

JS Bank Limited

Profit Payout Rates on FCY Deposits

Indicative rates for the period between Jul 04, 2023 to Jul 31, 2023

Term Deposit Rates (per annum)

For Deposit below 50,000

	1M	3M	6M	1 Y
USD	0.50%	0.65%	0.85%	0.95%
GBP	0.05%	0.12%	0.14%	0.16%
EUR	0.03%	0.04%	0.05%	0.06%

For Deposit 50,000 till 249,999

	1M	3M	6M	1 Y
USD	0.75%	0.85%	0.95%	1.00%
GBP	0.10%	0.14%	0.16%	0.18%
EUR	0.04%	0.05%	0.06%	0.08%

For Deposit 250,000 till 499,999

	1M	3M	6M	1 Y
USD	0.85%	0.95%	1.00%	1.02%
GBP	0.12%	0.16%	0.18%	0.20%
EUR	0.05%	0.06%	0.08%	0.10%

For Deposit 500,000 and Above

	1M	3M	6M	1 Y
USD	0.95%	1.00%	1.02%	1.05%
GBP	0.16%	0.18%	0.20%	0.21%
EUR	0.06%	0.08%	0.10%	0.12%

JS Foreign Currency Plus Savings Account

JS FCY Plus Savings Account	USD	GBP	EURO	AED	CNY
For daily balances up to 4,999	0.05%	0.05%	0.04%	0.05%	0.05%
For daily balances between 5,000 up to 24,999	0.08%	0.08%	0.06%	0.08%	0.08%
For daily balances between 25,000 up to 49,999	0.12%	0.12%	0.08%	0.12%	0.12%
For daily balances between 50,000 up to 99,999	0.15%	0.15%	0.10%	0.15%	0.15%
For daily balances above 100,000	0.20%	0.20%	0.12%	0.20%	0.20%

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Profit Payout Rates

PLS Rate (per annum)

Indicative rates for the period between Jul 04, 2023 to Jul 31, 2023 unless revised earlier

For any balance in PLS	20.50%
Muhib-e-Watan Account	20.50%
Payroll Saver Account	20.50%
Settlement Plus Account	20.50%
Family Saver Account	20.50%
Special Notice Deposit (less than 30 days)	20.50%

Term Deposit Rates (per annum)

With effect from Jul 04, 2023

				1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	100,000	to	4,999,999	15.25%	15.35%	15.75%	16.00%	14.00%	13.50%	12.55%
Semi Annual Profit Payment							15.90%	13.90%	13.40%	12.45%
Quarterly Profit Payment						15.55%	15.80%	13.80%	13.30%	12.35%
Monthly Profit Intervals					15.25%	15.40%	15.70%	13.70%	13.20%	12.25%
At Maturity	5,000,000	to	9,999,999	15.50%	15.60%	16.00%	16.25%	14.25%	13.75%	12.65%
Semi Annual Profit Payment							16.15%	14.15%	13.65%	12.55%
Quarterly Profit Payment						15.90%	16.05%	14.05%	13.55%	12.45%
Monthly Profit Intervals					15.50%	15.60%	15.95%	13.95%	13.45%	12.35%
At Maturity	10,000,000	and above		15.75%	15.85%	16.25%	16.50%	14.50%	14.00%	13.00%
Semi Annual Profit Payment							16.40%	14.40%	13.90%	12.90%
Quarterly Profit Payment						16.15%	16.30%	14.30%	13.80%	12.80%
Monthly Profit Intervals					15.75%	15.85%	16.20%	14.20%	13.70%	12.70%

For Deposits : 1 Year and beyond, a penalty will be imposed on early encashment.

Rupee Plus / JS Her Saving Account** - Daily Product & Financial Institutions

With effect from Jul 04, 2023

	<u>Balance between</u>	<u>Current</u>
1.00	to 9,999,999	20.50%
10,000,000	to 99,999,999	20.50%
100,000,000	to 249,999,999	20.50%
250,000,000	to 499,999,999	20.55%
500,000,000	to 749,999,999	20.60%
750,000,000	to 999,999,999	20.75%
1,000,000,000	above	21.00%

**NOTE: THE ABOVE RATES ARE INDICATIVE, BASED ON PROFIT AND LOSS SHARING BASIS, AND ARE SUBJECT TO CHANGES