscribed amount

Rs. 500/- (per account)

Rs. 0.05/- (per share deposited)

Free

Free

Rs. 0.015/- (per unit deposited)

0.005% (market value per transaction)

For TFCs	0.005% (market value per transaction)
For WAPDA Bonds	0.005% (market value per transaction)
For Units	0.005% (market value per transaction)
Custody Fee	
For Shares	0.025% p.a. (market value)
For TFCs	0.025% p.a. (market value)
For WAPDA Bonds	0.025% p.a. (market value)
For Units	0.025% p.a. (quoted or offer price)
Blocked Securities	0.025% p.a. (last closing rate when security was blocked)
Major Shareholders	0.025% p.a. (market value)
Withdrawal Fee	
For Shares	Rs.0.15/- (per share)
For TFCs	Rs.75/- (per unit)
For WAPDA Bonds	Rs.75/- (per WAPDA bond)
For Units	Rs.0.15/- (per unit)
Statement Request Fee	Rs. 15/- per page or Rs. 175/- per statement request, whichever is higher
Security Pledge Fee	0.01 per security/per share
Pledge Call Fee	
For Shares	Rs. 0.02/- (per share)
For TFCs	Rs. 0.02/- (per unit)
For WAPDA Bonds	Rs. 0.02/- (per WAPDA bond)
For Units	Rs. 0.02/- (per unit)

K). JS CARAAMAD AUTO FINANCING

i) Processing Charges (including Legal Document stamping)	Rs. 1,000 plus FED upfront Rs. 6,500 plus FED at stage 2
ii) Appraisal Fee (Used/Imported Vehicles)	As per Actual
iii) Late Payment Fee	Rs.1,500/- Per Instance
iv) Vehicle Repossession Charges	At Actual (Maximum Rs. 56,000/- per instance)
v) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
vi) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.13,500 per month)
vii) Valuation Charges	At Actual (Maximum Rs. 7000/-)
viii) Prepayment Charges	8% of the principal in the first two years only

ix Balloon Payment / Partial Settlement

x) Tracker Activation Charges

xi) Litigation Charges

xii) Cheque Return Charges

xiii) Issuance of Duplicate NOC

xiv) Income Estimation

xv) Registration Service Fees**

** Over and above the charges imposed by Excise and Taxation department for registration of the vehicle

xvi) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

L). JS GHARAPNA HOME LOANS & MPMG

i) Processing Fees

ii) Legal Documents

iii) Appraisal Charges

iv) Legal Opinion

v) Prepayment Charges - BTF to Other Banks

vi) Prepayment Charges - Full Settlement

1st Year

2nd Year

3rd Year

4th Year

5th Year

6th Year Onwards

7th Year Onwards

Not allowed in the first year

At Actual

At Actual

Rs.1,200/- Per Returned Cheque

Rs. 1,900/-

At Actual

Rs. 500/-

Rs. 1,000/-

Ticket Size upto PKR 100 Million

Rs. 1,800/- paid at stage 1 (non-refundable)

Rs. 13,200/- paid at stage 2

Ticket size over PKR 100 Million

Rs. 25,000/- paid at stage 1 (non-refundable)

Rs. 75,000/- paid at stage 2

At Actual

At Actual

At Actual

7% of the outstanding principal

6% of the outstanding principal

6% of the outstanding principal

4.5% of the outstanding principal

3.5% of the outstanding principal

2.4% of the outstanding principal

NIL

NIL

vii) Income Estimation

viii) Late Payment Fee

ix) Cheque Return Charges

x) Baloon Payment/Partial Settlement, once in a Year (Max 25% Outstanding amount)

xii) Cheque Collection Charges

Chartered accountant charges for liability establishment for Sec 15

Pre-payment Charges - Full Settlement

Home Insurance

Life Insurance

M). JS GHARAPNA SOLAR SOLUTION FINANCING

i) Processing Fee

ii) Insurance Charges

iii) Late Payment Fee

iv) Litigation Charges

iii) Legal Documents

iv) Prepayment Charges - Full Settlement

1st Year

2nd Year

3rd Year

4th Year

5th Year

vi) Cheque Return Charges

vii) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

N). JS FAURIFINANCE

i) Processing Fee

ii) Cheque Book Issuance

iii) Cancellation Processing Fees

iv) Legal Document Stamping

At Actual

Rs. 2,400/- per instance (JS Ghar Apna)
/ Rs. 1500 per instance (MPMG)

Rs. 1,200/- per returned cheque

1st year not applicable, there after 4%, no charges applicable after 5th year

Cheque Pick-up Rs.1,200/-

At Actual (Maximum Rs. 250,000/- per instance)

NIL for MPMG

At Actual

Optional

1000 + FED (upfront non-refundable)
13000 + FED (paid at stage 2)

At Actual

Standardized at Rs. 1,500 /- per month

At Actual

At Actual

5% of the outstanding principal

4% of the outstanding principal

3% of the outstanding principal

2% of the outstanding principal

1% of the outstanding principal

Rs. 1,200/- per returned cheque

Rs. 500/-

Rs. 1,000/-

Rs. 2,500/-

First Cheque Book Free (10 leaves)

Rs. 1,000/-

At Actual

O). SME

i) Arrangement Fee

Minimum Rs. 3,000/-

ii) Review Fee

Minimum Rs. 3,000/-

iii) Interim Fee

Minimum Rs. 3,000/-

P). JS SMART ROSHNI - SOLAR SOLUTION FINANCING

i) Processing Fee

Minimum PKR 6,000/- or 0.5% of loan amount (whichever is higher) - including Rs 3,000 non-refundable upfront fee

ii) Insurance Charges

At Actual

iii) Legal Document Stamping

At Actual

iv) Valuation Charges - if any

At Actual

v) Late Payment Standard Mark-up Rate

1 Month KIBOR + 4% per day (Market rate Markup - applicable plus late payment of Rs 1,400/- per instance)

vi) Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

vii) Cheque Return Charges

Rs. 1,200/- per returned cheque

viii) Litigation charges

At Actual

Q). JS GOLDFINANCE/ZARKHEZ GOLDFINANCE

i) Processing Charges - Running Finance

Limit
Up to Rs. 250,000 - Rs. 3000
From Rs. 250,000 to Rs. 499,999 - Rs. 5000
From Rs. 500,000 to Rs. 999,999 - Rs. 10,000
From Rs. 1,000,000 to Rs. 4,999,999 - Rs. 13,000
From Rs. 5,000,000 and above - Rs. 15,500

ii) Maintenance Charges - Running Finance

(i) Utilization 50% and < 10.75% of Gold Value (Maximum 10,000/-)

iii) Same Day Disbursement Fees

Rs. 2,000/-

iv) Processing Charges - Term Finance A & B (25% Margin)

Limit
Up to Rs. 250,000 - Rs. 3000
From Rs. 250,000 to Rs. 499,999 - Rs. 5000
From Rs. 500,000 to Rs. 999,999 - Rs. 10,000
From Rs. 1,000,000 to Rs. 4,999,999 - Rs. 13,000
From Rs. 5,000,000 and above - Rs. 16,000

v) Processing Charges - Term Finance A & B (20% Margin)

Limit
Up to Rs. 250,000 - Rs. 3000
From Rs. 250,000 to Rs. 499,999 - Rs. 5000
From Rs. 500,000 to Rs. 999,999 - Rs. 10,000
From Rs. 1,000,000 to Rs. 4,999,999 - Rs. 13,000
From Rs. 5,000,000 and above - Rs. 16,000

vi) Processing Charges - Term Loan Plus	Rs. 5,000/-
	(i) Balance Transfer Facility (BTF) - Running Finance I 0.65% of Gold Value (Maximum Rs. 6,500/-)
	(ii) Balance Transfer Facility (BTF) - Term Finance (25% Margin) I 0.8% of Gold Value (Maximum Rs. 8000/-)
vii) Processing Charges - Balance Transfer Facility (BTF)	(iii) Balance Transfer Facility (BTF) - Term Finance (20% Margin) I 1.0% of Gold Value (Maximum Rs. 10,000/-)
	(iv) Balance Transfer Facility (BTF) - Term Loan Plus I Rs. 2,500/-
viii) Enhancement/Top-up	Limit Up to Rs. 250,000 - Rs. 3000 From Rs. 250,000 to Rs. 499,999 - Rs. 5000 From Rs. 500,000 to Rs. 999,999 - Rs. 10,000 From Rs. 1,000,000 to Rs. 4,999,999 - Rs. 13,000 From Rs. 5,000,000 and above - Rs. 16,000
ix) Valuation Charges by Goldsmith	At Actual
x) Legal Document Stamping	At Actual
xi) Prompt Payment Bonus	Incorporated in Loan Pricing at 2% (if payment is received within due date)
xii) Facility Renewal Processing Charges	Rs. 3,500/-
xiii) PrePayment Charges - Full Settlement	
1st Year	3% of the outstanding principal (Maximum Rs. 15,000)
2nd Year	2% of the outstanding principal (Maximum Rs. 10,000)
xiv) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
Late Payment Charges	2% additional Markup (SMR)
Litigation Charges	At Actual
Custody Charges (On Settled Loan)	Rs 1,000/- per month
Cheque Return	Rs 1,200/- per incident

JS MYGOLD

i) Processing Charges - Term Loan

Limit
Up to Rs. 250,000 - Rs 3000
From Rs. 250,000 to Rs. 499,999 - Rs 5000
From Rs. 500,000 to Rs. 999,999 - Rs 10,000
From Rs. 1,000,000 to Rs 4,999,999 - Rs 13,000
From Rs. 5,000,000 and above - Rs 16,000

ii) Valuation Charges by Goldsmith

At Actual

iii) Legal Document Stamping

At Actual

iv) Prompt Payment Bonus

Rs 10,000

V) PRE-PAYMENT CHARGES - FULL SETTLEMENT

1st Year

3% of the outstanding principal (Maximum Rs. 15,000)

2nd Year

2% of the outstanding principal (Maximum Rs. 10,000)

VI) SECURED TRANSACTION REGISTRY

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

Late Payment Charges

2% additional Markup (SMR)

Litigation Charges

At Actual

Custody Charges (On Settled Loan)

Rs 1,000 per month

Cheque Return

Rs 1,200 per incident

R). JS KHUD MUKHTAR - WOMEN ENTREPRENEUR

i) Processing Fee

Minimum Rs. 3,000/- or 0.3% of loan amount (whichever is higher)

ii) Late Payment Standard Markup Rate

1 Month KIBOR + 5%, per day

Late Payment Fee

Rs. 1,500/- per month

iii) Insurance Charges

At Actual

iv) Legal Document Stamping

At Actual

v) Valuation Charges

At Actual

vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Delivery Charges, Taxes and Registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
S). JS NAYA AGHAAS SME LOAN	
i) Processing Fee	No Processing Fee
ii) Late Payment Standard Markup Rate	1 Month KIBOR + 5%, per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges	At Actual
vi) Repossession Charges	At Actual (Maximum Rs. 45,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.12,000 per month)
viii) Delivery Charges, Taxes and Registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
T). JS SCHOOL DEVELOPMENT FINANCE	
i) Processing Fee	Minimum PKR. 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges - if any	At Actual
v) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

U). JS WORKING CAPITAL BUSINESS LOAN

i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Late Payment Standard Markup Rate	1 Month KIBOR + 4% per day
iii) Insurance Charges	At Actual
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

V). JS TARAQI LOAN - SME LOAN FOR MODERNIZATION

i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Late Payment Standard Markup Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery Charges, Taxes and Registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

W). JS HOSPITAL FINANCING

i) Processing Fee	No Processing Fee
ii) Insurance Charges	At Actual
iii) Late Payment Standard Markup Rate	1-Month KIBOR+3% (floating) per annum
iv) Legal Document Stamping	At Actual

v) Valuation Charges - if any	At Actual
vi) Delivery Charges, Taxes and Registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
X). JS ELITE SALARY LOAN	
i) Processing Fee	4,000 or 1% of the loan amount (Whichever is higher)
ii) Late Payment Charges	Rs. 1,200/-
iii) Prepayment Penalty	5% of the outstanding amount
iv) Partial Payment Penalty	5% of the partial payment
v) Enhancement/Top-up	Rs. 2,000/-
vi) Credit Protector	0.3% on monthly outstanding amount
vii) Litigation Charges	At Actual
viii) Cheque Return Charges	Rs. 1,200/- per returned cheque
Y). JS ELITE ADVANCE PAY	
i) Service Charges Markup Rate	0%
ii) Processing Fee	5% upfront charges on outstanding amount
Z). JS CORPORATE CHARGE CARD	
i) Joining Fee	Nil
ii) Annual Fee	Rs. 1,200/-
iii) Card Replacement Fee	Rs. 600/-
iv) International ATM/POS Transaction	4.50% of Transaction Amount
v) Over Limit Fee	Nil
vi) Late Payment Fee	Rs. 2,000/-
vii) Return Cheque	Rs. 1,400/-

Document Retrieval Charges

viii) Local	Rs. 300/-
ix) International	Rs. 850/-
x) SMS Alerts	Free
xi) Arbitration/Charge Back	USD 500/-

xii) Litigation Charges

At Actual

xiii) Autopay Rejection - Service Fee

Rs. 2,000/-

AA). JS BANK CREDIT CARD VISA

i) Joining Fee	Nil
ii) Basic Card - Annual Fee	
Classic	Rs. 3,500 (waived on spending of Rs. 10,000/- within 2 months of card issuance)
Gold	Rs. 5,000 (waived on spending of Rs. 15,000/- within 2 months of card issuance)
Platinum	Rs. 9,000 (waived on spending of Rs. 30,000/- within 2 months of card issuance)
Signature	Rs. 10,500 (waived on spending of Rs. 40,000/- within 2 months of card issuance)
iii) Supplementary Card - Annual Fee	
Classic	Rs. 1,650 (waived on spending of Rs. 10,000/- within 2 months of card issuance)
Gold	Rs. 2,500 (waived on spending of Rs. 15,000/- within 2 months of card issuance)
Platinum	Rs. 4,500 (waived on spending of Rs. 30,000/- within 2 months of card issuance)
Signature	Rs. 5,250 (waived on spending of Rs. 40,000/- within 2 months of card issuance)
Finance Charges-APR	
iv) Retail	45% (3.75% per month)
v) Cash Advance	45% (3.75% per month)
vi) Balance Transfer/Cash on call	28% (2.33% per month)
vii) Card Installation Plan	12m (29%), 24m (30%), 36m (32%)
viii) Cash on Installment	12m (38%), 24m (40%), 36m (42%)

ix) Cash Advance Fee	3% or Rs. 1,500, whichever is higher
x) Late Payment Fee	Rs. 2,000/-
xi) Over Limit Fee	Nil
xii) Return Cheque	Rs. 1,500/-
xiii) Card Replacement Fee	
Classic	Rs. 700/-
Gold	Rs. 1,200/-
Platinum	Rs. 1,600/-
Signature	Rs. 3,500/-
Balance Transfer/Cash on call Processing Fee	Rs. 800/- per transfer
Credit Protector	0.48% of monthly outstanding amount
International ATM/POS	Rs. 450/- or 4.5% of transaction amount, whichever is higher
xiv) Document Retrieval Charges	
Local	Rs. 300/-
International	Rs. 850/-
xv) SMS Alerts	Free
xvi) VISA Arbitration Charges for Disputed Transactions	USD 500/-
xvii) Litigation Charges	At Actual
xviii) Autopay Rejection - Service Fee	Rs. 2,000/-
xix) Card Installment Plan Processing Fee	Rs. 720/-
xx) CIP Cancellation/Pre adjustment Fee	Rs. 850/-
xxi) Utility Bill Payment Fee	Nil
xxi) Issuance of Duplicate NOC	Rs. 1,000/- per instance

AB). JS CASH ASAAN & BTF - PERSONAL INSTALLMENT LOAN

i) Processing Fee	3,500 or 1% of the loan amount (whichever is higher)
ii) Late Payment Charges	Rs. 1,200/- per month
iii) Prepayment Penalty	1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount After 3rd year = 5% of outstanding loan amount
iv) Partial Payment Penalty	5% of the partial payment
v) Enhancement/Top-up	3,500 or 1% of the loan amount (Whichever is higher)
vi) Credit Protector	0.48% of the outstanding amount
vii) Legal Charges	At Actual
viii) Pay Order Issuance	NIL
Processing Charges - Balance Transfer Facility (BTF)	3,500 or 1% of the loan amount (Whichever is higher)
Cheque Return Charges	Rs. 1,200/- per returned cheque

AC). RUPEE TRAVELLERS CHEQUES

i) Issuance of RTC	Rs.25/- per instrument, up to maximum Rs.1,000/- per purchase (to be waived if Rs. 100,000/- maintained in Current Account)
ii) Cancellation/Reissuance of lost RTC	Rs.500/- per instrument
iii) Refund in lieu of lost RTC	Rs.750/- per instrument

AD). CASH MANAGEMENT

i) One-time system implementation	Up to Rs. 50,000/- (Negotiable)
ii) One-time product implementation (IFT, 1IBFT, RTGS, COC, Cheque Outsourcing, Express Cash)	Up to Rs.25,000 per service (Negotiable)
iii) Single Transaction Charges	Up to Rs. 100/- (Negotiable)
iv) Express Cash Charges	Negotiable
v) Monthly Maintenance Charges	Up to Rs. 5,000/- per month (Negotiable)
vi) Courier Charges	Negotiable

vii) Collection Fee

viii) Annual Maintenance Charges

AE). MORTGAGE CREDIT FACILITY

Limit

i) Below Rs. 10mn

ii) From Rs. 10mn to 20mn

iii) From Rs. 20mn to 30mn

iv) Above Rs 30mn

Property Evaluation, Income Estimation and Legal Charges will be charged at Actual

AF). PRIME MINISTER'S YOUTH BUSINESS LOAN (DISCONTINUED)

i) Repossession Charges for Vehicle

ii) Repossessed Vehicle Storage Charges

iii) Delivery Charges, Taxes and Registration Fee

iv) Insurance Charges

v) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

AG). PRIME MINISTER'S KAMYAB JAWAN YOUTH ENTREPRENEURSHIP SCHEME (PMYES)

i) Application Processing Fee

ii) Verification of Applicant/Security

iii) Legal Document Stamping

iv) Valuation Charges

v) Repossession Charges for Vehicle

vi) Repossessed Vehicle Storage Charges

Negotiable

Up to Rs.50,000 per annum (negotiable)

Processing Charges

Up to Rs. 4,000/

Up to Rs. 8,000/-

Up to Rs. 10,000/

Up to Rs. 15,000/

At Actual (Maximum Rs. 56,000/- per instance)

At Actual (Maximum Rs.13,500 per month)

At Actual

At Actual

Rs. 500/-

Rs. 1000/-

Rs.100/-

At Actual

At Actual

At Actual (Maximum Rs.7000)

At Actual (Maximum Rs. 56,000/- per instance)

At Actual (Maximum Rs.13,500 per month)

vii) Delivery Charges, Taxes and Registration Fee	At Actual
viii) Insurance Charges	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1000/-
AH). SAAF(SME ASAAN FINANCE)	
i) Application Processing Fee (Non-refundable, payable up-front)	1% of disbursed amount
ii) Balloon payment: 0.5% of amount to be adjusted	
iii) Annual Renewal Fee (Non-refundable, payable up-front)	2,750/-
iv) Interim Facility Enhancement	2,500/-
iv) Credit/Market Check & Income Estimation Fee	At Actual
vi) *Early Settlement charges	i. Nil in case of Short-Term Loans ii. Early settlement charges @3% of outstanding principal amount in case of full payment during 1st year. 2nd year 2% 3rd year 1% 4th & 5th Year 0%
Late Payment Charges	Rs. 2,750/- Per Instance
Note: Processing Fee Non Refundable (includes Provincial Sales Tax/FED) The Bank shall not charge separately for Cost of Charge Documents i.e. Government Duties/Fee/Revenue Stamps.	
AI). MORTGAGE BUSINESS FINANCE	
i) Application Processing Fee (Non refundable - payable up-Front)	500,000 - 4,999,999 Rs. 5,000/- 5,000,000 - 14,999,999 Rs. 10,000/- 15,000,000 - 24,999,999 Rs. 15,000/- 20,000,000 - 40,000,000 Rs. 40,000/- * FED to be taken separately
ii) Annual Renewal Fee (Non refundable, Payable up-front)	Rs. 5,000/-
iii) Interim Facility Enhancement / One offs	Rs. 5,000/-
iv) Credit/Market Check & Income Estimation Fee	At actual
AJ). AGRICULTURE FINANCING	
ii) Processing Fee on Agri Finance	
a) Fresh Proposals	Processing Charges
Limit	
Up to Rs. 00.500mn	Rs. 1,700/-
From Rs. 00.5001mn to Rs. 01.000mn	Rs. 4,500
From Rs. 01.001mn to Rs. 05.000mn	Rs. 8,500
From Rs. 05.001mn and above	Rs. 14,000
b) Renewal of Expired Cases	
Limit	Processing Charges
Up to Rs. 0.500mn	Rs. 1,700/-
From Rs. 0.501mn to Rs. 1.000mn	Rs. 3,500/-
From Rs. 1.001mn to Rs. 5.000mn	Rs. 6,500/-
From Rs. 5.001mn and above	Rs. 12,000/-

c) Enhancement of Limit Prior to Expiry

Limit

Up to Rs. 0.500mn

From Rs. 0.501mn to Rs. 1.000mn

From Rs. 1.001mn to Rs. 5.000mn

From Rs. 5.001mn and above

iii) Early Adjustment Charges in case of DF Facility only

1 year before expiry

2 years before expiry

3 years before expiry

4 years before expiry

Late Payment Fee

Late Payment Charges where installment or mark-up is overdue by 60 days or more

Renewal of overdue limits by 60 days and over on full settlement

Processing Charges

Rs. 1,700/-

Rs. 3,500/-

Rs. 7,000/-

Rs. 12,000/-

Nil

2% of the outstanding principal

4% of the outstanding principal

5% of the outstanding principal

Rs. 1,500/- per month

Additional 0.5% mark-up of the outstanding amount to be renewed on additional 0.5% markup from prevailing markup rate

To be renewed on additional 0.5% markup from prevailing markup rate

AK). JS ZARKHEZ STORAGE FINANCE

i) Limit Amount

Rs. 5.001 M to Rs. 10.000 M

Above Rs. 10 mn

ii) Early Adjustment Charges

1 year before expiry

2 years before expiry

3 years before expiry

4 years before expiry

iii) Late Payment Fee

Processing Charges

Rs.10,000

Rs.14,000

Nil

2% of the outstanding principal

4% of the outstanding principal

5% of the outstanding principal

Rs. 1,500/- per month

AL). JS ZARKHEZ FISHERIES FINANCE

ii) Limit Amount

Up to Rs. 00.500 M

From Rs. 00.501 to Rs. 01.000 M

From Rs. 01.000 to Rs. 05.000 M

From Rs. 05.001 and above

Processing Charges

Rs. 1,500/-

Rs. 4,000/-

Rs. 6,000/-

Rs. 12,000/-

iii) Early Adjustment Charges	
1 year before expiry	NIL
2 years before expiry	2% of the outstanding principal
3 years before expiry	4% of the outstanding principal
4 years before expiry	5% of the outstanding principal
iv) Late Payment Fee	Rs. 1,500/- per month
iv) Legal Charges	As per actual
vi) Insurance Charges	As per actual
vii) Tracker Charges	As per actual
viii) Documentation/Valuation/Feasibility	As per actual
ix) Repossession Charges (New)	At Actual or Rs. 35,000 minimum, whichever is higher
x) JS Zarkhez Solar Tubewell Installation Charges (New)	As per actual
xi) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
Late Payment Standard Markup Rate for SBP's Refinance Schemes (JS Zarkhez Storage Finance & JS Zarkhez Solar Finance)	1 Month KIBOR + 4%, per day
AM). JS GHARPAY SERVICE	
i) Cash Deposit	Rs. 600/-
ii) Cash Withdrawal	Rs. 600/-
iii) Doorstep Cheque Collection	Rs. 600/-
iv) Utility Bill Payment	Rs. 600/-
v) Pay Order	Rs. 600/-
vi) Cancellation via Bank Location Inaccessible Address Not Found etc.	Free
vii) Cancellation via Customer Initiated after 1 Hour of Request	Rs. 300/-
viii) Doorstep Cheque Collection - SBP Scheme	Rs. 600/-

AN). Note:

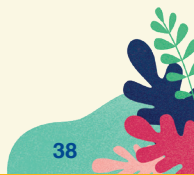
Joining Fee/Annual Fee in case of High Volume/Corporate Customers may be waived on recommendation of the respective business head. In addition, changes for postage commissions/service charges for postage commission/service changes on recovery/tax changes will also be made accordingly to the prescribed tariff. In addition to all changes, all prevailing government levies will also be charged.

AO). GENERAL

- This tariff is valid at all offices for six months with effect from 01 Jan 2023.
Account closing charges are not applicable for Regular Savings Account and JS Asaan accounts.
- All commissions/fees are subject to Government taxes as announced/amended by the Government from time to time.
- Local agent's charges are at actual if applicable.
- The Bank reserves the right to determine the applicability of charges as per arrangement with customers.
- All Government Excise duties/taxes/zakat etc., are for customer's account and will be deducted in addition to the above mentioned charges.
- Any waiver/reduction in charges to be allowed as per approval of the competent authority.

AP). Note:

1. All government excise duties/taxes/zakat etc. are for customer's account and will be deducted in addition to the above mentioned charges.
2. Out of pocket expenses will be collected for all banking services not otherwise covered by the schedule.
3. Correspondent bank charges will be recovered at actual, in addition to our charges as per schedule.
4. Charges relating to any customers (Individual/Consumer/SME/Commercial/Corporate) may differ as a result of an agreement between the concerned customer and the bank.
5. Bank management reserves the right to adjust or waive any or all charges. However, such adjustments/waivers will only be subject to approval of competent authority.
6. Bank reserves the right to change charges semiannually, however all government charges and stamp duties, taxes, applicable Zakat and correspondent bank charges (if any) would be charged accordingly.
7. Charges are waived for JS Bank staff salary accounts except locker charges, 1IBFT charges, other bank ATM cash withdrawal/balance inquiry charges and annual debit card chip maintenance fee, which shall be recovered as per SOC.
8. Staff applying for consumer and commercial lending products of the Bank, are not eligible for preferential pricing or processing charges waiver.
9. With respect to non-interest charges, JS Bank hereby gives notice to all customers to note changes in increased charges. In case the revised charges are not acceptable to the customers, they have the right to exit the contract without penalty, provided such right is exercised by December 31, 2022.
10. All of the above mentioned charges are subject to regulatory oversight, and any instructions issued by the regulatory body shall prevail over the Bank's existing schedule of charges.



AQ). TOUCHPOINTS FOR OUR CUSTOMERS

S.NO	TOUCHPOINTS	WHAT TO DO
1	Branch	Visit any branch/ATM Hotline
2	Email	Email at: ccu.helpdesk@jsbl.com
3	Contact Center	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-Liaquat, 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