

The logo for JS Bank, featuring a stylized icon of three slanted parallel lines to the left of the text "JS BANK".

JS BANK

JS PayDay

**Some Good Things
in Life are Free**

A Complete
Employee Banking
Solution





Because Your Team Deserves The Best

We bring you a complete payroll-management solution which gives you enhanced control of your payroll while empowering your team for better financial control.

Our account is not just an account; it is a complete 360° banking solution

e-Bike & Car Financing*

4 types of insurance (including accidental & snatching insurance)

Option to avail Advanced Salary*

Complimentary value-added services

Preferential loan rates*

Simple and convenient salary account

Customizable solution for your organizational needs



JS Elite

JS Elite Current Account is an account specially designed to cater to the needs of both the employer and the employees. It is a complete banking solution that offers additional perks and benefits along with smooth and efficient salary processing. With JS Elite, you can enjoy transactional benefits, convenience, exceptional services and security of funds, all in one account.

It is indeed THE account for every individual's needs!

JS Elite Plus

The ultimate banking solution for high-level employees. JS Elite Plus provides first-class banking services along with an exclusive set of transactional benefits.

A large, thick yellow circular graphic that frames the text below it, starting from the bottom and curving upwards on both sides.

**Banking
Simplified with
JS Accounts**

FEATURED BENEFITS



Zero Balance
Maintenance



Free Cheque Book
/ Pay Order



Free
Debit Card



No IBFT/ Pay Order
Charges on
Elite Plus accounts



Enhanced Insurance Benefits

We offer exclusive insurance coverage for all JS Employee Banking customers in 2 variations.

Variant - 1* Free Insurance Coverage Benefits



Accidental Death/
Permanent Disability
PKR 500,000



Wallet Snatching
PKR 5,000
(Once a year)



Mobile Snatching
PKR 20,000
(Once a year)



ATM & Over-The-Counter
Cash Snatching up to
PKR 50,000

Enhanced Insurance Benefits

Variant - 2* Premium Paid Insurance Coverage Benefits



Accidental/ Natural Death/
Permanent Disability
PKR 1,000,000



Wallet Snatching
PKR 5,000
(Once a year)



Mobile Snatching
PKR 20,000
(Once a year)



Utility Bill Continuation
(in case of death) up to
6 months - PKR 10,000



Grocery Bill Continuation
(in case of death) up to
6 months - PKR 30,000



Income Continuity Plan
(in case of death) up to
6 months - PKR 25,000



ATM & Over-The-Counter
Cash Snatching up to
PKR 50,000



Accidental Medical
Expenses up to
PKR 25,000

*Gross Premium Amount PKR 37 + FED per month per account holder



Fueling Success with

Personalized Loan Products

**Unlocking Potential,
Driving Progress**



Financial Flexibility Awaits Our Comprehensive Loan Offerings

1 JS Credit
Cards

2 Salary
Loan

3 Advance
Pay

4 Car & e-Bike
Financing

5 Home
Financing

JS Credit Cards

Step into a World of Perks with JS VISA Credit Cards!

Enjoy seamless shopping worldwide with unbeatable discounts at countless locations. Our card caters to your credit, spending, and lifestyle needs, accepted everywhere VISA is.



Instant Cashback



Exclusive Discounts Nationwide



Global Accessibility

Let's elevate your experience!



Classic – Maximum Card Limit
Up to PKR 99,999



Gold – Maximum Card Limit
PKR 100,000 - PKR 349,999



Platinum – Maximum Card Limit
PKR 350,000 - PKR 2,000,000

Salary Loan

No Need for Limiting Dreams!

With flexible financing options and borrowing of up to 4x your gross salary*, you can now do the things you always thought of doing and turn them into reality.



Financing

Up to PKR 4 Million
Based on salary & loan tenure
For Elite Prime: PKR 4 Million



Markup

Two different Mark-Ups
are offered with Salary Loan

Facility A

Loan offered at 1 Year KIBOR + 8%
Secured via comfort letter and
undertaking by the employee of
corporate entity for lien-marking for
their end service benefit

Facility B

Loan offered at 1 Year KIBOR + 12%,
with up to 2 Post Dated Cheques as
security equal to 6 EMs



Due Date

1st of every month or
as per the salary date



Processing Fees

1% of the loan amount or
PKR 4,000, whichever is higher

Advance Pay

JS Elite Advance Pay offers you an instant loan for meeting your urgent short-term financial or emergency needs, with an available limit of up to 50% of your gross salary, and a maximum limit of PKR 1 Million, all with a 0% mark-up rate.



Financing

PKR 20,000 to as high as PKR 1 Million



Processing Fees

5% upfront charges on outstanding amount deducted before disbursement of the loan



Markup

Absolutely Zero (0%)



Time to Unlock Your Ride

Drive your dreams with our
hassle-free Car Financing



Redefining the road with
exclusive e-Bike Financing



Auto Financing

Our auto financing is offered on subsidized rates to all employees with our payroll account. It is an installment-based loan for the purchase of new, used and imported vehicles.



Financing

Minimum: PKR 300,000
Maximum: PKR 3 Million



Processing Fees

(Including Legal Stamping): PKR 10,000 + FED
for Financing Value under PKR 3 Million
(charges applicable after disbursement and may vary
as per Bank's updated SOC)



Markup

Floating Rate: 1 Year KIBOR + 3%



Down Payment

Lowest down payment
(as low as 30%)

Home Loan

We give you the opportunity to be a privileged homeowner with our easy Home Loans! You can avail financing to buy, build or renovate your dream Ghar, with the most competitive rates & the easiest terms possible!



Financing

Minimum: PKR 500,000
Maximum: PKR 50 Million

Home Purchase

Home
Construction



Processing Fees

PKR 15,000 + FED after approval
(may vary as per Bank's updated SOC)

Home
Renovation



Markup

1 Year KIBOR + 4%

Plot +
Construction

Balance Transfer
Facility



DIGITAL KARO ZINDIGI

Enjoy a complete payroll solution which is tailored for your Employee Banking needs



Your Life, Your Money, Your Way!

Experience employee banking redefined with Zindigi, the ultimate wallet account tailored for your employee banking needs. Streamline your finances, simplify payroll, and unlock a world of convenient features for you and your employees.

Let Zindigi empower your financial life.



Payroll Disbursement

Instantaneous payroll disbursement through state-of-the-art operations and bank-end systems



Employee A/C Onboarding

Onsite account opening and instant debit card activations for your employees



Instant Debit Card Issuance

On-spot issuance and real-time debit card activation with ATM pin generation through Zindigi App

PayDay, Simplified!

Add Zindigi to your PayDay

No Minimum Balance

No minimum balance required to open or maintain Zindigi account

Hassle-Free Services

Seamless digital account opening and app experience

Insurance Coverage

Broad spectrum of insurance plans catering to well-being of employees

Advance Salary

Advance salary loan option to cover unexpected financial needs

Dedicated Service Team

24/7 support through our dedicated service team

Cost Effective

Transparent and low-cost solution with no hidden charges

| Description | Variant 1 | Variant 2 |
|--|--------------------|--------------------|
| ATM & over-the-counter cash withdrawal | up to PKR 25,000* | up to PKR 50,000* |
| Wallet snatching | PKR 5,000** | PKR 5,000** |
| Cell phone snatching | up to PKR 10,000** | up to PKR 20,000** |
| Accidental death/permanent total disability | PKR 300,000 | PKR 500,000 |

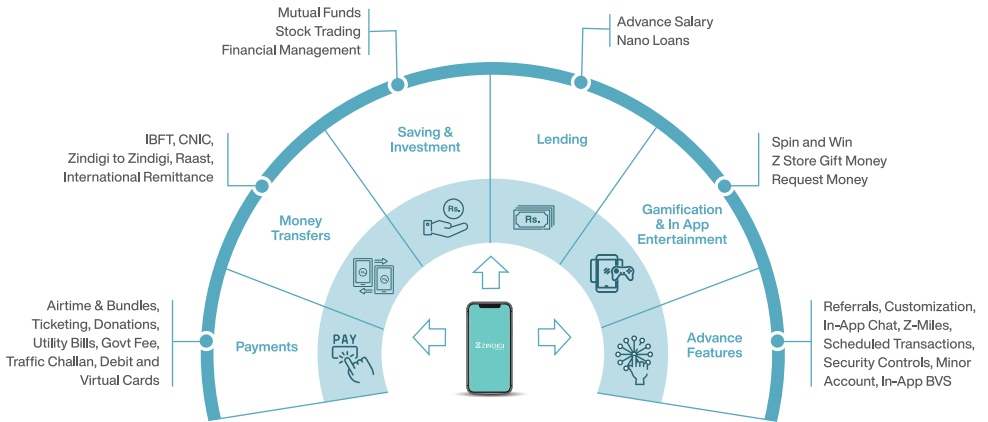
*Once a Year

**Twice a Year

PayDay, Simplified!

Add Zindigi to your PayDay

Simplify your employee banking with the state-of-the-art Zindigi App, designed specifically to take care of you and your employees' financial needs. Zindigi offers a wide range of financial solutions including:



Customized Solutions



Digitized Pay Disbursement System



Field Force Tracking



Digitized Employee Management



Hospital Management System



School Management System



Domicile Management System



Attendance Management System



ID Card Solution Management



Ticketing System



Task Management System



Complaint Management System



Parking Management System



Helpdesk Management System



E-Toll Management System



Digital Recruitment Process



Sports Complex Onboarding & Booking



Inventory Management System



Virtual ID Cards



Office Communication, Automation & Archiving



Bills Management & Payment System



Memo Digitization System

Advance Salary

Your Salary, When You Need It Most

No Minimum Balance

Enjoy the freedom to access your earned salary before payday without the need for corporate guarantees or employee undertakings. Our Advance Salary and Advance Salary + options offer you financial flexibility when you need it the most.

Tenure

30-day maturity period

Repayment

Scheduled on salary run for the next month or self repayment

Weekly Fee

PKR 500 or 1%, whichever is higher at the time of disbursement

Eligible Base

3 salaries with Zindigi & 1 year with company

Ticket Size

Maximum: PKR 200,000
Minimum: PKR 5,000

Eligibility Criteria

Minimum Salary: PKR 28,500

1 Year of employment tenure with the company

The last 3 salaries must have been processed through Zindigi

Credit bureau check

Advance Salary + Your Salary, Supercharged!

Tenure

3, 6, 9 and 12 months
(Max. loan amount of
PKR 500,000)

Repayment Method

Equal monthly installments
(Self repayment/ auto debit)

Service Charge

3% monthly

DBR Capping

40% - As per SBP's
directives. Setup fee of 2.5%

Ticket Size - Salary Multiples

| | | | |
|------|------|------|------|
| 3 M | 6 M | 9 M | 12 M |
| 1.0x | 2.0x | 2.5x | 3.5x |

Eligibility Criteria

Minimum Salary: PKR 32,500

1 Year of employment tenure with the company

The last 3 salaries must have been processed through Zindigi

Credit bureau check

Must be a permanent employee

Boast your Business with Raast enabled QR Code

How to Get Started ?

Our team will visit you to get you started with Zindigi QR.

Installation and Training:

We will provide you with comprehensive training for a smooth transition to our QR solution. Start using Zindigi QR to accept payments and enhance your business operations immediately after onboarding.



Open Loop Compatibility

Zindigi QR is Raast enabled ensuring compatibility with a wide range of payment networks

Tailored Offers

Have access to exclusive discounts and cashback offers to incentivize your customers

Transaction Monitoring

Through our app, you can easily monitor all transactions in real-time

QR - Parent Child Model

Zindigi provides option for parent-child QR codes for clients so that they can track source of payments

Dynamic QR Code

Zindigi offers both static and dynamic QR payment solutions to ease of their corporate clients

Enhanced Experience

Zindigi QR offers a seamless payment experience for your customers

Your Zindigi, Your Choice

A Zindigi Account for Every Need

Advance Account

Max. salary upload limit of
PKR 200,000

Max. cash withdrawal limits:
Daily: PKR 50,000
Monthly: PKR 200,000

Ultra Account

Max. salary upload limit of
PKR 1,000,000

Max. cash withdrawal limits:
Daily: PKR 200,000
Monthly: PKR 1,000,000

Ultra Signature Account

Full-fledged account to cater to individual/ customized
needs of clients

We Look Forward to Hearing from You



www.jsbl.com



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