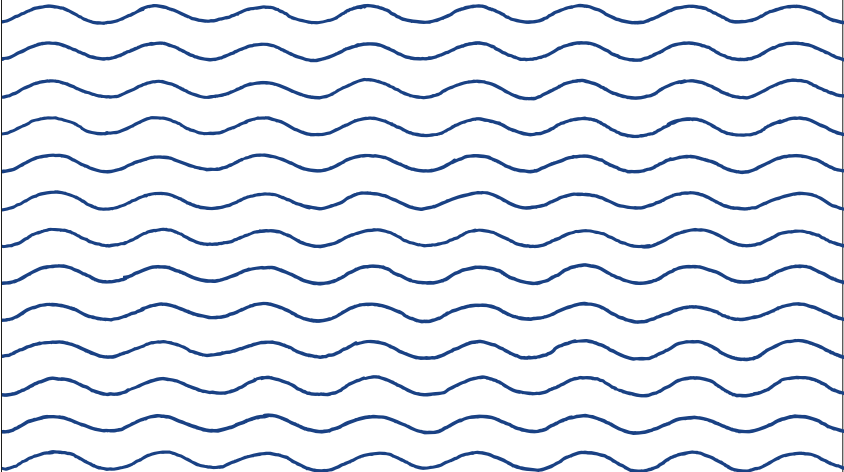




# **SCHEDULE OF CHARGES**

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**JUL - DEC 2024**



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## Trade Services

### A). IMPORTS

i) Letter of Credit Opening Commission	First Quarter or Part thereof 0.40% Each Subsequent Quarter or part thereof 0.30% Minimum Rupees 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) Mark-up on PAD for Bills Under Import L/C (Sight)"	ONE MONTH KIBOR +2% per a.m., Further Mark up on FORCED PAD IN CASE OF NON-PAYMENT ON MATURITY DATE 3 Months Kibor +5 % p.a."
Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	
(b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C not Retired on Due Date	@ 3 mk + 2.00% p.a.
iv) Acceptance Commission on Usance L/C If Payment Date falls after L/C Expiry	0.05% per month - Minimum Rs. 2,000 acceptance commission on bill amount
v) (a) Registration of Contract	0.20% (Flat) - Minimum Rs. 2,000/-
(b) Amendments under Import-Contract	Rs.1,000/- per transaction (flat) or Commission under items (ii) above, if amendment involves increase in amount
(c) Contract Cancellation Charges	Rs.1,500 (Flat)
vi) Airway Bill Endorsement/Guarantee Issued to Shipping Companies in Lieu of Bills of Lading	Rs. 2,000/- (Flat)
vii) Credit Report on Beneficiary and/or Foreign Buyer	At Actual
viii) <b>Courier Charges</b>	
(a) For Local	Rs. 250/- (Flat)
(b) For Foreign	At Actual
ix) SWIFT Message (Short/One Pager)	Rs. 1,000/-
x) SWIFT Message (MT-700/701, 710,711,720,721,760)	Rs. 2,000/-
xi) Revalidation Commission of Expired LC	As applicable for opening of fresh LC as per (i) above
xii) Commission on Establishment of LC /Contract against 100% Margin	Nil
xiii) LCs under Suppliers/Buyers Credit, PAYES (Pay As You Earn Scheme) and Deferred Payment LCs for Period Over One Year.	Commission @ 0.40% per Qtr or Part thereof (At the time of opening of LC to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of LC, thereafter commission is to be recovered on six monthly basis on reducing liability.)

xiv) USANCE BILLS: Bills drawn at Usance under the LC other than PAYES (Pay As You Earn Scheme) and Suppliers/ Buyers Credit	0.25% or Rs. 2,000/- whichever is higher, is to be recovered at the time of retirement of the cases which are beyond validity of LC. Number of days from LC validity date till retirement date. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for LC opening commission & which has already been recovered.
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 & arrangements with the customers. - When reimbursement is made upon receipt of documents, markup is to be charged from the date of remittance.	Rs.1,500 plus SWIFT charges
xvi) Import Bills Returned Unpaid	US\$100/- flat from forwarding Bank Plus courier charges
xvii) Flat charges on Payment of Import Bills under Collection, Contract, API & Open Account	Rs.1,250/- flat for all import bills under contract, collection, consignment, advance payment & in case charges are on Exporter/Presenter account US\$15/- flat.
xviii) Service Charges against Import Transactions i.e. Import Bills (PAD)/ Collections (IB)/Contract/Advance Payments and Consignment Payment Remittance against Import with or without LC/Advance Payment.	0.10% - Minimum Rs. 1,500/- plus SWIFT Charges in all cases
xix) Reimbursement Charges (Payable to Reimbursing Banks)	At Actual
xx) Discrepant Document Handling Fee	US\$100/- or equivalent in FCY (including FED)
xxi) Handling Charges in lieu of exchange earnings where importer buys Foreign Exchange from some other bank for LC opened/contract registered with us.	0.13% - Minimum Rs.625/-
<b>B). EXPORTS</b>	
i) FCY Notes Handling Charges	0.30% for exports to Central Asian Countries, excluding Afghanistan, against FCY notes
ii) FCY Cash Handling Charges for Afghanistan	0.20% for exports to Afghanistan, against FCY notes

iii) <b>Letters of Credit</b>	
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 L/Cs	Rs.1,000/- Flat plus Swift &/or Postage Charges Rs.15,000/- Flat - If with substitution of documents plus Swift &/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 L/C	Rs. 1,000/- plus service charges
viii) <b>Collection</b>	
(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 L/C	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) Export Development Surcharge 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 & 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/-
<b>C). INLAND TRADE – IMPORT</b>	
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)	One Month KIBOR +2% per a.m.
vii) Markup on Forced PAD (Usance Bills)	@ 3 mk + 2.00% p.a.
viii) LC Cancellation Charges	Rs.1,500 plus SWIFT charges
ix) Items Returned Unpaid	Rs. 2,000/- Flat
<b>D). INLAND TRADE – EXPORT</b>	
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
b) Overdue Period	2% over and above approved markup rate

vi)	(Collection commission will also be charged in addition to above markup)	
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
<b>E). MISCELLANEOUS</b>		
i)	Collection Agent's charges, if the collecting bank is other than the bank, will be extra	At Actual
ii)	Purchase of Bills/Cheques etc.  Documentary Bills other than those drawn against Letter of Credit and Clean Bills/Trade Cheques.  Other Cheques/Demand Instruments like dividend warrants etc.	Same charges as for collection as indicated at above, plus markdown 0.75% for every 15 days or part thereof.  Same charges as for collection as indicated at above, plus markdown 0.75% for every 15 days or part thereof.
iii)	Postage on Bills/Cheques	Rs. 100/-
iv)	Courier Charges  Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.	Rs. 205/-
v)	Penal Charges in case of overdue of FAFB, FAPC, FATR, FBP, IBP, ERF, FIM, LTFF, LG Discounting & Invoice Discounting	3 MK + 2% Not Applicable on FIM - FIM is charged as KIBOR+SPREAD, further overdue rate of FIM is 2% over and above applied rate.
<b>F). GUARANTEES</b>		
i)	Guarantees	Up to 0.40% per quarter or part thereof - Minimum Rs. 2,000/-
ii)	For Foreign Guarantees Issued Against Bank Counter Guarantee	0.50 % per quarter or part thereof - Minimum Rs 1,000/- plus charges of correspondents
iii)	For Guarantees Issued Against Counter Guarantees of Banks Operating in Pakistan	0.3% p.a. - Minimum Rs. 1,000/-
iv)	Legal Cost for Vetting of Text of Guarantee	Rs. 5,000/- (Flat)
v)	Claim Handling on Guarantees Issued on Request of Customer within Pakistan /Foreign Banks	Rs 2,000/- (Flat)  (over and above the normal Guarantee charges)  Note: (i) For customers with Annual Guarantees volume of Rs. 20mn and over, commission charges will be negotiable Minimum Rs. 500/- (ii) Amendment other than increase in amount or extension in period Rs. 500/- (iii) Guarantees against 100% cash margin/ lien on current account, guarantee commission will be NIL. (iv) Each Guarantee issued by us will be for a specific amount, expiry date and a date by which claims are to be lodged, except those which are required "open ended" by the beneficiary.

vi) Vetting of Bank Guarantees - In-house	Rs.1,000/- (per Guarantee)
vii) Guarantees issued to Collector of Custom in lieu of payment of Export Duty which are valid up to 6 months	0.50% per quarter or part thereof - Minimum Rs. 1,000/-
viii) Other Guarantees	0.40% per quarter or as per arrangement
ix) Parking Guarantees (if issued at Bank's own instance)	Nil
x) Consortium Guarantees	As per agreement
xi) Guarantees issued in Pakistan against 100% Cash Margin on which no return/ profit is paid.	Nil
xii) LG Collection Charges	Rs.1,000/- per instrument LG
<p>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" L/C on behalf of applicant.</p>	
<b>G). REMITTANCES</b>	
i) Foreign Outward Drafts/ T.Ts/ Others	USD 10/- equivalent , PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC accounts within 15 days of Deposit for all currencies
ii) Inward	Nil. If proceeds are credited to an account with us. Otherwise a flat charge of Rs. 3,000/- (Cash Master)
iii) Foreign Currency Cheque's/Draft Purchased (in addition to interest)	Interest @ LIBOR + 5% Instrument drawn in USD 0.5% Minimum Rs. 500/- Instrument drawn in currencies other than USD 1% Minimum Rs. 500/-
iv) Collection Foreign Currency - Clean/Checks	USD 5/- or Rs. 700/- whichever is higher
v) Foreign Exchange Permits	Family Maintenance Rs. 3,000/- per year
vi) Arranging specific approval from SBP relating to Capital Transfer, Dividend Remittance and Remittance under Foreign Currency Loans etc.	Rs. 1,200/- per case
vii) Cancellation of Draft	USD 5/- or Rs. 700/- whichever is higher
viii) Producing PRC (Proceeds Realization Certificate) for transaction older than 6 months	Rs. 750/-



## MISCELLANEOUS

- |   |  |
|---|--|
| i) Obtaining SBP approval for customer      | Rs. 1,200/- per case                       |
| ii) Correspondents' charges                 | At Actual                                  |
| iii) Swift Charges on Foreign T.Ts          | USD 8/- or Rs. 1,000/- whichever is higher |
| iv) Fax charges if requested by customer    | Rs. 50/- per sheet (within city)           |
|   | Rs. 100/- per sheet (out of city)          |
|   | Rs. 500/- per sheet (foreign)              |
| v) Charges on Foreign bills returned unpaid | Rs. 600/-                                  |
| v) Miscellaneous Foreign Fax/Swift charges  | USD 20/- or equivalent                     |

## Advances / Finance

### A). ADVANCES

Following charges will be recoverd in addition to mark-up / 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). |
| ii) "For advance against Pledge/Hypothecation charges will be levied As follows:"                            |  |
| a) Godown Rent   | At Actual  |
| b) Godown Staff Salaries   | At Actual  |
| c) Godown Inspection Charges   | At Actual  |
| iii) Within municipal limits or within a radius of 5 miles from the branch                                   | Actual conveyance charges only   |
| iv) Outside the above limit  | At Actual  |
| a) Delivery charges if a Godown Keeper is not posted, conveyance charges will be recovered                   | At Actual  |
| b) Other incidental expenses, Insurance Premium etc.   | At Actual  |
| c) Legal Review Charges (Outside Counsel)  | At Actual  |
| d) Documentation Review Charges  | Rs. 5,000/-  |
| e) Delivery of Goods under Pledge  | Rs. 1,000/- per delivery   |
| f) Arranging CIB Report from State Bank (per company/individual)   | Rs. 35/- (can be waived on management's discretion)  |
| g) Handling Charges for marking lien on government securities issued by other banks/National Savings Centres | Rs. 1,000/- per instance   |
| h) Handling Charges for marking lien on mutual funds at Registrar's office                                   | Rs. 1,000/- per case (separately for each mutual fund)   |

- |  |  |
|--|--|
| i) Collection of profit coupons on government securities issued by other banks/National Savings Centres under lien to us               | Rs. 1,000/- per instance   |
| j) Penal Charges in case of overdue of FIM, CF Pledge, Short Term Finance (up to 1 year)   | 2% per annum over and above normal markup rate   |
| k) Replacement of securities under lien to the bank  | Rs. 1,000/- flat per replacement   |
| l) Late payment of instalments Commercial - Long Term Finance (Tenor is more than 1 year if LTF is to be repaid on amortisation basis) | Penalty Interest to be charged at 2% p.a. over and above the approved Pricing or as per the overdue rate mentioned in Facility Offer Letter duly accepted by the customer, whichever is higher due date. |

**LOAN PROCESSING FEE  
(Corporate, Commercial and SME)**

- |  |  |
|--|--|
| m) Initial Review of Credit Facilities   | Loan Processing Fee is to be charged as per approval terms of credit application   |
| n) Interim Review/Enhancements/One Off Transaction   | 0.12% of facility OR Minimum Rs. 21,000/-, whichever is higher<br>0.12% of facility OR Minimum Rs. 7,000/-, whichever is higher  |
| o) Facility Renewal Processing Charges   | 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. |
| p) Temporary Extension of Credit   | Nil  |
| 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 | In case all renewal documentation are completed 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  |
| 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)   |

**B). LEASING**

- |                                |   |
|--------------------------------|---|
| 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 mark-up 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)

vi) 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/-

**C). AGRICULTURE FINANCING (PRODUCTS)**

i) Processing Fee on Agri Finance

a) Fresh Proposals

Limit

Processing Charges

Up to Rs. 0.500mn

Rs. 2,000/-

From Rs. 0.5001mn to Rs. 1.000mn

Rs. 5,400/-

From Rs. 1.001mn to Rs. 5.000mn

Rs. 10,200/-

From Rs. 5.001mn & Above

Rs. 16,800/-

FED will be charges on above slabs

Females, Senior Citizen & People with Disability (PWD)

50% blanket discount on above slabs

b) Renewal of Expired Cases

Limit

Processing Charges

Up to Rs. 0.500mn

Rs. 2,000/-

From Rs. 0.501mn to Rs. 1.000mn

Rs. 4,200/-

From Rs. 1.001mn to Rs. 5.000mn

Rs. 7,800/-

From Rs. 5.001mn and above

Rs. 12,000/-

FED will be charges on above slabs

Females, Senior Citizen & People with Disability (PWD)

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 principle

3 years before expiry

4% of the outstanding principle

4 years before expiry

5% of the outstanding principle

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

Additional 0.5% mark-up 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

iii) Legal Charges	At Actual (Varies from province to province)
iv) Insurance Charges	At Actual
v) Tracker Charges	At Actual
vi) Documentation / Valuation / Feasibility	At Actual
vii) Repossession charges (new)	At Actual
viii) JS Zarkhez Solar Tubewell installation charges (new)	At Actual
ix) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
Late Payment Charges 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>C). JS ZARKHEZ PM KISSAN PACKAGE</b>	
i) Limit Amount	Processing
Up to Rs. 0.50mn	Rs. 1,700/-
From Rs. 0.5001mn to Rs. 1.00mn	Rs. 4,500/-
From Rs. 1.001mn to Rs. 5.00mn	Rs. 8,500/-
From Rs. 5.001mn & above	Rs. 14,000/- FED will be charged on above slabs Females, Senior Citizen & People with Disability (PWD) 50% blanket discount on above slabs paid at stages 2
ii) Late Payment Fee	Rs. 2,000/- per month
iii) Legal Charges	At Actual (Varies from province to province)
iv) Insurance Charges	At Actual
v) Documentation/Valuation/Feasibility	At Actual
vi) Repossession charges (new)	At Actual
vii) Repossession charges - Warehouse charges	At Actual
viii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

## D). JS ZARKHEZ GOLD FINANCE

### 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 stage 2

FED will be charged on above slabs

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

### ii) Maintenance Charges - Running Finance

(i) Utilization 50% and < 1 0.75% of Gold Value  
(Maximum 10,000/-)

### iii) Enhancement / Top-up

#### 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 stage 2

FED will be charged on above slabs

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

### iv) Valuation Charges by Goldsmith

At Actual

### v) Legal Document Stamping

At Actual

### vi) Prompt Payment Bonus

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

### vii) Facility Renewal Processing Charges

Rs. 3,500/-

### viii) Pre-Payment Charges - Full Settlement

1st Year

2nd Year

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

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

### ix) Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

Late Payment Charges

Applicable Mark-up rate plus 2% per annum for number of days late.

Litigation Charges

At Actual

Custody Charges (On Settled Loan)

Rs 1,000/- per month

Cheque Return

As per the charges of Inward Clearing mentioned under the header of General Banking

## D). JS ASSET FINANCE

### i) Processing Fee

Vehicle: Rs. 10,000 excluding valuation charges with upfront (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 be 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 = 8% of outstanding loan amount 2nd to 3rd year = 7% of outstanding loan amount 4th year = 4% 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) 6% in the second year 5% in the third year
v) Enhancement / Top-up	3,500 or 1% of the loan amount (Whichever is higher)
vi) Credit Protector	At Actual
vii) Legal Charges	At Actual (Varies from province to province)
viii) Processing Charges - Balance Transfer Facility (BTF)	3,500 or 1% of the loan amount (Whichever is higher) FED will be charged
ix) Cheque Return Charges	Rs. 1,400/- per returned cheque
x) In case of Vehicle as a collateral	
xi) Vehicle re-possession charges	At Actual (Maximum Rs. 56,000/- per instance)
xii) Resposessed Vehicle Storage Charges	At Actual Charged on daily basis (Maximum Rs.5000/- per month)
xiii) Valuation Charges	At Actual (Maximum Rs. 7000/-)
xiv) Tracker Activation Charges	At Actual
xv) Litigation Charges	At Actual
xvi) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
xvii) Issuance of duplicate NOC	Rs. 1,900/- per instance)
xviii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

#### E. JS HOSPITAL FINANCING

i) Processing Fee	No Processing Fee
ii) Insurance Charges	At Actual
iii) Late Payment Standard Markup Rate	1-Month KIBOR + 3% (floating) per annum
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery Charges, Taxes and Registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-

#### F. JS GOLD FINANCE

- i) Processing Charges - Running Finance

Limit
Up to Rs. 250,000 - Rs 4,500 (upfront Rs. 500)
From Rs. 250,000 to Rs. 499,999 - Rs 7,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999 - Rs 13,000 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999 - Rs 17,000 (upfront Rs. 1,000)
From Rs. 5,000,000 and above - Rs 20,000 (upfront Rs. 1,000)
*Upfront charges are not additional fee
* Balance amount will be paid at stage 2

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

ii) Processing Charges - New Term Finance A & B and Enhancement/Top-up

Limit  
Up to Rs. 250,000 - Rs 4,500  
(upfront Rs. 500)  
From Rs. 250,000 to Rs. 499,999 - Rs 7,000  
(upfront Rs. 500)  
From Rs. 500,000 to Rs. 999,999 - Rs 13,000  
(upfront Rs. 1,000)  
From Rs. 1,000,000 to Rs 4,999,999 - Rs 17,000  
(upfront Rs. 1,000)  
From Rs. 5,000,000 and above - Rs 20,500  
(upfront Rs. 1,000)  
\*Upfront charges are not additional fee  
\* Balance amount will be paid at stage 2

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

iii) Processing Charges - Term Loan Plus

Rs. 5,000 plus FED  
Females, Senior Citizen & Person with Disability (PWDs)  
50% blanket discount on above slabs

vi) Processing Charges - Balance Transfer Facility (BTF)

(i) Running Finance | 0.65% of Gold Value  
(Maximum Rs. 6,500/-)  
(ii) Term Finance (25% Margin) | 0.8% of Gold Value  
(Maximum Rs. 8,000/-)  
(iii) Term Finance (20% Margin) | 1.0% of Gold Value  
(Maximum Rs. 10,000/-)  
(iv) Term Loan Plus | Rs. 2,500/-

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

v) Valuation Charges by Goldsmith

At Actual per gram (upto Rs. 40/gram)

vi) Legal Document Charges

At Actual (varies from province to province)

vii) Prompt Payment Bonus

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

viii) Facility Renewal Processing Charges

Rs. 3,500/-

ix) Pre-Payment Charges - Full Settlement  
1st Year  
2nd Year

3.6% of the outstanding principal  
2.4% of the outstanding principal

x) Secured Transaction Registry (STR) Fee  
Existing Customer  
New Customer

Rs. 500/-  
Rs 1,000/-

xi) Late Payment Charges - (SMR)

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

xii) Litigation Charges

At Actual

xiii) Custody Charges (On Settled Loan)

Rs. 1,000/- per month

xiv) Cheque Return

As per the charges of Inward Clearing mentioned under the header of General Banking

xv) Auction ad Publication Cost

Rs. 15,000/- per instance

## H). JS MYGOLD

### i) Processing Charges - Term Loan

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 stage 2

FED will be charged on above slabs

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

### ii) Legal Document Charges

At Actual

### iii) Pre-Payment Charges - Full Settlement

1st Year

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

2nd Year

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 - (SMR)

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

As per the charges of Inward Clearing mentioned  
under the header of General Banking

## I). SME

### i) Arrangement Fee

Minimum Rs. 3,000/-

### ii) Review Fee

Minimum Rs. 3,000/-

### iii) Interim Fee

Minimum Rs. 3,000/-

## J). SAAF (SME ASAAN FINANCE)

### i) Application Processing Fee (Non-refundable, payable up-front)

1% of disbursed amount

### ii) Balloon Payment: 0.5% of amount to be adjusted

### iii) Annual Renewal Fee (Non-refundable, Payable up-front)

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%

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.

#### K). JS TARAQI LOAN - SME LOAN FOR MODERNIZATION

- i) Processing Fee  
ii) Insurance Charges  
iii) Late Payment Standard Markup Rate  
iv) Legal Document Stamping  
v) Valuation Charges - if any  
vi) Delivery Charges, Taxes and Registration Fee  
vii) Secured Transaction Registry (STR) Fee

Existing Customer  
New Customer

Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)

At Actual

1 Month KIBOR + 4% per day

At Actual

At Actual

At Actual

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

#### L). JS NAYA AGHAAZ LOAN

- i) Processing Fee  
ii) Late Payment Standard Markup Rate  
iii) Insurance Charges  
iv) Legal Document Stamping  
v) Valuation Charges  
vi) Repossession Charges  
vii) Repossessed Vehicle Storage Charges  
viii) Delivery Charges, Taxes and Registration Fee  
ix) Secured Transaction Registry (STR) Fee

Existing Customer  
New Customer

No Processing Fee

Applicable Markup rate plus 3% for number of days late

At Actual

At Actual

At Actual

At Actual (Maximum Rs. 45,000/- per instance)

At Actual (Maximum Rs.12,000/- per month)

At Actual

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

#### M). 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

- ii) Annual Renewal Fee (Non-Refundable, Payable up-front)

Rs. 5000/-

- iii) Interim Facility Enhancement/One-offs

Rs. 5000/-

- iv) Credit/Market Check & Income Estimation Fee

At Actual

## L). 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

Processing Charges

Up to Rs. 4,000/-

Up to Rs. 8,000/-

Up to Rs. 10,000/-

Up to Rs. 15,000/-

## CONSUMER LENDING

### A). JS BANK CREDIT CARD VISA

i) Joining Fee

Nil

ii) Basic Card - Annual Fee

Classic

Rs. 4,500 (Reduced fee of Rs. 959 will be charged on spending of Rs. 25,000/- within 1 month of card activation)

Gold

Rs. 7,000 (Reduced fee of Rs. 1,489 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Platinum

Rs. 13,000 (Reduced fee of Rs. 2,489 will be charged on spending of Rs. 100,000/- within 1 month of card activation)

Signature

Rs. 15,500 (Reduced fee of Rs. 6,199 will be charged on spending of Rs. 150,000/- within 1 month of card activation)

iii) Supplementary Card - Annual Fee

Classic

Rs. 1,800 (Reduced fee of Rs. 959 will be charged on spending of Rs. 25,000/- within 1 month of card activation)

Gold

Rs. 3,000 (Reduced fee of Rs. 1,489 will be charged on spending of Rs. 50,000/- within 1 month of card activation)

Platinum

Rs. 5,500 (Reduced fee of Rs. 2,489 will be charged on spending of Rs. 100,000/- within 1 month of card activation)

Signature

Rs. 6,500 (Reduced fee of Rs. 6,199 will be charged on spending of Rs. 150,000/- within 1 month of card activation)

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. 1,200
xiii) Return Cheque	Rs. 1,400/-
xiv) Card Replacement Fee	
Classic	Rs. 950/-
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	0.58% of monthly outstanding amount
International ATM/POS	Rs. 450/- or 5% of transaction amount, whichever is higher
xv) Document Retrieval Charges	
Local	Rs. 300/-
International	Rs. 850/-
xvi) SMS Alerts	Rs. 100 per month Based on customer's prior consent.
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. 850/- or 1% of booking amount whichever is higher
xxi) CIP Cancellation/Pre-Adjustment Fee	Rs.1,000 or 5% of principal outstanding balance, whichever is higher
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. 1,150/-
Gold	Rs. 1,150/-
Platinum	Rs. 1,150/-
Signature	Rs. 1,150/-

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. 300/- per month

**B). JS CORPORATE CHARGE CARD**

i) Joining Fee

Nil

ii) Annual Fee

Rs. 1,200/-

iii) Card Replacement Fee

Rs. 600/-

iv) International ATM/POS Transaction

4.50% of Transaction Amount

v) Over Limit Fee

Nil

vi) Late Payment Fee

Rs. 2,000/-

vii) Return Cheque

Rs. 1,400/-

Document Retrieval Charges

viii) Local

Rs. 300/-

ix) International

Rs. 850/-

xvi) SMS Alerts

Free

xi) Arbitration/Charge Back

USD 500/-

xii) Litigation Charges

At Actual

xiii) Autopay Rejection - Service Fee

Rs 2,000/-

**C). JS CASH ASAAN & BTF - PERSONAL  
INSTALLMENT LOAN**

i) Processing Fee

3,500 or 1% of the loan amount (Whichever is higher)

FED will be charged on above slabs

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

ii) Late Payment Charges

Rs. 1,400/- per month

iii) Prepayment Penalty	1st year = 8% of outstanding loan amount 2nd to 3rd year = 7% of outstanding loan amount 4th year = 4% of outstanding loan amount.
iv) Partial Payment Penalty	25% of the outstanding principal each year Not Allowed in the first year Thereafter 5% in the second year 4% in the third year
v) Enhancement/Top-up	3,500 or 1% of the loan amount (Whichever is higher) FED will be charged
vi) Credit Protector	At Actual
vii) Legal Charges	At Actual (Varies from province to province)
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
<b>D). JS READY FINANCE</b>	
Processing Fee	5,500 or 1% of the credit limit whichever is higher (maximum cap 15,000) 1,500 payable upfront balance on approval
Balance Transfer Fee	5,500 or 1% of the credit limit whichever is higher (maximum cap 15,000) 1,500 payable upfront balance on approval
Markup	Segment: Salaried: 1 Year KIBOR + 13% SEB/SEP: 1 Year KIBOR + 15% Note: The applicable rate will be adjusted every year based on prevailing KIBOR – One year rate ( offer side)
Annual Charges	Rs. 5,000 (to be charged from end of first year)
Late Payment Charges	Rs 1,400 in every month
Enhancement Charges	Rs. 3,000/-
Credit Protector Fee	NIL
Cheque Return Charges	Rs 1,400/- per incident
Litigation Charges	At Actual
Minimum Balance Fee	NA
Online Cash Deposit Fee	No charges on re-payment account
Stamp Duties	At actual
SMS Alert Fee	Rs. 150/- per month
Account Closure Fee	Free for all accounts
Cheque Book Charges	As per SOCs Cheque Book Issuance 1st Cheque Book Free (10 leaves) onwards Rs. 30 per leaf
Pay Order Charges	Rs. 375/- against account Rs. 1,700/- against cash
Debit Card - Annual Fee	Free of Cost
Debit Card - Replacement Fee	As per Debit Card SOCs
Debit Card - Reissuance Fee	As per Debit Card SOCs
E Alert Enrollment	Free of Cost
Auto Debit Payments	NIL
Utility Bill Payment Charges	Rs 100 per transaction
	Note: 1- All regular branch banking charges will be applied for the transactions through branches. 2- In addition to the above, commission/service charges, recovery of courier/ postage/ fax charges also be made according to the prescribed tariff (where applicable) 3- In addition to the charges above, all applicable government levies, duties, FED will also be recovered. 4- The above-mentioned details have been given here for information purposes and are subject to change from time to time.

## E). JS IMMEDIATE FINANCE

- i) Processing Fee
- ii) Cheque Book Issuance
- iii) Cancellation Processing Fees
- iv) Legal Document Stamping

Rs. 2,500/-  
First Cheque Book Free (10 leaves)  
Rs. 1,000/-  
At Actual

## F). JS GHARAPNA HOME LOANS & MPMG

- i) Processing Fee
- ii) Legal Documents
- iii) Appraisal Charges
- iv) Legal Opinion
- v) Prepayment Charges - BTF to Other Banks
- vi) Prepayment Charges - Full Settlement
  - 1st Year
  - 2nd Year
  - 3rd Year
  - 4th Year
  - 5th Year
  - 6th Year Onwards

Ticket Size up to 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 be charged on above slabs

Female, Senior Citizen & People with Disability (PWD)  
50% blanket discount on above paid at stage 2

At Actual

At Actual

At Actual

7% of the outstanding principal

5.5% of the outstanding principal

5.5% of the outstanding principal

4% of the outstanding principal

3.5% of the outstanding principal

2.4% of the outstanding principal

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

As per the charges of Inward Clearing mentioned under the header of General Banking

- 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

## G). JS CAR AAMAD AUTO FINANCING

i) Processing Charges (including Legal Document charges)	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 (PWDs) 50% blanket discount on above paid at stage 2
ii) Appraisal Fee - (Used / Imported Vehicles)	At Actual - varies between vehicle types
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 Charged on daily basis (Maximum Rs.5000 per month)
vi) Valuation Charges	At Actual (Maximum Rs.7000/-)
vii) Pre-payment Charges	7.5% 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) 6.5% penalty of outstanding amount in the second year 5.5% penalty of outstanding amount in the third year
ix) Tracker Activation Charges	At Actual
x) Litigation Charges	At Actual
xi) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
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	Rs. 500/-
New Customer	Rs.1,000/-

## H). JS CAR AAMAD BIKE FINANCING

i) Processing Charges (including Legal Document)	Total Rs. 5,000 plus FED Rs. 1,000 plus FED upfront Rs. 4,000 plus FED at stage 2 Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above paid at stage 2
ii) Appraisal Fee - (Used)	As Per Actual (Upto Rs. 1,500/-)
iii) Late Payment Fee	Rs. 1,500/- Per Instance
iv) Vehicle Repossession Charges	At Actual (Maximum Rs. 20,000/- per instance)
v) Repossessed Vehicle Storage Charges	At Actual on daily basis (Maximum Rs.2,500 per month)
vi) Valuation Charges	At Actual (Maximum Rs.1,500/-)
vii) Pre-payment Charges	7.5% 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) 6.5% penalty of outstanding amount in the second year 5.5% penalty of outstanding amount in the third year
ix) Tracker Activation Charges	At Actual
x) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
xi) Issuance of Duplicate NOC	Rs. 1,900/-
xii) Income Estimation	At Actual
xiii) Insurance Charges	At Actual (Maximum Rs. 20,000/- per instance)
xiv) Registration Service Fees**	
**Over and above the charges imposed by Excise & Taxation dept for registration of the vehicle	
xv) Secured Transaction Registry (STR) Fee Existing Customer	Rs. 500/-
New Customer	Rs. 1000/-

## I). JS GHARAPNA SOLAR SOLUTION FINANCING

### 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)  
50% blanket discount on above paid at stage 2

### ii) Insurance Charges

At Actual

### iii) Late Payment Fee

Standardized at Rs.1,500/- per month

### iv) Litigation Charges

At Actual

### iii) Legal Document Charges

At Actual (varies from province to province)

### iv) Prepayment Charges - Full Settlement

1st Year

4.5% of the outstanding principal

2nd Year

3.5% of the outstanding principal

3rd Year

2.5% of the outstanding principal

4th Year

1.5% of the outstanding principal

5th Year

1% of the outstanding principal

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

1st year not allowed, there after 3.5%

### vi) Cheque Return Charges

As per the charges of Inward Clearing mentioned  
under the header of General Banking

### vii) Secured Transaction Registry (STR) Fee

Existing Customer

Rs.500/-

New Customer

Rs. 1,000/-

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

### i) Processing Fee

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 be charged on above

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

### ii) Insurance Charges (Solar Solution)

At Actual

### iii) Legal Document Charges

At Actual (varies from province to province)

### iv) Valuation Charges - if any

At Actual

### v) Late Payment Charges - (SMR)

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

### vi) Secured Transaction Registry (STR) Fee

Existing Customer

Rs. 500/-

New Customer

Rs. 1,000/-

Cheque Return Charges

Rs. 1,200/- per returned cheque

Litigation Charges

At Actual



**K). JS KHUD MUKHTAR -  
WOMEN ENTREPRENEUR**

i) Processing Fee	Minimum Rs. 3,000/- or 0.3% of loan amount (whichever is higher) FED will be charged on above slabs
.....	.....
ii) Late Payment Standard Markup Rate	Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs
.....	.....
Late Payment Fee	Applicable Markup rate plus 3% per annum for number of days late
.....	.....
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/-
.....	.....

**L). JS ELITE SALARY LOAN**

i) Processing Fee	4,000 or 1% of the loan amount (Whichever is higher)  FED will be charged Female, Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs paid at stage 2
.....	.....
ii) Late Payment Charges	Rs. 1,400/- per month
.....	.....
iii) Prepayment Penalty	1st year = 5% of outstanding loan amount 2nd to 3rd year = 4% of outstanding loan amount 4th year = 3.5% of outstanding loan amount
.....	.....
iv) Partial Payment Penalty	25% of the outstanding principal each year Not Allowed in the first year Thereafter 5% in the second year 4% in the third year
.....	.....
v) Enhancement/Top-up	Rs. 2,400/-
.....	.....
vi) Legal Documentation charges	At actual varies from province to province
.....	.....
vii) Credit Protector	At Actual
.....	.....
viii) Litigation Charges	At Actual
.....	.....
ix) Cheque Return Charges	Rs. 1,400/- per returned cheque

**M). JS ELITE ADVANCE PAY**

i) Processing Fee	5% up-front charges on outstanding amount  FED will be charged  Female, Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs paid at stage 2
.....	.....

## N). JS SCHOOL DEVELOPMENT FINANCE

i) Processing Fee

Minimum PKR. 5,000/- or 0.5% of loan amount (whichever is higher)  
\* Balance amount will be paid at stage 2

FED will be charged

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,  
New Customer

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

## O). JS WORKING CAPITAL BUSINESS LOAN

i) Processing Fee

Minimum PKR. 5,000/- or 0.5% of loan amount (whichever is higher)

ii) Late Payment Standard Markup Rate

1 Month KIBOR + 4% per day

iii) Insurance Charges

At Actual

iv) Legal Document Stamping

At Actual

v) Valuation Charges - if any

At Actual

vi) Secured Transaction Registry (STR) Fee

Existing Customer,  
New Customer

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

## P). PRIME MINISTER YOUTH BUSINESS LOAN

i) Repossession Charges for Vehicle

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

ii) Repossessed Vehicle Storage Charges

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

iii) Delivery charges, taxes & registration Fee

At Actual

iv) Insurance Charges

At Actual

v) Secured Transaction Registry (STR) Fee

Existing Customer,  
New Customer

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

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

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) Repossession Charges for Commercial Vehicle

At Actual (Maximum Rs.100,000)

vii) Repossessed Vehicle Storage Charges

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

viii) Delivery Charges, Taxes and Registration Fee

At Actual

ix) Insurance Charges

At Actual

x) Secured Transaction Registry (STR) Fee

Existing Customer,  
New Customer

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

# GENERAL BANKING

## A). MASTERCARD/PAYPAK DEBIT CARD CHARGES

i) ATM Cash Withdrawal Charges

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

ii) Chip Maintenance Charges  
ATM cash withdrawal charges (International)

Free  
4% of transaction amount or Rs. 350/- which ever is higher

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

Rs. 1,000/-

### MasterCard Debit Card

iv) MasterCard Debit Card Issuance Fee

Free

MasterCard Annual Fee

MasterCard Gold

Rs. 2,100/-

MasterCard Gold Supplementary

Rs. 1,200/-

MasterCard Titanium

Rs. 3,000/-

MasterCard Titanium Supplementary

Rs. 1,650/-

MasterCard Platinum

Rs. 6,000/-

MasterCard Platinum Supplementary

Rs. 3,000/-

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. 1,200/- (Principal & Supplementary Cards)

MasterCard Titanium Reissuance

Rs. 1,650/- (Principal & Supplementary Cards)

MasterCard Platinum Reissuance

Rs. 3,000/- (Principal & 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)

Retention Fee applicable on all accounts maintaining average balance as per product features

MasterCard Gold Annual Retention Fee

Rs.250/-

MasterCard Titanium Annual Retention Fee

Rs.300/-

MasterCard Platinum Annual Retention Fee

Rs.350/-

MasterCard World Annual Retention Fee

Rs.400/-

v) POS Transactions (Local)	Free
vi) POS Transactions (International)	4% of transaction amount or Rs. 350/- which ever is higher
vii) Balance Inquiry	Free (JS Bank ATMs) Rs. 3.13/- (Non JS Bank ATM - Balance Inquiry Fee) Rs. 200/- (International Balance Inquiry Fee)
viii) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Rs. 2.50/- (JS Bank & Non JS Bank ATMs)
ix) Mini Statement	Free
x) Retrieval Charges	Rs. 700/- (per transaction)
xi) Arbitration/Charge Back	USD 500/-
xii) Card Capture (International)	USD 15/-
xiii) MDC Internet Activation Charges	Free
xiv) MDC Limit Enhancement Annual Fee	Rs. 800/- per annum
xv) International ATM Cash Withdrawal	4% of transaction amount or Rs. 350/- which ever 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
xxi) Limit Enhancement charges	Rs. 800/- per annum
xxi) 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.2.50/- (JS Bank & Non JS Bank ATMs)
<b>B). REMITTANCES</b>	
i) Pay Orders	Rs. 375/- against account Rs. 1,700/- against cash
ii) Duplicate issuance of payment payorder	Rs. 375/-
iii) Pay Order in Favor of Educational Institutions	0.5% of the amount (Max. Rs. 25 including FED)
<b>iv) Items returned unpaid</b>	
Outward Clearing	Free
Inward Clearing	Rs.850/- (flat)
Over the Counter	Rs. 750/- (flat)
v) Cancellation of Pay Order/Demand Drafts	Rs. 500/- per instrument
vi) Issuance of SBP Cheques (if permissible by SBP)	Rs. 5,500/-
vii) RTGS Charges	Nil
	PRISM services can be availed from all JS Bank branches between 09:00 AM and 03:00 PM from Monday to Friday

### C). STANDING INSTRUCTIONS FEE

i) Standing Instruction Fee

Rs. 500/- per transaction apart from the relevant charges on remittance, where applicable  
For clients' staff salaries disbursement  
(as per agreed arrangement)

i) Credit to account(s) with the Bank - NIL

ii) Pay Order/Draft Rs. 100/-

Postage/Courier Charges:

i) within city Rs. 120/-

ii) outside city Rs. 235/-

ii) Account to Account Transfer

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

### D). PRIZE BONDS

i) Prize Bond Claim Collection Fee

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

ii) Prize Bond Cash in Transit Charge

At Actual (Up to Rs. 500,000 winnings)

### E). RUPEE TRAVELLERS CHEQUES

i) Cancellation/Reissuance of lost RTC

Rs. 500/- per instrument

ii) Refund in lieu of lost RTC

Rs.750/- per instrument

### F). 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/-

d) X-Large

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

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

Safe Deposit Breaking Charges

Rs. 7,000/- Plus Actual Expenses

Key Deposit Breaking Charges

Key Deposit (refundable upon surrender of locker)

a) Small

Rs. 6,000/-

b) Medium

Rs. 8,000/-

c) Large

Rs.10,000/-

d) X-Large

Rs. 12,000/-

PB Signature Credit Card

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

PB World Debit Card

Rs. 15,500/- + FED 13%

PB Concierge Services

Rs. 3,000/-

PB Advisory Services

Up to 0.5% Per Transaction

## G). 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. 0.5/- (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)

## H). MISCELLANEOUS CHARGES

### i) Stop payment of Cheques drawn on us

For Local Currency Accounts Rs. 650/- for one cheque  
Rs. 1,000/- for multiple cheques in a cheque book/ Entire  
cheque book  
For Foreign Currency Accounts USD 5/- per cheque

### ii) Duplicate Statement

Rs. 35/- per statement

### iii) Duplicate Advices

Rs. 500/- each

### iv) Balance Certificates

Rs. 500/- each

### v) Confirmation of balances to Auditors

Rs. 550/-

### vi) Issuance of counter cheque

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

### vii) Account closure charges (on customer request)

Free for all accounts

### viii) Issuance of proceeds Certificates for remittance received 6 months or earlier

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

### ix) Miscellaneous Certificates

Rs. 200/- (per certificate)

### x) Safe Deposit Lockers

#### a) Small

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

#### b) Medium

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

#### c) Large

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

Late fee of 10% will apply if fee is 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 Chequebooks

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 Savings Accounts  
Current Accounts waived as per product features

### xvi) Same day clearing of cheques

Rs. 500/- per Cheque

### xvii) Transaction charges

#### a) Intra-city Online Banking

Free for all accounts

#### b) Inter-city 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 Upto 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) JS Platinum Business Current Account\*

Monthly / Quarterly Average Balance

Minimum monthly average balance requirement

#### a) Cheque Book Issuance\*\*

#### b) Internet Banking

#### c) Platinum MasterCard Debit Card Annual Fee\*\*

#### d) Intercity Clearing

#### e) Same Day Clearing

#### f) SMS Alerts\*\*

#### 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\*\*\*

Previous 3 month's average balance is Rs. 150,000/- and above (in each month)

Minimum monthly average balance Rs. 5,000/- if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis.

"If previous 3 month's average balance is Rs. 150,000 and above (in each month): Free - chequebook of up to 100 leaves.

If Average Balance is below Rs. 150,000: one chequebook Free (50 leaves), every calendar quarter

Free

Annual fee - Free, Retention Fee Rs. 350/- per annum

Free

Free

Free

Rs.23.44/- including FED or as applicable.

Free

Free

Free

Free

Free

Free

Free

Free

Free Insurances

Cash Withdrawal Insurance Rs. 50,000/-

Personal Accidental Death / Permanent Total disability Insurance Rs. 300,000/-

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

\*\* Waiver of charges are on the basis of average balance of the previous 3 months. 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) Exporters Specialized Foreign Currency Account

Master Card Titanium Debit Card

Rs. 3,000/- (Charges will be equivalent to the PKR charges)

### iii) JS Her Current Account

Monthly Average Balance

Rs. 50,000/-

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

\*Cheque Book

\*Free Cheque Book of 25 leaves, every calendar quarter.

Free cheque book of 10 leaves, regardless of average balance"

Annual fee - Free Retention Fee Rs. 300/- per annum

Free for the first three months

Free - Subject to availability

\*Titanium Debit Card Annual Fee

\*SMS Service

\*Small Locker



**Services Offered Regardless of the Average Balance being maintained**

Pay order per month  
Internet Banking  
Mobile Banking  
E-Statement Service

50% waiver on processing fee for:  
Auto Loan  
Home Loan  
Solar Financing  
Personal Loan  
Gold Finance

One Free Pay Order Per Month

Free

Free

Free

Free Insurances  
Free micro critical illness cover up to Rs. 500,000/- against 7 types of cancers (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva)

\*\* Waiver of 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

**iv) JS Premium Current Account**

Monthly Average Balance

Minimum monthly average balance requirement

Previous 3 month's average balance is Rs. 100,000/- and above (in each month)

Minimum monthly average balance Rs. 5,000/- if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis

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, Retention Fee Rs. 300/- per annum

d) Intercity Clearing

Free

e) Same Day Clearing

Free

f) Lockers\* (Rental)

One Small Locker Free Subject to Availability

g) Non JS Bank ATM - Cash Withdrawal Fee

Rs.23.44/- including FED or as applicable.

h) Issuance of Pay Order\*\*

4 Free per month

i) Cancellation of PO/DD

Free

j) Insurance Coverage\*\*\*

Free Insurances Wallet Snatching Insurance Rs. 5,000/-  
Mobile Snatching Insurance Rs. 20,000/-  
Cash Withdrawal Insurance Rs. 50,000/-  
Personal Accidental Death / Permanent Total disability Insurance Rs. 510,000/-

\*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 3 months. 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 previous 3 month's average balance is Rs. 150,000 and above (in each month): 4 Free - chequebooks each year of up to 100 leaves. If previous 3 month's average balance is below Rs. 150,000 (In each month), charges as per SOC.
b) Pay Orders	2 per months
c) Internet Banking	Free
d) MasterCard Gold Debit Card Annual Fee*	Free, Retention Fee Rs. 250/- per annum
e) Mobile Banking	Free

\*Waiver of charges are on the basis of average balance of the previous 3 months. For accounts opened during the month, charges will be reversed on day-end balances

\*\*Waiver of charges are on the basis of average balance of the previous 3 months. 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	Nil
b) 1IBFT- Inter Bank Funds Transfer Fee	Free
c) Electronic Proceeds Realization Certificate (EPRC)	Free
d) Waiver on Online E-commerce Transactions*	Free (Up to Rs. 5,000/-)

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

\*\*Charges will be reverted at day end

#### vj) JS Elite Current Account

a) Cheque Book Issuance	1st Cheque Book Free (10 leaves)
b) Internet Banking	Free
c) Pay Pak Debit Card Annual Fee	Free
d) SMS Alerts	Free for 1 <sup>st</sup> three months and Rs. 100/- monthly charges thereafter
e) 1IBFT- Inter Bank Funds Transfer Fee	0.1% of the transaction amount or Rs. 200/- whichever is lower inclusive of all applicable FED/Service tax
f) Mobile Banking	Free
g) ATM Cash Withdrawal Charges	Free on JS Bank ATMs Rs. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
h) Insurance Coverage	Free Insurances Wallet Snatching Insurance, Mobile Snatching Insurance, Cash Withdrawal Insurance, Personal Accidental Death/ Permanent Total Disability Insurance)
i) T & Cs Apply	Applicable on Active Accounts only. Payroll must have been run atleast once in six months

### vii) JS Elite Plus Current Account

a) Cheque Book Issuance	Free 25 cheque leaves (up to 4 times a year)
b) Internet Banking	Free
c) Gold MasterCard Debit card Annual Fee	Free, Retention Fee Rs. 250/- per annum
d) Non JS Bank ATM - Cash Withdrawal Fee	Free (Charges to be reversed every day)
e) SMS Alerts	Free for first three months and Rs. 100/- monthly charges thereafter
f) IBFT- Interbank Funds Transfer Fee	Free
g) Pay Order	Free
h) Mobile Banking	Free
i) ATM Cash Withdrawal Charges	Free on JS Bank ATMs
<hr/>	
j) Insurance Coverage	
Variant 1	Free
Free Insurances	
Wallet Snatching Insurance,	
Mobile Snatching Insurance,	
Cash Withdrawal Insurance,	
Personal Accidental Death/	
Permanent Total Disability Insurance)	
Variant 2	Rs. 37/- per month Plus FED
Wallet Snatching Insurance,	
Mobile Snatching Insurance,	
Cash Withdrawal Insurance,	
Personal Accidental Death,	
Permanent Total Disability Insurance,	
k) T&C's Apply	Applicable on Active Accounts only. Payroll must have been run at least once in six months

### viii) JS LCY Current Account

i) Monthly Average Balance***	Previous 3 month's average balance is Rs. 100,000/- and above (in each month)
	Minimum monthly average balance Rs. 5,000/-
	if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis
ii) Counter Cheque	Free
iii) Collection Cheque (Local)	Free
iv) Retained Mail	Free
v) Stop Payment	Free
vi) Cheque Book Issuance	Free (up to 100 leaves)
vii) Issuance of P.O/D.D	Free
viii) Courier/Postage	Free
ix) Statement Issuance	Free
x) Balance Certificate	Free

xi) Lockers* (Rental)	One Small Locker Free
xii) MasterCard Gold Debit Card Annual Fee**	Free, Retention Fee Rs. 250/- per annum
xiii) Intercity clearing	Free
xiv) Same day clearing	Free
xv) Cancellation of PO/DD	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 3 months. In case of account opened in the current month, waivers will be based on actual balance in the account.
<b>ix) JS Asaan Current Account</b>	
i) Transaction limit of Debit & Credit per month	PKR 1,000,000/-
ii) Minimum Balance Requirement	Nil
iii) SMS Charges	Rs. 150/- per Month / Rs. 1,800/- per annum
iv) Cheque book Charges	Rs. 30/- per leaf (if average balance is below Rs. 50,000/-) Rs.15 per leaf (for the first cheque book or if average balance is above Rs. 50,000/-)
Pay Pak-Classic	Rs. 1,000/-
<b>x) JS Asaan Savings Account</b>	
i) Transaction limit of Debit & Credit per month	PKR 1,000,000/- per month
ii) Minimum Balance Requirement	Nil
iii) SMS Charges	Rs. 150/- per Month / Rs. 1,800/- per annum
iv) Cheque book Charges	Rs. 30/- per leaf (if average balance is below Rs. 50,000/-) Rs.15 per leaf (for the first cheque book or if average balance is above Rs. 50,000/-)
Pay Pak-Classic	Rs. 1,000/-
<b>xi) JS Foreign Currency Current Account</b>	
i) Currencies being offered	USD, GBP, EURO, AED, CNY
ii) Cheque Book Issuance	1st Cheque Book Free (25 leaves)
<b>xii) JS 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, Retention Fee Rs. 250/- per annum
l) Intercity Clearing	Free
m) Same Day Clearing	Free
n) Telebanking Services	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.

#### xiv) JS PLS Savings Account

Monthly Average Balance\*\*\*

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, Retention Fee Rs. 250/- per annum
l) Intercity Clearing	Free
m) Same Day Clearing	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.

#### xv) JS Her Savings Account

i) Monthly Average Balance	PKR 100,000/-
ii) *If Average Balance of Rs.100,000 and above	
iii) *Cheque Book	*Free Cheque Book of 25 leaves, every calendar quarter. Free Cheque Book of 10 leaves, regardless of average balance
iv) *Titanium Debit card annual fee	Free, Retention Fee Rs. 300/- per annum
v) *SMS Service	Free for the first three months
iv) *Small Locker	Free - Subject to availability

**Services Offered Regardless of the Average Balance being maintained**

i) Pay Order per month

ii) Internet Banking

iii) Mobile Banking

iv) E-Statement Service

Insurance Coverage

**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**

TPIN issuance and change

MasterCard Debit Card Blocking

**Digital Banking**

**A). E-BANKING SERVICES**

i) SMS Alerts

ii) SMS Alerts Digital Transactions

iii) E-Statements

iv) Internet Banking Registration

v) Utility Bills Payment Service (UBPS)

vi) 1IBFT- Inter bank Funds Transfer Fee

vii) Over the Counter IBFT Charges

viii) Mobile Banking

ix) Raast

50% waiver on processing fee for:

- Auto Loan
- Home Loan
- Solar Financing
- Personal Loan
- Gold Finance

One Free Pay order per month

Free

Free

Free

Free micro critical illness cover up to Rs. 500,000/- against 7 types of cancers (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva)

USD, GBP, EURO, AED, CNY

First Cheque Book Free (25 leaves)

Rs.50 per transaction

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

Free

Free

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

Free

Free

Free

Free

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

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/-

Free

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

### B). JS GHARPAY SERVICE

i) Cash Deposit	Rs. 600/-
ii) Cash Withdrawal	Rs. 600/-
iii) Doorstep Cheque Collection	Rs. 600/-
iv) Utility Bill Payment	Rs. 600/-
v) Pay Order	Rs. 600/-
vi) Cancellation via Bank Location Inaccessible Address Not Found etc.	Free
vii) Cancellation via Customer Initiated after 1 hour of request.	Rs. 300/-
viii) Doorstep Cheque Collection - SBP Scheme	Rs. 600/-

### C). CASH MANAGEMENT

i) One-Time System Implementation One-Time Product Implementation (IFT, 11BFT, RTGS, COC, Cheque Outsourcing, Express Cash)	Up to Rs. 50,000/- (Negotiable)
ii) Single Transaction Charges	Up to Rs. 25,000/- per service (Negotiable)
iii) Express Cash Charges	Up to Rs.100/- (Negotiable)
iv) Monthly Maintenance Charges	Negotiable
v) Courier Charges	Up to Rs. 5,000/- per month (Negotiable)
vi) Collection Fee	Negotiable
vii) Annual Maintenance Charges	Negotiable, Upto Rs.50,000 per annum (Negotiable)

### D). ROSHAN DIGITAL ACCOUNT

#### Foreign Currency Value Account (FCVA)

a) Debit Card Annual Charges	Not Offered
b) Debit Card Replacement fee	Not Offered
c) Debit Card Delivery Charges	Not Offered

d) Cheque Book issuance	As per the cheque book issuance charges under the header MISCELLANEOUS CHARGES
e) Cheque book delivery charges	At Actual
f) SMS Alerts	Free
g) Mobile Banking	Free
h) Internet Banking	Free
i) Account Maintenance charges	Free
j) Inward Remittance (from abroad)	JS Bank does not deduct any charges on Inward Remittances. However, correspondent bank may apply.
k) Outward Remittance (from Pakistan)	JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply.
l) Inter Bank Fund Transfer	Not Applicable
m) E-Statements	Free
n) Balance Inquiry (ATM)	Not Applicable
o) ATM Cash Withdrawal (local)	Not Applicable
p) ATM Cash Withdrawal (international)	Not Applicable
q) ATM International POS and E-commerce ransaction charges	Not Applicable
r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	Not Applicable
s) Utility Bill Payment	Not Applicable
t) Pay order issuance Charges	Not Applicable
<b>ii) Non-resident Rupee Value Account (NRVA)</b>	
a) Debit Card Annual Charges	As per the Master Card annual fee under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
b) Debit Card Replacement fee	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
c) Debit Card Delivery Charges	At Actual
d) Cheque Book issuance	As per the cheque book issuance charges under the header MISCELLANEOUS CHARGES
e) Cheque book delivery charges	At Actual
f) SMS Alerts	Free
g) Mobile Banking	Free
h) Internet Banking	Free
i) Account Maintenance charges	Free
j) Inward Remittance (from abroad)	JS Bank does not deduct anycharges on Inward Remittances. However, correspondent bank may apply. Remittance received in Non Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies - SAR 30/- (equivalent amount in PKR as per Weighted Average Customer Exchange Rates)
k) Outward Remittance (from Pakistan)	JS Bank does not deduct any charges on Outward Remittances. However, correspondent bank charges may apply.
l) Inter Bank Fund Transfer	As per the charges under the header DIGITAL BANKING e-services
m) E-Statements	Free
n) Balance Inquiry (ATM)	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
o) ATM Cash Withdrawal (local)	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES



p) ATM Cash Withdrawal (international)	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
q) ATM International POS and E-commerce transaction charges	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
r) Receipt Charges for Cash Withdrawal & Balance Enquiry on ATMs	As per the charges under the header MASTERCARD/PAYPAK DEBIT CARD CHARGES
s) Utility Bill Payment	Free
t) Pay order issuance Charges	As per the charges under the header REMITTANCES
<hr/>	
iii) <b>Roshan Apna Ghar</b>	
a) Processing Fees	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
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**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 2024.
- 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 commission / fees are subject to Government tax as announced / amended by the Government from time to time.
- Local agent's charges at actual if applicable.
- The Bank reserves the right to determine the applicability of charges as per arrangement with customers.
- All government excise duties / taxes / zakat etc., are for customer's account and will be deducted in addition to the above mentioned charges.
- Any waiver/reduction in charges to be allowed as per approval of the competent authority

**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 management reserves the right to recover additional charges on those accounts which involves unusual work load.
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 & 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, 2024.
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

1	Branch	<a href="https://jsbl.com/branch-locator/">https://jsbl.com/branch-locator/</a>
2	Contact form	<a href="https://jsbl.com/contact-us/">https://jsbl.com/contact-us/</a>
3	Email	info@jsbl.com
4	Facebook	<a href="http://www.facebook.com/jsbankltd">www.facebook.com/jsbankltd</a>
5	Fax	+92 (21) 32631803
6	Feedback	<a href="https://jsbl.com/feedback/">https://jsbl.com/feedback/</a>
7	Instagram	<a href="http://www.instagram.com/jsbankltd">www.instagram.com/jsbankltd</a>
8	JS BLink Digital Account	JSBlink@jsbl.com
9	Chat BOT	+92-348-7003000
10	JS Mobile App (Apple Store)	<a href="https://apps.apple.com/pk/app/js-mobile-banking/id1561630920">https://apps.apple.com/pk/app/js-mobile-banking/id1561630920</a>
11	JS Mobile App (Google Play)	<a href="https://play.google.com/store/apps/details?id=com.JSBL.bank">https://play.google.com/store/apps/details?id=com.JSBL.bank</a>
12	LinkedIn	<a href="http://www.linkedin.com/company/js-bank">www.linkedin.com/company/js-bank</a>
13	Mailing Address	JS Bank Customer Care Unit, 11th A Floor Fakhri Trade Center, Shakra-e-Liaqat, Karachi.
14	Roshan Digital Account	RDA@jsbl.com
15	SMS TO 8012	Chat<space>text
16	Support - JS Bank Limited	ccu.helpdesk@jsbl.com
17	Support - Zindigi	support@zindigi.pk
18	Satisfaction Survey Form	<a href="https://jsbl.com/js-survey/">https://jsbl.com/js-survey/</a>
19	TikTok	<a href="http://www.tiktok.com/@jsbank.official">www.tiktok.com/@jsbank.official</a>
20	Voice Interactions - Retail Banking	111-654-321
21	Voice Interactions - Branchless Banking	0800-78900
22	Voice Interactions - Digital Financial Services	111-444-000
23	Voice Interactions - Overseas	+92-213-2799009
24	Voice Interactions - Private Banking	0800-00010
25	Voice Interactions - Zindigi	111-556-677
26	Website	<a href="http://www.jsbl.com">www.jsbl.com</a>
27	X	<a href="https://twitter.com/JSBLPak">https://twitter.com/JSBLPak</a>
28	YouTube	<a href="http://www.youtube.com/@jsbank6144">www.youtube.com/@jsbank6144</a>

## REGULATORY

1	<b>STATE BANK OF PAKISTAN (SBP)</b>	<p>BC &amp; CPD - State Bank of Pakistan, Central Directorate, I.I. Chundrigarh Road, Karachi.</p> <ul style="list-style-type: none"> <li>● <a href="http://www.sbp.org.pk">www.sbp.org.pk</a></li> <li>● Email at: <a href="mailto:cpd.helpdesk@sbp.org.pk">cpd.helpdesk@sbp.org.pk</a></li> <li>● Dedicated helpline: 111-727-273, +92(021) 3245 3555</li> </ul>
2	<b>SUNWAI - CUSTOMER COMPLAINT PORTAL</b>	<a href="https://sunwai.sbp.org.pk/">https://sunwai.sbp.org.pk/</a>
3	<b>BANKING MOHTASIB PAKISTAN (BMP)</b>	<p>Banking Mohtasib Pakistan Secretariat, 5th floor, Shaheen Complex, MR Kiyani Rd, Karachi.</p> <ul style="list-style-type: none"> <li>● <a href="http://www.bankingmohtasib.gov.pk">www.bankingmohtasib.gov.pk</a></li> <li>● Email at: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a></li> <li>● Telephone: +9221 - 99217334 to 38</li> </ul>
4	<b>FEDERAL INSURANCE OMBUDSMAN (FIO)</b>	<p>Federal Insurance Ombudsman Secretariat 2nd Floor, PRCS Annexe Building, Plot# 197/5, DR Daudpota Road, Saddar, Karachi.</p> <ul style="list-style-type: none"> <li>● <a href="http://www.fio.gov.pk">www.fio.gov.pk</a></li> <li>● Email at: <a href="mailto:info@fio.gov.pk">info@fio.gov.pk</a></li> <li>● Phone: 021-99207761 - 021-99207762</li> </ul>
5	<b>SECURITIES &amp; EXCHANGE COMMISSION OF PAKISTAN (SECP)</b>	<p>Securities &amp; Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad.</p> <ul style="list-style-type: none"> <li>● <a href="http://www.secp.gov.pk">www.secp.gov.pk</a></li> <li>● Email at: <a href="mailto:complaints@secp.gov.pk">complaints@secp.gov.pk</a></li> <li>● Helpline: 0800-88008</li> </ul>
6	<b>PAKISTAN REMITTANCE INITIATIVE (PRI)</b>	<p>Pakistan Remittance Initiative Camp Office, State Bank of Pakistan 4th Floor, Main Building, I.I. Chundrigar Road, Karachi, Pakistan.</p> <ul style="list-style-type: none"> <li>● <a href="http://www.pri.gov.pk">www.pri.gov.pk</a></li> <li>● Email at: <a href="mailto:info@pri.gov.pk">info@pri.gov.pk</a></li> <li>● Phone: +92-21-111-727-774</li> </ul>
7	<b>PRIME MINISTER'S PERFORMANCE DELIVERY UNIT (PMDU)</b>	<p>National Productivity Organization, 11th Floor, Shaheed-e-Millat Secretariat, F-6/1, Islamabad, Pakistan.</p> <ul style="list-style-type: none"> <li>● <a href="http://www.pmo.gov.pk">www.pmo.gov.pk</a></li> <li>● Phone: (051)9201637</li> <li>● Email at: <a href="mailto:pmdu@pmo.gov.pk">pmdu@pmo.gov.pk</a></li> </ul> <p><b>Pakistan Citizen Portal Manual Guide:</b>  <a href="http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf">http://pmdu.pmo.gov.pk/manuals/pakistan-citizen-portal-manual-2.0.pdf</a></p>