

**Key Fact Statement for Deposit Accounts**

<b>JS Bank Limited, _____</b>	<b>Date</b>	<b>DD-MM-YYYY</b>
<b>Branch, _____ City.</b>	IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.	

**Account Types & Salient Features :**

This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.

Particulars		LCY Current Accounts (Individual)									
		JS Premium Current Account	JS Asaan Current Account	JS Elite Plus Current Account	JS Elite Current Account	JS Rupee Current Account	JS Rupee Basic Banking Account	JS Her Current Account	JS Freelancers Current Account	JS Premier Rabta Current Account	JS LCY Current Account
<b>Currency</b>		<b>PKR</b>									
Minimum Balance for Account	To open	1/-	100/-	0	0	100/-	100/-	100/-	1/-	100/-	100/-
	To keep	0									
	Average Min. Balance to Avail FOC services. as per product features	100,000/-	Nil	Nil	Nil	Nil	Nil	50,000/-	50,000/-	150,000/-	100,000/-
Account Maintenance Fee		Free for all accounts									
Benefits	With Average Balance	Titanium Master Card Debit Card Annual Free 4 Free Pay orders	Nil	Nil	Nil	Nil	Free Return Cheque Demand Draft and Pay Order Issuance Counter Cheques Collection Cheque (Local) Telex / Postage Small Locker	Titanium Debit card-Annual fee waived off Free SMS Service Free Cheque Book of 25 leaves Small Locker (Subject to availability)	Waiver on Online Ecommerce Transactions (up to 5000)	4 Free - chequebook each year of up to 100 leaves MasterCard Gold Debit Card Annual Fee	MasterCard Gold Debit Card Annual Fee.
	Without Average Balance	First Cheque Book Free (50 Leaves) Free Insurance Coverages: Free Wallet and Mobile snatching, Cash Withdrawal and Personal Accidental/ Permanent Total Disability Insurance Internet Banking Intercity clearing Same Day Clearing Lockers (Subject to availability) Non JS Bank ATM - Cash Withdrawal Fee	Nil	<b>variant 1: Free</b> Free Insurances Wallet Snatching Insurance Mobile Snatching Insurance Cash Withdrawal Insurance Personal Accidental Death / Permanent Total Disability Insurance <b>Variant 2</b> <b>Rs. 37/- per month Plus FED</b> 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.	Free Wallet and Mobile snatching, Cash Withdrawal and Personal Accidental/ Permanent Total Disability Insurance to all Elite and Elite Plus customers 1 Cheque Book Free (10 pages) PayPak Debit Card Annual Fee Free SMS Alerts for first three months Free Mobile & Internet Banking	1st Cheque Book Free Non JS Bank ATM - Cash Withdrawal Fee Free SMS Alerts for first 3 months MasterCard Gold Debit Card Annual Fee	N/A	50% waiver on processing fee for: Home Loan Auto Loan Solar Finance Personal Loan Gold Finance micro critical illness cover (Breast, Uterus, Cervix Uteri, Ovary, Fallopian Tube, Vagina, Vulva Cancer) 1 free pay order per month Internet Banking Mobile Banking E-Statement Service Free Mobile Banking Facility Free SMS service for first three months	Electronic Proceeds Realization Free IBFT Certificate (EPRC) Internet Banking Mobile Banking	2 Free Pay Orders Per Month Free Internet Banking Free Mobile Banking	Free Counter Cheques Free Collection Cheques (Local) Free Retained Mail Free Stop Payment Free Cheque Book (Upto 100 Leaves) Issuance of P.O / DD Courier/ Postage Statement Issuance Balance Certificate Inter - City Clearing Same Day Clearing Cancellation of PO / DD Locker - 1 Small

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<b>Branch, _____ City.</b>		<b>IMPORTANT:</b> Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.									
<b>Account Types &amp; Salient Features :</b> This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees/charges, you may visit our website or visit our branches.											
		<b>LCY Current Account (Business)</b>	<b>LCY Savings Accounts and TDR</b>			<b>FCY Savings Accounts and TDR</b>		<b>FCY Current Account</b>	<b>LCY - JS HER Savings Account</b>	<b>LCY - JS BISP Asaan Current Account</b>	
<b>Particulars</b>		JS Platinum Business Account	JS Rupee Fixed Deposit Current Account	JS PLS Savings Account	JS Rupee Plus Account	JS Foreign Currency Plus Savings Account	JS Foreign Currency Plus Fixed Deposit Current Account	JS Foreign Currency Current Account			
<b>Currency</b>		<b>PKR</b>				USD, GBP, EUR, AED, CNY	USD, GBP, EUR	USD, GBP, EUR, AED, CNY	PKR	PKR	
<b>Minimum Balance for Account</b>	To open	1.00/-	N/A	1.00/-		USD 1	N/A	USD 1	100/-	100/-	
	To keep	0		0				0	0	0	Nil
	Average Min. Balance to Avail FOC services as per product features	150,000/-		250,000/-	250,000/-	N/A		100,000/-	Nil		
<b>Account Maintenance Fee</b>		Free for all accounts							Free	Nil	
<b>Benefits</b>	With Average Balance	Free cheque, book of up to 100 leaves, Platinum MasterCard Debit Card, Annual Fee SMS Alerts, Non JS Bank ATM - Cash Withdrawal, Fee Issuance of Pay Order	N/A	MasterCard Gold Debit Card No Annual Fee	MasterCard Gold Debit Card No Annual Fee	N/A	N/A	N/A	Titanium Debit card-Annual fee waived off Free SMS Service Free Cheque Book of 25 leaves Small Locker (Subject to availability)	Nil	
	Without Average Balance	Free cheque book of up to 50 leaves, Every calendar month Intercity Clearing, Same Day Clearing, Cancellation of PO/DD Collection Cheque (Local), Retained Mail, Stop Payment, Courier Postage, Statement Issuance, Balance Certificate, Insurance Coverage: Free Insurances Cash Withdrawal Insurance Personal Accidental Death / Permanent Total Disability Insurance (T&C's apply)		2 Counter Cheques per month 2 Collection Cheques (Local) per month Retained Mail Stop Payment Issuance of P.O / D.D 2 Free Per Month Cheque Book (1st Upto 50 Leaves) Courier Postage Statement Issuance Balance Certificate Lockers * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services	2 Counter Cheques per month 2 Collection Cheque (Local) per month Retained Mail Stop Payment Issuance of P.O/D.D 2 Free Per Month Cheque Book (1st Upto 50 Leaves) Courier Postage Statement Issuance Balance Certificate Lockers * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services	First Cheque Book Free (25 pages)		First Cheque Book Free (25 pages)	50% waiver on processing fee for : Home Loan Auto Loan Solar Finance Personal Loan Gold Finance Free micro critical illness (Breast, Uterus, Cervix Uteri, Ovary, Fallopian Tube, Vagina, Vulva Cancer) 1 free pay order per month Internet Banking Mobile Banking e-Statement Service Free SMS service for first three months	Free: E-Statement of Account & Internet Banking	
<b>Is Profit Paid on account? Subject to the applicable tax rate</b>		Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes	Nil	
<b>Indicative Profit Rate. (%)</b> *Rates may change as per change in policy rate, please refer to the rack rates shared on JSBL website for complete details.		15.25%	20.50%	20.50%	<b>0.20%</b>	<b>0.50%</b>			20.50%	Nil	
<b>Profit Payment Frequency (PLS Saving, profit is paid out on 6 monthly basis, for Rupee Plus, the same is calculated daily but paid out monthly)</b>		7/15 Days, 1/3/6 Months, 1/2/3/5 Years	Half Yearly	Monthly	Quarterly	1/3/6 Months & 1 Year			Monthly	Nil	
<b>Example (For every PKR 1,000/-) (Rupee Plus calculations are based on 20.5%)</b>		N/A	Rs. 2/92 on 7 days Rs. 6/26 on 15 days Rs. 12/53 on 1 month Rs. 37/60 on 3 months Rs. 75/21 on 6 months Rs. 152/5 on 1 year Rs. 305 on 2 years Rs. 782/5 for	Rs. 101/09	Rs. 16/84	USD 0/49	USD 0/41 on 1 month USD 1/23 on 3 months USD 2/47 on 6 months USD 5 on 1 year		Rs. 16/84	Nil	
<b>Premature / Early Encashment / Withdrawal Fee</b>		Penalty is applicable on early encashment for Deposits 1 year and beyond		N/A	N/A	N/A	Nil		Nil	Nil	

**Note:** Grant Disbursement Cost: One time PKR 1,300 inclusive of all onboarding cost PKR 1,000/- p.a. in 4 quarterly tranches i.e. 250/- This amount of 250/- would be charged on quarterly basis.

**Service Charges:**

Services	Modes	Details
Cash Transaction	Intra-city	Free for all accounts
	Intercity	Rs. 500/- per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
	Own ATM withdrawal	Free on JS Bank ATMs
	Other Bank ATM	Rs. 23/44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
SMS Alerts	ADC/Digital	Rs. 1,800 per annum / Rs. 150 per month
	Clearing	Free
	For other transactions	Rs. 1,800 per annum / Rs. 150 per month
Debit Cards	Paypak	Rs. 1,200/- unless waived off as per product features
	Gold	Rs. 1,750/- unless waived off as per product features
	Titanium	Rs. 3,000/- unless waived off as per product features
	Platinum	Rs. 5000/- unless waived off as per product features
Cheque Book	Issuance	Rs. 30 per leaf (if average balance is below Rs. 50,000/-) Rs. 15 per leaf (if average balance is above Rs. 50,000/-)
	Stop payment	Rs. 650/- for one cheque Rs. 1,000/- for multiple cheques in a cheque book/entire cheque book For LCY, USD 5/- per cheque
Remittance (Local)	Pay Orders	Rs.375/- against account. Rs.1,700/- against cash
Remittance (Foreign)	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.
	SWIFT Charges on Foreign T.Ts	SWIFT Charges on Foreign T.Ts
Statement of Account	Annual	Free
	Half Yearly	
	Duplicate	Rs. 35 per statement
Fund Transfer	ADC/Digital Channels	0.1% or Rs. 200, whichever is lower through Mobile and Internet Banking inclusive of FED/Service Tax
	Others	Over the Counter: 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/-
Digital Banking	Internet Banking	Free
	Mobile Banking	
Clearing	Normal	Free
	Intercity	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
	Same day	Rs. 500/- per cheque unless free to avail as part of product features
Closure of Account	Customer request	Free for all accounts

**You Must Know**

Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.

Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Bank shall charge return cheque charges as per SOC.

Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. JS Bank will never call you to inquire about your personal and financial information.

Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact (021/051) 111-654-321 to update your information.

What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, kindly visit your nearest JS Bank branch with original CNIC to reactivate your account. Charges applicable for previously active services as per SOC.

Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact [Provide relevant contact points of the bank].

Closing this account: In order to close your account, please submit a written application and surrender any unused chequebooks and ATM card at the Bank.

How can you get assistance or make a complaint?  
JS Bank Limited, Shaheen Commercial Complex, Dr. Ziauddin Ahmed Road  
P.O. Box 4847, Karachi-74200 Sindh, Pakistan Tel : 021 111 654 321  
Helpline: 021 111 654 321 Email: CCU.helpdesk@jsbl.com Website: www.jsbl.com

**I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT**

Customer Name:				Date
Product Chosen:				
Mandate of account:	Single/Joint/Either or Survivor			
Address				
Contact No:		Mobile:		Email:
Customer Signature				Signature verified

**JS Bank Limited**
**Profit Payout Rates**
**PLS Rate (per anum)**

Indicative rates for the period between Dec 01, 2023 to Dec 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 Dec 01<sup>st</sup>, 2023**

				1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
<b>At Maturity</b>	100,000	to	4,999,999	15.25%	15.35%	15.75%	16.00%	14.00%	13.50%	12.55%
							15.90%	13.90%	13.40%	12.45%
							15.55%	13.80%	13.30%	12.35%
							15.25%	13.70%	13.20%	12.25%
<b>At Maturity</b>	5,000,000	to	9,999,999	15.50%	15.60%	16.00%	16.25%	14.25%	13.75%	12.65%
							16.15%	14.15%	13.65%	12.55%
							15.90%	14.05%	13.55%	12.45%
							15.50%	13.95%	13.45%	12.35%
<b>At Maturity</b>	10,000,000 and above			15.75%	15.85%	16.25%	16.50%	14.50%	13.90%	13.00%
							16.40%	14.40%	13.40%	12.90%
							16.15%	14.30%	13.80%	12.80%
							15.75%	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 Dec 01<sup>st</sup>, 2023**

<b>Balance between</b>		<b>Current</b>
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	20.50%
500,000,000	to 749,999,999	20.50%
750,000,000	to 999,999,999	20.50%
1,000,000,000	to above	20.50%

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

**JS Bank Limited**
**Profit Payout Rates on FCY Deposits**
*Indicative rates for the period between Dec 01, 2023 to Dec 31, 2023*
**Term Deposit Rates (per annum)**
**For Deposit below 50,000**

	1M	3M	6M	1Y
<b>USD</b>	0.50%	0.75%	1.00%	1.25%
<b>GBP</b>	0.20%	0.30%	0.40%	0.50%
<b>EUR</b>	0.20%	0.30%	0.40%	0.50%

**For Deposit 50,000 till 249,999**

	1M	3M	6M	1Y
<b>USD</b>	0.75%	1.00%	1.25%	1.50%
<b>GBP</b>	0.45%	0.55%	0.65%	0.75%
<b>EUR</b>	0.30%	0.40%	0.50%	0.60%

**For Deposit 250,000 till 499,999**

	1M	3M	6M	1Y
<b>USD</b>	1.00%	1.25%	1.50%	1.75%
<b>GBP</b>	0.40%	0.60%	0.80%	1.00%
<b>EUR</b>	0.40%	0.50%	0.60%	0.70%

**For Deposit 500,000 and Above**

	1M	3M	6M	1Y
<b>USD</b>	1.25%	1.50%	1.75%	2.00%
<b>GBP</b>	0.50%	0.75%	1.00%	1.50%
<b>EUR</b>	0.50%	0.60%	0.70%	0.80%

**JS Foreign Currency Plus Savings Account**

<b>JS FCY Plus Savings Account</b>	<b>USD</b>	<b>GBP</b>	<b>EURO</b>	<b>AED</b>	<b>CNY</b>
For daily balances up to 4,999	0.20%	0.10%	0.10%	0.10%	0.10%
For daily balances between 5,000 up to 24,999	0.40%	0.20%	0.12%	0.12%	0.12%
For daily balances between 25,000 up to 49,999	0.60%	0.30%	0.15%	0.15%	0.15%
For daily balances between 50,000 up to 99,999	0.80%	0.40%	0.20%	0.20%	0.20%
For daily balances above 100,000	1.00%	0.50%	0.25%	0.25%	0.25%