

# **SCHEDULE OF CHARGES**

## **JUL - DEC 2023**



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**Bank as free  
as a bird**

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## 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 LC (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 LC Not Retired on Due Date	@ 20.00% p.a.
iv) Acceptance Commission on Usance LC If Payment Date falls after LC 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) <b>Courier Charges</b>	
(a) For Local	Rs. 250/- (Flat)
(b) For Foreign	Average cost is Rs. 6,600/- 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

xv) LC Cancellation Charges

Note:

- 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.

When reimbursement is made upon receipt of documents, markup is to be charged from the date of remittance.

xvi) Import Bills Returned Unpaid

xvii) Flat charges on Payment of Import Bills under Collection, Contract, API and Open Account

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.

xix) Reimbursement Charges (Payable to Reimbursing Banks)

xx) Discrepant Document Handling Fee

xxi) Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened/contract registered with us.

## B). EXPORTS

i) FCY Notes Handling Charges

ii) FCY Cash Handling Charges for Afghanistan

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.

Rs.1,500 plus SWIFT charges

USD100/- flat from forwarding Bank Plus courier charges

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.

0.10% - Minimum Rs. 1,500/- plus SWIFT Charges in all cases

At Actual

USD100/- or equivalent in FCY (including FED)

0.13% - Minimum Rs.625/-

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

0.20% for exports to Afghanistan, against FCY notes

### iii) Letters of Credit

#### a) Advising of LC

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

#### b) Advising of Amendments

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

#### iv) Confirmation

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

#### v) Transfer of Export LCs

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

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

Rs. 2,000/-

#### vii) If the Documents are Sent to Other Local Banks under Restricted LC

Rs. 1,000/- plus service charges

### viii) Collection

#### (a) Documentary Export Collection

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

#### (b) If documents are Sent to Us by Other Banks for Collection under Restricted LC

Rs. 1,000/- plus service charges

#### ix) Handling of duty drawback claim

0.30% per claim - Minimum Rs. 300/-

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

0.15% - Minimum Rs. 1,500/-

#### xi) EDS

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

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

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

#### xiii) Export Reimbursement Claim - Swift Charges

Rs. 1,000/-

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

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

#### xv) Export Refinance Application - Handling Charges

Rs. 600/- per application

#### xvi) ERF Substitution

Rs. 500/- per case

#### xvii) EE Certification

Rs. 1,000/- per case

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

Rs. 1,500/- per case

xix) Handling and Service Charges for Overdue Export Bills Reporting	Rs. 1,000/- per bill for all overdue bills
xx) Assignment of Proceeds to Other Banks	Rs 1,000/-
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 markup)	
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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
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## E). MISCELLANEOUS

i) Collection Agent's charges, if the collecting bank is other than the bank, will be extra	At Actual
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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 markdown 0.75% for every 15 days or part thereof.  Same charges for collection as indicated above, plus markdown 0.75% for every 15 days or part thereof.
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iii) Postage on Bills/Cheques	Rs. 100/-
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iv) Courier Charges	Rs. 250/-
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Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.

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 markup rate
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## F). GUARANTEES

i) Guarantees	Up to 0.40% per quarter or part thereof - Minimum Rs. 2,000/-
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ii) For Foreign Guarantees Issued Against Bank Counter Guarantee	0.50 % per quarter or part thereof - Minimum Rs 1,000/- plus charges of correspondents
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iii) For Guarantees Issued Against Counter Guarantees of Banks Operating in Pakistan	0.3% p.a. - Minimum Rs. 1,000/-
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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  In case of LG undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" LC on behalf of applicant.	Rs.1,000/- per instrument LG  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  Nil. If proceeds are credited to an account with us. Otherwise a flat charge of Rs. 3,000/- (Cash Master)  Interest @ LIBOR + 5% Instrument drawn in USD 0.5%  Minimum Rs. 500/-  Instrument drawn in currencies other than USD 1 %  Minimum Rs. 500/-
<b>G). REMITTANCES</b>	
i) Foreign Outward Drafts/ T.Ts/ Others	
ii) Inward	
iii) Foreign Currency Cheque's/Drafts Purchased (in addition to interest)	



iv) Collection Foreign Currency -  
Clean/Checks

v) Foreign Exchange Permits

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

vii) Cancellation of Draft

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

## H). MISCELLANEOUS

i) Obtaining SBP Approval for Customer

ii) Correspondents' Charges

iii) SWIFT Charges on Foreign T.Ts

iv) Fax Charges If Requested by Customer

v) Charges on Foreign Bills Returned Unpaid

vi) Miscellaneous Foreign Fax/Swift Charges

## DOMESTIC BANKING

### A). REMITTANCES

i) For Draft Effected through Local  
Correspondent Banks

ii) Pay Orders

iii) Duplicate Issuance of Payment Order

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

Family Maintenance Rs. 3,000/- per year

Rs. 1,200/- per case

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

Rs. 750/-

Rs. 1,200/- per case

At Actual

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

Rs. 50/- per sheet (within city)

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

Rs. 500/- per sheet (foreign)

Rs. 600/-

USD 20/- or equivalent

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.

Rs. 375/- against account

Rs. 1,700/- against cash

Rs 375/-

iv) Pay Order in Favor of Educational Institutions	0.5% of the amount (Max. Rs. 25 including FED)
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v) <b>Items returned unpaid</b>	
Outward Clearing	Free
Inward Clearing	Rs. 850/- (flat)
Over the Counter	Rs. 750/- (flat)
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vi) Cancellation of Pay Order/Demand Drafts	Rs. 500/- per instrument
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vii) Issuance of SBP Cheques (if permissible by SBP)	Rs. 550/- per cheque
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viii) RTGS Charges	Nil
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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 markup /return on investment

i) Miscellaneous Charges	Actual
(i.e charges for documents, evaluation of 1% security and maintenance thereof etc.)	In addition Project Examination fee up to and Commitment fee up to 1% (where applicable in each case)
<hr/>	
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
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iii) Within municipal limits or within a radius of 5 miles from the branch	Actual conveyance charges only
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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.
<b>LOAN PROCESSING FEE (Corporate, Commercial and SME)</b>	
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. 21,000/-, whichever is higher 0.12% of facility OR Minimum Rs. 7,000/-, 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. 10,000/- , whichever is higher to be charged for the enhanced exposure only in case of enhancements. 0.06% of facility amount OR Rs. 3,500/- , 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. 6,000/- or as per approval.
r) Issuance of No Objection for vacation of charge	Processing fee Rs. 6,000/- or as per approval.
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/-
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ii) Account to Account Transfer	Rs. 150/- (Not Applicable on Current Accounts)
<b>D). PRIZE BONDS</b>	
i) Prize Bond Claim Collection Fee	0.2% (Up to Rs. 500,000 winnings) Excluding W.H.T. & Govt. Levies
ii) Prize Bond Cash in Transit Charge	At Actual (Up to PKR 500,000 winnings)
<b>E). LEASING</b>	
i) Processing Charges	0.120% of facility or Minimum Rs. 10,000/-, whichever is higher
ii) Late Payment Charges	1.25% on overdue Principal portion of rental amount per month
iii) Early Termination Charges	Rs. 10,000/- flat
iv) Insurance Charges	At Actual
v) Tracker Charges	At Actual. For waiver on tracker installation, additional markup on the facility of 0.5% per annum will be added in the monthly installation
vi) Repossession Charges	At Actual (Maximum Rs. 100,000/- per instance)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.13,500/- per month)
viii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
<b>F). MASTERCARD/PAYPAK DEBIT CARD CHARGES</b>	
i) ATM Cash Withdrawal Charges	Free on JS Bank ATMs
ii) Chip Maintenance Charges	Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
iii) ATM cash withdrawal charges (International)	Free
iv) PayPak Classic (Asaan & BBA: Basic Banking Account)	3.5% of transaction amount or Rs. 350/- whichever is higher
	Rs. 1,000/-
<b>MasterCard Debit Card</b>	
v) MasterCard Debit Card Issuance Fee	Free
vi) MasterCard Annual Fee	
MasterCard Gold	Rs. 1,750/-
MasterCard Gold Supplementary	Rs. 1,000/-
MasterCard Titanium	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/- whichever 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
<b>PayPak Debit Card</b>	
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). E-BANKING SERVICES

i) SMS Alerts

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

ii) SMS Alerts Digital Transactions

Free

iii) E-Statements

Free

iv) Internet Banking Registration

Free

v) Utility Bills Payment Service (UBPS)

Free

vi) 1IBFT- Inter bank Funds Transfer Fee

No charge up to 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 other 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. 500/- per annum

## FEE WAIVERS

i) <b>JS Platinum Business Current Account*</b>	
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:

\*Cheque Book

\*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)

Pay order per month

One Free Pay Order Per Month

Internet Banking

Free

Mobile Banking

Free

E-Statement Service

Free

SMS Service

Free for first three months

### iii) JS Premium Current Account

Monthly Average Balance	Rs.100,000/- and above
a) Cheque Book Issuance	First Cheque Book Free (50 leaves), regardless of average balance
b) Internet Banking	Free
c) Titanium MasterCard Debit Card Annual Fee **	Free
d) Intercity Clearing	Free
e) Same Day Clearing	Free
f) Lockers * (Rental)	One Small Locker Free
g) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day), regardless of Balance
h) Issuance of Pay Order **	4 Free per month
i) Cancellation of PO/DD	Free
j) Insurance Coverage***	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	Rs.150,000/- and above
a) Cheque Book Issuance **	If Average Balance of Rs. 150,000/- and above: 4 free cheque book each year of up to 100 leaves.  If Average Balance is below Rs.150,000/- : Charges as per SOC
b) Pay Orders	2 per month
c) Internet Banking	Free
d) MasterCard Gold Debit Card Annual Fee *	Free
e) Mobile Banking	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

- a) Internet Banking
- b) 1IBFT- Inter Bank Funds Transfer Fee
- c) Electronic Proceeds Realization Certificate (EPRC)
- d) Waiver on Online E-commerce Transactions\*

Nil

Free

Free

Free

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
- b) Internet Banking
- c) Pay Pak Debit Card Annual Fee
- d) SMS Alerts
- e) IBFT- Interbank Funds Transfer Fee
- f) Mobile Banking
- g) ATM Cash Withdrawal Charges
- h) Insurance Coverage\*\*\*
  - Variant 1
  - Free Insurances
  - Wallet Snatching Insurance,
  - Mobile Snatching Insurance,
  - Cash Withdrawal Insurance,
  - Personal Accidental Death/
  - Permanent Total Disability Insurance)
  - Variant 2
  - Wallet Snatching Insurance,
  - Mobile Snatching Insurance,
  - Cash Withdrawal Insurance,
  - Personal Accident,
  - Accidental medical expenses,
  - Utility bill continuation Benefit,
  - Grocery bill continuation benefit,
  - Income continuity plan.
- i) T&C's Apply

1st Cheque Book Free (10 leaves)

Free

Free

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

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

Free

Free on JS Bank ATMs

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

Free

Rs. 37/- per month plus FED

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
- b) Internet Banking
- c) Gold MasterCard Debit card Annual Fee
- d) Non JS Bank ATM - Cash Withdrawal Fee
- e) SMS Alerts
- f) IBFT- Interbank Funds Transfer Fee
- g) Pay Order
- h) Mobile Banking
- i) ATM Cash Withdrawal Charges

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

Free

Free

Free (Charges to be reversed every day)

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

Free

Free

Free

Free on JS Bank ATMs

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

- j) Insurance Coverage\*\*\*  
 Variant 1  
 Free Insurances  
 Wallet Snatching Insurance  
 Mobile Snatching Insurance  
 Cash Withdrawal Insurance  
 Personal Accidental Death /  
 Permanent Total Disability Insurance

Variant 2  
 Wallet Snatching Insurance,  
 Mobile Snatching Insurance,  
 Cash Withdrawal Insurance,  
 Personal Accident,  
 Accidental medical expenses,  
 Utility bill continuation Benefit,  
 Grocery bill continuation benefit,  
 Income continuity plan.

- k) T&C's Apply

Free

Rs. 37/- per month Plus FED

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) Cheque Book Issuance  
 vii) Issuance of P.O/D.D  
 viii) Courier/Postage  
 ix) Statement Issuance  
 x) Balance Certificate  
 xi) Lockers \* (Rental)  
 xii) MasterCard Gold Debit Card Annual Fee \*\*  
 xiii) Intercity clearing  
 xiv) Same day clearing  
 xv) Cancellation of PO/DD

Rs.100,000/- and above

Free

Free

Free

Free

Free (up to 100 leaves)

Free

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) Cheque Book Issuance

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

**xi) Roshan Digital Account**

- i) Foreign Currency Value Account (FCVA)
  - a) Debit Card Annual Charges
  - b) Debit Card Replacement fee
  - c) Debit Card Delivery Charges
  - d) Cheque Book issuance
- e) Cheque book delivery charges
- f) SMS Alerts
- g) Mobile Banking
- h) Internet Banking
- i) Account Maintenance charges
- j) Inward Remittance (from abroad)
- k) Outward Remittance (from Pakistan)
- l) Inter Bank Fund Transfer
- m) E-Statements
- n) Balance Inquiry (ATM)
- o) ATM Cash Withdrawal (local)
- p) ATM Cash Withdrawal (international)
- q) ATM International POS and E-commerce transaction charges
- r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs
- s) Utility Bill Payment
- t) Pay order issuance Charges
- ii) Non-resident Rupee Value Account (NRVA)
  - a) Debit Card Annual Charges
  - b) Debit Card Replacement fee
  - c) Debit Card Delivery Charges
  - d) Cheque Book Issuance
  - e) Cheque Book Delivery Charges
  - f) SMS Alerts
  - g) Mobile Banking
  - h) Internet Banking
  - i) Account Maintenance Charges
  - j) Inward Remittance (from abroad)
  - k) Outward Remittance (from Pakistan)
  - l) Inter Bank Fund Transfer

Not Offered

Not Offered

Not Offered

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/-)

At Actual

Free

Free

Free

Free

JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply.

JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply.

Not Applicable

Free

Not Applicable

Not Applicable

Not Applicable

Not Applicable

Not Applicable

Not Applicable

Not Applicable

Master Card Gold Rs. 1,750/-  
Master Card Titanium Rs. 3000/-  
Master Card Platinum Rs. 5,000/-

As per prevailing SOC

At Actual

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/-)

At Actual

Free

Free

Free

Free

JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply.

JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply.

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

m) E-Statements	Free
n) Balance Inquiry (ATM)	Free at JS Bank ATMs Rs.3.13/- (Non JS Bank ATM - Balance Inquiry Rs.200/- (International Balance Inquiry Fee)
o) ATM Cash Withdrawal (local)	Free on JS Bank ATMs Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
p) ATM Cash Withdrawal (international)	International ATM Cash Withdrawal Rs. 1000/- per transaction or 3.5% whichever is higher
q) ATM International POS and E-commerce transaction charges	3.5% of transaction amount
r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs.2.5/- (JS Bank & Non JS Bank ATMs)
s) Utility Bill Payment	Free
t) Pay order issuance Charges	As per prevailing SOC
<hr/>	
<b>xii) Roshan Apna Ghar</b>	
a) Processing Fee	PKR 4,000
b) Partial/Early Termination Charges	1% for first year, no charges will be levied after first year
c) Property appraisal/valuation charges	At Actual
d) Lawyer's Appraisal Fee	At Actual
e) Late Payment Charges	PKR 2,400 per instance
f) Documentation and Stamp Duty Charges	At Actual
g) Income Estimation	At Actual
h) Cheque Return Charges	PKR. 1,200/- per returned cheque
<hr/>	
<b>xiii) Rupee Plus Savings Account Special Deposit Account</b>	
Monthly Average Balance***	Rs. 250,000/-and above
a) Counter Cheques	2 Free per month
b) Collection Cheque (Local)	2 Free per month
c) Retained Mail	Free
d) Stop Payment	Free
e) Cheque Book Issuance	Free 1st Cheque Book (up to 50 leaves)
f) Issuance of P.O/D.D	2 Free per month
g) Courier/ Postage	Free
h) Statement Issuance	Free
i) Balance Certificate	Free
j) Lockers * (Rental)	One Small Locker Free
k) MasterCard Gold Debit Card Annual Fee***	Free
l) Intercity Clearing	Free
m) Same Day Clearing	Free
n) Telebanking Services	Free
<p>*Subject to availability of vacant lockers at the branch where account is maintained.</p> <p>** Applicable for individuals, sole proprietorships and partnership accounts.</p> <p>*** 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.</p>	

#### xiv) 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

#### xv) JS Her Savings Account

- i) Monthly Average Balance
- ii) \*If Average Balance of Rs.100,000 and above
- iii) \*Cheque Book
- 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

#### xvi) JS Foreign Currency Plus Savings Account

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

Payment of FBR Taxes and Duties through Branches

#### xvii) Term Deposit Penalty Charges

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.

Rs.100,000/-

\*Free Cheque Book 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

## I). PRIVATE BANKING

Account Maintenance Charges	Free
Safe Deposit Lockers	
a) Small	Rs. 14,000/- per annum or security deposit of Rs. 120,000/-
b) Medium	Rs. 18,000/- per annum or security deposit of Rs. 130,000/-
c) Large	Rs. 24,000/- per annum or security deposit of Rs. 160,000/-
c) X-Large	Rs. 30,000/- per annum or security deposit of Rs. 190,000/-
Safe Deposit Breaking Charges	Late fee of 10% will apply if fees are not paid within 30 days of renewal Rs. 7,000/- Plus Actual Expenses
Key Deposit (refundable upon surrender of locker)	
a) Small	Rs. 6,000/-
b) Medium	Rs. 8,000/-
c) Large	Rs. 10,000/-
c) X-Large	Rs. 12,000/-
PB Signature Credit Card	Rs. 10,500/- (waived on spending of Rs. 40,000/- within 2 months of card issuance)
PB World Debit Card	Rs. 10,000/-
PB Concierge Services	Rs. 3,000/-
PB Advisory Services	Up to 0.5% Per Transaction

## J). INVESTMENT BANKING

Advisory and Arrangement Fee	Up to 1.5% of Issue Size
Placement and Structuring Fee	Up to 1% of Issue Size
Underwriting Commission	Up to 1% of Underwritten Amount
i) Trustee Fee-Term Finance Certificate (TFC)	Up to 0.05% of the outstanding TFC amount payable at the beginning of each year
ii) Trustee Fee-Mutual Funds	Up to 0.75% of Net Asset Value (NAV)
iii) Banker to the Issue	Up to 0.5% of Subscribed Amount



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	Rs. 500/- (per account)
Initial Deposit Fee	
For Shares	Rs. 0.05/- (per share deposited)
For TFCs	Free
For WAPDA Bonds	Free
For Units	Rs. 0.015/- (per unit deposited)
Transaction Fee	
For Shares	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)

Total Rs. 7,500 plus FED  
Rs. 1,000 plus FED upfront  
Rs. 6,500 plus FED at stage 2

Females, Senior Citizen & Person with Disability (PWD)  
Rs. 4,000 Plus FED at stages 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) Repossessed Vehicle Storage Charges

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

- vi) Valuation Charges

At Actual (Maximum Rs.7000/-)

- vii) Prepayment Charges

8% of the principal in the first two years only

- viii) Balloon Payment / Partial Settlement

25% of the outstanding principal each year  
Not Allowed in the first year (pre-payment charges will apply upon approval)  
7% penalty of outstanding amount in the second year  
6% penalty of outstanding amount in the third year

- ix) Tracker Activation Charges

At Actual

- x) Litigation Charges

At Actual

- xi) Cheque Return Charges

Rs. 1,200/- Per Returned Cheque

- xii) Issuance of Duplicate NOC

Rs. 1,900/-

- xiii) Income Estimation

At Actual

- xiv) Insurance Charges

At Actual (Maximum Rs. 20,000/- per instance)

- 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

Rs. 500/-

Rs. 1,000/-

## L). JS GHARAPNA HOME LOANS & MPMG

- i) Processing Fees

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

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)  
Rs. 7,500 Plus FED at stages 2

ii) Legal Documents	At Actual
iii) Appraisal Charges	At Actual
iv) Legal Opinion	At Actual
v) Prepayment Charges - BTF to Other Banks	7% of the outstanding principal
vi) Prepayment Charges - Full Settlement	6% of the outstanding principal
1st Year	6% of the outstanding principal
2nd Year	6% of the outstanding principal
3rd Year	4.5% of the outstanding principal
4th Year	3.5% of the outstanding principal
5th Year	2.4% of the outstanding principal
6th Year Onwards	Nil
Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)	1st year not allowed, there after 4%, no charges applicable after 5th year
Prepayment/ Balloon Charges - MPMG/ GMSS	NIL
vii) Income Estimation	At Actual
viii) Late Payment Fee	Rs. 2,400/- per instance (JS Ghar Apna) / Rs. 1500/- per instance (MPMG)
ix) Cheque Return Charges	Rs. 1,200/- per returned cheque
x) Cheque Collection Charges	Cheque Pick-up Rs.1,200/-
Chartered accountant charges for liability establishment for Sec 15	At Actual (Maximum Rs. 250,000/- per instance)
Home Insurance	At Actual
Life Insurance	Optional
<b>M). JS GHARAPNA SOLAR SOLUTION FINANCING</b>	
i) Processing Fee	Total 14,000 plus FED Rs. 1,000 + FED (upfront non-refundable) Rs. 13,000 + FED (paid at stage 2)  Females, Senior Citizen & Person with Disability (PWDs) Rs. 7,000 Plus FED at stages 2
ii) Insurance Charges	At Actual
iii) Late Payment Fee	Standardized at Rs.1,500/- per month
iv) Litigation Charges	At Actual
iii) Legal Documents	At Actual
iv) Prepayment Charges - Full Settlement	5% of the outstanding principal
1st Year	5% of the outstanding principal
2nd Year	4% of the outstanding principal
3rd Year	3% of the outstanding principal
4th Year	2% of the outstanding principal
5th Year	1% of the outstanding principal

Balloon Payment/Partial Settlement, Once in a Year (Max 25% Outstanding amount)

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

#### O). SME

i) Arrangement Fee

ii) Review Fee

iii) Interim Fee

#### P). JS SMART ROSHNI - SOLAR SOLUTION FINANCING

i) Processing Fee

ii) Insurance Charges

iii) Legal Document Stamping

iv) Valuation Charges - if any

v) Late Payment Standard Markup Rate

vi) Secured Transaction Registry (STR) Fee

Existing Customer  
New Customer

Cheque Return Charges

Litigation Charges

1st year not allowed, there after 4%

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

Minimum Rs. 3,000/-

Minimum Rs. 3,000/-

Minimum Rs. 3,000/-

Minimum Rs. 6,000/- or 0.5% of loan amount (whichever is higher) - including Rs 3,000 non-refundable upfront fee balance on stage 2 FED will charged on above

Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above paid at stages 2

At Actual

At Actual

At Actual

Applicable Markup rate plus 3% per annum for number of days late

Rs. 500/-  
Rs. 1,000/-

Rs. 1,200/- per returned cheque

At Actual

## Q). JS GOLDFINANCE/ZARKHEZ GOLDFINANCE

### i) Processing Charges - Running Finance

#### Limit

Up to Rs. 250,000 - Rs 3,000 (upfront Rs. 500)	
From Rs. 250,000 to Rs. 499,999 -	Rs 5,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999 -	Rs 10,000 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999 -	Rs 13,000 (upfront Rs. 1,000)
From Rs. 5,000,000 and above -	Rs 15,500 (upfront Rs. 1,000)

\*Upfront charges are not additional fee

\* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWD)  
50% blanket discount on above slabs paid at stages 2

### ii) Maintenance Charges - Running Finance

(i) Utilization 50% and < I 0.75% of Gold Value  
(Maximum Rs.10,000/-)

#### Limit

Up to Rs. 250,000 - Rs 3,000 (upfront Rs. 500)	
From Rs. 250,000 to Rs. 499,999 -	Rs 5,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999 -	Rs 10,000 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999 -	Rs 13,000 (upfront Rs. 1,000)
From Rs. 5,000,000 and above -	Rs 16,000 (upfront Rs. 1,000)

\*Upfront charges are not additional fee

\* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs paid at stages 2

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

#### Limit

Up to Rs. 250,000 - Rs 3,000 (upfront Rs. 500)	
From Rs. 250,000 to Rs. 499,999 -	Rs 5,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999 -	Rs 10,000 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999 -	Rs 13,000 (upfront Rs. 1,000)
From Rs. 5,000,000 and above -	Rs 16,000 (upfront Rs. 1,000)

\*Upfront charges are not additional fee

\* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs paid at stages 2

### vi) Processing Charges - Term Loan Plus

Rs. 5,000 plus FED

Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs paid at stages 2

### vii) Processing Charges - Balance Transfer Facility (BTF)

(i) Running Finance I 0.65% of Gold Value (Maximum Rs. 6,500/-)

(ii) Term Finance (25% Margin) I 0.8% of Gold Value  
(Maximum Rs. 8,000/-)

(iii) Term Finance (20% Margin) I 1.0% of Gold Value  
(Maximum Rs. 10,000/-)

(iv) Term Loan Plus I Rs. 2,500/-

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs paid at stages 2

### viii) Enhancement/Top-up

ix) Valuation Charges by Goldsmith

x) Legal Document Stamping

xi) Prompt Payment Bonus

xii) Facility Renewal Processing Charges

xiii) PrePayment Charges - Full Settlement

1st Year

2nd Year

xiv) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

xv) Late Payment Charges

xvi) Litigation Charges

xvii) Custody Charges (On Settled Loan)

xviii) Cheque Return

### R). JS MYGOLD

i) Processing Charges - Term Loan

ii) Legal Document Stamping

iii) Pre-Payment Charges - Full Settlement

1st Year

2nd Year

Limit

Up to Rs. 250,000 - Rs 3,000 (upfront Rs. 500)

From Rs. 250,000 to Rs. 499,999 - Rs 5,000 (upfront Rs. 500)

From Rs. 500,000 to Rs. 999,999 - Rs 10,000 (upfront Rs. 1,000)

From Rs. 1,000,000 to Rs 4,999,999 - Rs 13,000 (upfront Rs. 1,000)

From Rs. 5,000,000 and above - Rs 16,000 (upfront Rs. 1,000)

\*Upfront charges are not additional fee

\* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)

50% blanket discount on above slabs paid at stages 2

At Actual

At Actual

Incorporated in Loan Pricing at 2% (if payment is received within due date)

Rs. 3,500/-

3% of the outstanding principal (Maximum Rs. 18,000/- )

2% of the outstanding principal (Maximum Rs. 12,000/-)

Rs. 500/-

Rs. 1,000/-

Applicable Markup rate plus 2% per annum for number of days late

At Actual

Rs. 1,000/- pe month

Rs. 1,200/- pe incident

Limit

Up to Rs. 250,000 - Rs 3,000 (upfront Rs. 500)

From Rs. 250,000 to Rs. 499,999 - Rs 5,000 (upfront Rs. 500)

From Rs. 500,000 to Rs. 999,999 - Rs 10,000 (upfront Rs. 1,000)

From Rs. 1,000,000 to Rs 4,999,999 - Rs 13,000 (upfront Rs. 1,000)

From Rs. 5,000,000 and above - Rs 16,000 (upfront Rs. 1,000)

\*Upfront charges are not additional fee

\* Balance amount will be paid at at stage 2

FED will charged on above slabs

Females, Senior Citizen & Person with Disability (PWDs)

50% blanket discount on above slabs paid at stages 2

At Actual

3% of the outstanding principal (Maximum Rs.18,000/-)

2% of the outstanding principal (Maximum Rs.12,000/-)

iv) Secured Transaction Registry	
Existing Customer	Rs. 500/-
New Customer	Rs.1,000/-
v) Late Payment Charges	Applicable Markup rate plus 2% per annum for number of days late
vi) Litigation Charges	At Actual
vii) Custody Charges (On Settled Loan)	Rs 1,000/- per month
viii) Cheque Return	Rs 1,200/- per incident
<b>S). JS KHUD MUKHTAR - WOMEN ENTREPRENEUR</b>	
i) Processing Fee	Minimum Rs. 3,000/- or 0.3% of loan amount (whichever is higher) FED will charged on above slabs  Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs
ii) Late Payment Standard Markup Rate	Applicable Markup rate plus 3% per annum for number of days late
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/-
<b>T). JS NAYA AGHAAZ SME LOAN</b>	
i) Processing Fee	No Processing Fee
ii) Late Payment Standard Markup Rate	Applicable Markup rate plus 3% for number of days late
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/-
<b>U). JS SCHOOL DEVELOPMENT FINANCE</b>	
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/-
<b>V). JS WORKING CAPITAL BUSINESS LOAN</b>	
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/-
<b>W). JS TARAQI LOAN - SME LOAN FOR MODERNIZATION</b>	
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 New Customer	Rs. 500/- Rs. 1,000/-
<b>X). JS HOSPITAL FINANCING</b>	
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 New Customer	Rs. 500/- Rs. 1,000/-
<b>Y). JS ELITE SALARY LOAN</b>	
i) Processing Fee	4,000 or 1% of the loan amount (Whichever is higher) (Rs. 1,500 up-front) * Balance amount will be paid at at stage 2 FED will charged on above slabs Person with Disability (PWDs) 50% blanket discount on above slabs paid at stages 2
ii) Late Payment Charges	Rs. 1,400/- per month
iii) Prepayment Penalty	5% of the outstanding amount
iv) Partial Payment Penalty	5% of the partial payment
v) Enhancement/Top-up	Rs. 2,400/-
vi) Credit Protector	0.3% on monthly outstanding amount
vii) Litigation Charges	At Actual
viii) Cheque Return Charges	Rs. 1,400/- per returned cheque
<b>Z). JS ELITE ADVANCE PAY</b>	
i) Processing Fee	5% up-front charges on outstanding amount FED will charged on above slabs Person with Disability (PWDs) 50% blanket discount on above slabs

## AA). 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

Rs 1,200/- per incident

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/-

## AB). JS BANK CREDIT CARD VISA

i) Joining Fee

Nil

ii) Basic Card - Annual Fee

Classic

Rs. 4,000 (Reduced fee of Rs. 799 will be charged on spending of Rs. 25,000/- within 1 month of card activation)

Gold

Rs. 6,000 (Reduced fee of Rs. 1,199 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Platinum

Rs. 10,500 (Reduced fee of Rs. 1,999 will be charged on spending of Rs. 100,000/- within 1 month of card activation)

Signature

Rs. 12,500 (Reduced fee of Rs. 4,999 will be charged on spending of Rs. 150,000/- within 1 month of card activation)

iii) Supplementary Card - Annual Fee

Classic

Rs. 1,650

Gold

Rs. 2,500

Platinum

Rs. 4,500

Signature

Rs. 5,250

iv) Finance Charges - APR	
v) Retail	49.99% (4.16% per month)
vi) Cash Advance	48% (4% per month)
vii) Balance Transfer/Cash on call	36% (3% per month)
viii) Card Installment Plan	12m (32%), 24m (34%), 36m (36%)
ix) Cash on Installment	12m (40%), 24m (42%), 36m (44%)
x) Cash Advance Fee	3.5% or Rs.1,800 which ever is higher
xi) Late Payment Fee	Rs.2,400 or 10% of minimum amount, whichever is higher
xii) Over Limit Fee	Rs.1,000
xiii) Return Cheque	Rs.1,500/-
xiv) Card Replacement Fee	
Classic	Rs. 800/-
Gold	Rs. 1,500/-
Platinum	Rs. 2,000/-
Signature	Rs. 4,000/-
Balance Transfer/Cash on Call Processing Fee	Rs. 1000/- per transfer
Credit Protector	0.48% of monthly outstanding amount
International ATM/POS	Rs. 450/- or 4.5% of transaction amount, whichever is higher
xv) Document Retrieval Charges	
Local	Rs. 300/-
International	Rs. 850/-
xvi) SMS Alerts	Rs. 100 per month
xvii) VISA Arbitration Charges for Disputed Transactions	USD 500/-
xviii) Litigation Charges	At Actual
xix) Autopay Rejection - Service Fee	Rs. 2,000/-
xx) Card Installment Plan Processing Fee	Rs. 720/-
xxi) CIP Cancellation/Pre-Adjustment Fee	Rs. 850/-

xxii) Utility Bill Payment Fee via Mobile App	Rs. 100 per transaction
xxiii) Issuance of Duplicate NOC	Rs. 1,000/- per instance
xxiv) Chip Maintenance Annual Fee	
Classic	Rs.950/-
Gold	Rs.950/-
Platinum	Rs.950/-
Signature	Rs.950/-
xxv) Card Upgrade	
Gold	Rs. 1,500/-
Platinum	Rs.2,500/-
Signature	Rs.5,000/-
xxvi) Dial a Draft/Pay Order	Rs.500/-
xxvii) Dial for IBFT/PO for School Fees	Rs.500/-
xxviii) Physical Statement Fees (Waived if opted for E-statement only)	Rs. 250/- per month
<b>AC). JS CASH ASAAN &amp; BTF - PERSONAL INSTALLMENT LOAN</b>	
i) Processing Fee	3,500 or 1% of the loan amount (Whichever is higher) (Rs. 1,500 up-front) * Balance amount will be paid stage 2 FED will charged on above slabs  Female, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above slabs paid at stages 2
ii) Late Payment Charges	Rs. 1,400/- per month  1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount After 3rd year = 5% of outstanding loan amount
iii) Prepayment Penalty	
iv) Partial Payment Penalty	5% of the partial payment
v) Enhancement/Top-up	3,500 or 1% of the loan amount (Whichever is higher) FED will charged on above slabs
vi) Credit Protector	0.48% of the outstanding amount
vii) Legal Charges	At Actual
viii) Pay Order Issuance	Nil
ix) Processing Charges - Balance Transfer Facility (BTF)	Rs. 3,500/- or 1% of the loan amount (Whichever is higher)
x) Cheque Return Charges	Rs. 1,400/- per returned cheque

## AD). JS ASSET FINANCE

### i) Processing Fee

Vehicle: Rs. 10,000 excluding valuation charges with up-front (Rs. 1500 up-front)  
Deposit & Certificate: 3,500 or 1% whichever is higher (Rs. 1500 up-front)

\*Balance amount will be paid at stage 2

FED will charged on above slabs

Female, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs paid at stages 2

### ii) Late Payment Charges

Rs. 1,400/- 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) Balloon Payment / Partial Settlement

25% of the outstanding principal each year  
Not Allowed in the first year (pre-payment charges will apply upon approval)  
7% in the second year  
6% in the third year

### 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

### ix) Processing Charges - Balance Transfer Facility (BTF)

"3,500 or 1% of the loan amount (Whichever is higher)  
FED will charged on above slabs"

### x) Cheque Return Charges

Rs. 1,400/- per returned cheque

### xi) In case of Vehicle as a collateral

Vehicle re-possession charges

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

Repossessed Vehicle Storage Charges

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

Valuation Charges

At Actual (Maximum Rs. 7000/-)

Tracker Activation Charges

At Actual

Litigation Charges

At Actual

Insurance Charges

At Actual (Maximum Rs. 20,000/- per instance)

Issuance of duplicate NOC

Rs. 1,900/-

Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

## AE). 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

#### AF). CASH MANAGEMENT

- i) One-Time System Implementation  
One-Time Product Implementation  
(IFT, 1IBFT, RTGS, COC, Cheque  
Outsourcing, Express Cash)

- ii) Single Transaction Charges

- iii) Express Cash Charges

- iv) Monthly Maintenance Charges

- v) Courier Charges

- vi) Collection Fee

- vii) Annual Maintenance Charges

#### AG). 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

#### AH). 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

Rs. 750/- per instrument

Up to Rs. 50,000/- (Negotiable)

Up to Rs. 25,000/- per service (Negotiable)

Up to Rs.100/- (Negotiable)

Negotiable

Up to Rs. 5,000/- per month (Negotiable)

Negotiable

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. 1,000/-

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

i) Application Processing Fee	Rs.100/-
ii) Verification of Applicant/Security	At Actual
iii) Legal Document Stamping	At Actual
iv) Valuation Charges	At Actual (Maximum Rs.7,000/-)
v) Repossession Charges for Vehicle	At Actual (Maximum Rs. 56,000/- per instance)
vi) Repossessed Vehicle Storage Charges	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. 1,000/-

#### AJ). SAAF (SME ASAN 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)	Rs. 2,750/-
iv) Interim Facility Enhancement	Rs. 2,500/-
v) 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% Rs. 2,750/- Per Instance
Late Payment Charges	

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.

#### AK). MORTGAGE BUSINESS FINANCE

i) Application Processing Fee (Non-Refundable, Payable up-Front)	Rs. 500,000 to Rs. 4,999,999 - Rs. 5,000/- Rs. 5,000,000 to 14,999,999 - Rs. 10,000/- Rs. 15,000,000 to 24,999,999 - Rs. 15,000/- Rs. 20,000,000 to 40,000,000 - Rs. 40,000/- FED to be taken separately
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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

#### AL). AGRICULTURE FINANCING

ii) Processing Fee on Agri Finance	
a) Fresh Proposals	
Limit	Processing Charges
Up to Rs. 0.500mn	Rs. 1,700/-
From Rs. 0.5001mn 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/-
	FED will be charges on above slabs
	Females, Senior Citizen & Person with Disability (PWDs)
	50% blanket discount on above slabs
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/-
	FED will be charges on above slabs
	Females, Senior Citizen & Person with Disability (PWDs)
	50% blanket discount on above slabs
c) Enhancement of Limit Prior to Expiry	
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. 7,000/-
From Rs. 5.001mn and above	Rs. 12,000/-
	FED will be charges on above slabs
	Females, Senior Citizen & Person with Disability (PWDs)
	50% blanket discount on above slabs
.....	.....
ii) Early Adjustment Charges in case of DF Facility only	
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
.....	.....
iii) Late Payment Fee	
Late Payment Charges where installment or markup is overdue by 60 days or more	Rs. 1,800/- per month
	Additional 0.5% markup of the outstanding amount to be renewed on additional 0.5% markup from prevailing markup rate
Renewal of overdue limits by 60 days and over on full settlement	To be renewed on additional 0.5% markup from prevailing markup rate



#### AM). 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.12,000/-

Rs.16,500/-

FED will be charges on above slabs  
Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs

Nil

2% of the outstanding principal

4% of the outstanding principal

5% of the outstanding principal

Rs. 1,800/- per month

#### AN). JS ZARKHEZ PM KISSAN PACKAGE

- i) Limit Amount  
Up to Rs. 0.50mn  
From Rs. 0.5001mn to Rs. 1.000mn  
From Rs. 1.001mn to Rs. 5.000mn  
From Rs. 5.001mn and above

- ii) Late Payment Fee

- iii) Legal Charges

- iv) Insurance Charges

- v) Documentation/Valuation/Feasibility

- vi) Repossession charges (new)

- vii) Secured Transaction Registry (STR) Fee

Existing Customer

New Customer

Processing Charges

Rs. 1,700/-

Rs. 4,500/-

Rs. 8,500/-

Rs. 14,000/-

FED will charged on above slabs  
Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs paid at stage 2

Rs. 2,000/- per month

As per actual

As per actual

As per actual

At Actual or Rs. 35,000 minimum, whichever is higher

Rs. 500/-

Rs. 1,000/- per month

#### AO). JS ZARKHEZ FISHERIES FINANCE

- i) Limit Amount  
Up to Rs. 0.500 M  
From Rs. 0.501 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/-

FED will be charges on above slabs  
Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs

ii) 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
iii) Late Payment Fee	Rs. 1,800/- per month
iv) Legal Charges	As per actual
v) Insurance Charges	As per actual
vi) Tracker Charges	As per actual
vii) Documentation/Valuation/Feasibility	As per actual
viii) Repossession Charges (New)	At Actual or Rs. 35,000/- minimum, whichever is higher
ix) JS Zarkhez Solar Tubewell Installation Charges (New)	As per actual
x) 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)	Applicable Markup rate plus 4% per annum for number of days late
<b>AP). JS GHARPAY SERVICE</b>	
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/-

#### **A). 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 charges 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.

#### **B). GENERAL**

- This tariff is valid at all offices for six months with effect from 01 July 2023. Account closing charges are not applicable for Regular Savings Account and JS Asaan Accounts.
- Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:
  - Students
  - Mustahqeen of Zakat
  - Employee of Government / Semi Government institutions for salary
  - Benevolent fund grant etc
  - Accounts opened for pension purposes or retired individuals
- 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 the 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.

#### **C). 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 June 30, 2023.
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.

## D). 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