

Key Fact Statement for Deposit Accounts

JS Bank Limited, _____		Date					
Branch, _____ City.		Important: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.					
Account Types & Salient Features: This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.							
Particulars		LCY Current Accounts (Individual)					
		JS Premium Current Account	JS Asaan Current Account	JS Elite Plus Current Account	JS Elite Current Account	JS Rupee Basic Banking Account	JS Freelancers Current Account
Currency		PKR					
Minimum Balance for Account	To Open	1/-	100/-	0/-	100/-	1/-	
	To Keep	As per SOC, if the minimum monthly balance of 5,000 is not maintained, a fee of 40 rupees will be deducted at the end of the month	0/-				
	Avg. Min. Balance to Avail FOC Services	100,000/-	Nil			50,000/-	
Account Maintenance Fee		40/-	Free				
	With Avg. Balance	Titanium Mastercard Debit Card 4 Free Pay orders per month	Free Mobile & Internet Banking Free Gold Mastercard Debit Card (Retention Fee Rs. 250/- Per Annum) Free Pay Order Free IBFT Funds Transfer Waiver on Debit Card Annual Fee		Free Return Cheque Demand Draft and Pay Order Issuance Counter Cheques Collection Cheque (Local) Telex / Postage Small Locker	Waiver on Online Ecommerce Transactions (up to 5,000)	
Benefits	Without Avg. Balance	First Cheque Book Free (50 Leaves) Free Insurance Coverages: Wallet snatching Insurance of up to Rs. 5,000 Mobile snatching insurance of up to Rs. 20,000 Cash Withdrawal Insurance of up to Rs. 50,000 Personal Accidental/ Permanent Total Disability Insurance of up to Rs. 510,000 Free Mobile & Internet Banking Intercity clearing Same Day Clearing Free Small Locker (Subject to availability) Non-JS Bank ATM Cash Withdrawal Fee is 23.44/- including FED as applicable	Cheque Book (Rs. 30/Leaf - If monthly avg. balance is below Rs. 50,000) Cheque Book (Rs. 15/Leaf - For the first cheque book or on maintenance of monthly avg. balance of Rs. 50,000) PayPak Debit Card (Rs. 1,000)	Variant 1 (Free) 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 Free Cheque Book Issuance (25 Leaves, quarterly/up to 4 times a year)	Wallet and Mobile Snatching Insurance Cash Withdrawal and Personal Accidental/ Permanent Total Disability Insurance 1 Cheque Book Free (10 pages) Free PayPak Debit Card / Waiver on Debit Card Annual Fee Free SMS Alerts for first three months (Rs. 100 charges thereafter) Free Mobile & Internet Banking	N/A	Electronic Proceeds Realization Certificate (EPRC) One Free IBFT Free Internet & Mobile Banking

Particulars		LCY Current Account (Individual) - Continued					
		JS Her Current Account	JS Premier Raabta Account	JS LCY Current Account	JS Platinum Business Current Account	LCY- JS BISP Asaan Banking Account	JS Inclusive Current Account
Currency		PKR					
Minimum Balance for Account	To Open	100/-	100/-	100/-	100/-	100/-	0/-
	To Keep	0/-		As per SOC, if the minimum monthly balance of 5,000 is not maintained, a fee of 40 rupees will be deducted at the end of the month		0/-	
	Avg. Min. Balance to Avail FOC Services	50,000/-	150,000/-	100,000/-	150,000/-	0/-	0/-
Account Maintenance Fee		40/-					
Benefits	With Avg. Balance	Titanium Debit card Annual fee waived off (Retention fee of Rs. 300/Year) Free SMS Service for 3 months Free Cheque Book of 25 leaves (Quarterly) Small Locker (Subject to availability)	4 Free - Cheque Book each year of up to 100 leaves Free Gold Mastercard Debit Card (Retention fee of Rs. 250/annum)	Free Gold Mastercard Debit Card (Retention fee of Rs. 250/annum)	Free cheque book of up to 100 leaves Platinum Mastercard Debit Card (Retention fee of Rs. 350/annum) SMS Alerts Withdrawal Fee Issuance of Pay Order	Nil	Nil
	Without Avg. Balance	50% waiver on processing fee for: Home Loan, Auto Loan, Solar Finance, Personal Loan, Gold Finance Micro critical illness cover PKR 500,000 (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva Cancer) 1 free pay order per month Free Mobile & Internet Banking E-Statement Service Facility Free SMS service for first three months	2 Free Pay Orders Per Month Free Internet & Mobile Banking	Free Counter Cheques Free Collection Cheques (Local) Free Retained Mail Free Stop Payment Free Cheque Book (Upto 100 Leaves) Issuance of P.O/DD Courier/Postage Statement Issuance Balance Certificate Inter - City Clearing Same Day Clearing Cancellation of PO/DD Locker - 1 Small	Free Cheque Book of up to 50 leaves (Quarterly) Intercity Clearing Same Day Clearing Cancellation of PO/DD Collection Cheque (Local) Retained Mail Stop Payment Courier Postage Statement Issuance Balance Certificate Insurance Coverage: Free Insurances Cash Withdrawal Insurance Rs. 50,000/- Personal Accidental Death / Permanent Total disability Insurance Rs. 300,000/- Free Mobile & Internet Banking Issuance of Pay Orders	Free: E-Statement of Account & Internet Banking	Free PayPak Debit Card Cheque Book SMS Alerts Issuance of Pay Order ATM Cash Withdrawal Charges – Switch Fee Balance Certificate Balance Inquiry (ATM) Pay Order against Account Cancellation of PO / DD Collection Cheque (Local) Counter Cheques Duplicate Statement Hold Mail Intra Bank Funds Transfer (IBFT) Intercity Clearing Same Day Clearing Stop Payment Locker --> As per SOC 25% will be applied Intra/Intercity Transaction (Outward) Internet & Mobile Banking E-Statement 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/

Key Fact Statement For Deposit Savings Accounts

JS Bank Limited, _____		Date					
Branch, _____ City.		Important: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.					
Account Types & Salient Features: This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.							
Particulars		LCY Savings Accounts				FCY Savings Accounts & TDR	
		JS Her Savings Account	JS PLS Savings Account	JS Rupee Plus Savings Account	JS Asaan Savings Account	JS Foreign Currency Plus Savings Account	JS Foreign Currency Plus Fixed Deposit Current Account
Currency		PKR				USD, GBP, EUR, AED, CNY	USD, GBP, EUR
Minimum Balance for Account	To Open	100/-	1/-	1/-	100/-	USD 1	N/A
	To Keep	0/-					
	Avg. Min. Balance to Avail FOC Services	100,000/-	250,000/-	250,000/-	Nil	Nil	
Account Maintenance Fee		Free					
Benefits	With Avg. Balance	Titanium Debit Card-Annual fee waived off (Retention fee of Rs.300/annum) Free SMS Service (Free for the first three months) Free Cheque Book of 25 leaves Quarterly Small Locker (Subject to availability)	Mastercard Gold Debit Card (Retention fee of Rs. 250/annum)	MasterCard Gold Debit Card Retention fee of Rs. 250/annum)	Cheque Book: Rs. 15 per leaf will be applied (for the first cheque book or if average balance is above Rs. 50,000/-)	N/A	N/A
	Without Avg. Balance	50% waiver on processing fee for Home Loan, Auto Loan, Solar Finance, Personal Loan, Gold Finance Micro critical illness cover PKR 500,000 (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva Cancer) 1 free pay order per month Internet & Mobile Banking E-Statement Service Facility Free SMS service for first three months	2 Counter Cheques per month 2 Collection Cheque (Local) per month Retained Mail Stop Payment Issuance of P.O/D.D 2 Free Per Month Cheque Book (1st Up to 50 Leaves) Courier Postage Statement Issuance Balance Certificate Lockers * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services	2 Counter Cheques per month 2 Collection Cheque (Local) per month Retained Mail Stop Payment Issuance of P.O/D.D 2 Free Per Month Cheque Book (1st Up to 50 Leaves) Courier Postage Statement Issuance Balance Certificate Lockers * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services	Cheque Book : Rs. 30/- per leaf will be applied (if average balance is below Rs. 50,000/-) PayPak Debit Card (Rs. 1000) SMS Charges Rs. 150/Month and Rs. 1,800/Annum	First Cheque Book Free (25 Leaves) Mastercard Debit Card Blocking Free TPIN issuance and changing Payment of FBR Taxes and Duties through branches Rs. 50/transaction	N/A
Is profit paid to account? Subject to applicable tax rate		Yes	Yes	Yes	Nil	Yes	Yes
Indicative Profit Rate (%)		16%	16%	16%	16%	0.10% - 1.0%	0.20% - 2%
Profit Payment Frequency (PLS Saving, profit is paid out on 6 monthly basis, for Rupee Plus, the same is calculated daily but paid out quarterly)		Monthly	Half-Yearly	Quarterly	Half-Yearly	Quarterly	1 / 3 / 6 Months & 1 Year
Example (For every PKR 1,000/-) (Rupee Plus calculations are based on 16.00% excluding taxes)		1000 x 16% / 1 Month	1000 x 16% / 6 Months	1000 x 16% / 3 Months	1000 x 16% / 6 Months	As per currency x applicable rate / 3 Months	As per currency x applicable rate / 1,3,6,12 Months
Premature/Early Encashment/Withdrawal Fee		Nil	N/A	N/A	Nil	N/A	Nil

Service Charges

Services	Modes	Details
Cash Transaction	Intracity	Free for all accounts
	Intercity	Rs. 500/- per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
	Own ATM withdrawal	Free on JS Bank ATMs
	Other Bank ATM	Rs. 35 (Non JS Bank ATM - Cash Withdrawal Fee) unless waived as per product features
SMS Alerts	ADC/Digital	Rs. 1,800 per annum / Rs. 150 per month
	Clearing	Free
	For other transactions	Rs. 1,800 per annum / Rs. 150 per month
Debit Cards	PayPak	Rs. 1,200/- unless waived off as per product features
	Gold	Rs. 2,100/- unless waived off as per product features
	Titanium	Rs. 3,000/- unless waived off as per product features
	Platinum	Rs. 6,000/- unless waived off as per product features
Cheque Book	Issuance	Rs. 30 per leaf (if average balance is below Rs. 50,000/-) Rs. 15 per leaf (if average balance is above Rs. 50,000/-) - Cash Withdrawal Fee) unless waived as per product features
	Stop payment	For LCY, Rs. 650/- for one cheque Rs. 1,000/- for multiple cheques in a cheque book/entire cheque book For FCY, USD 5/- per cheque
Remittance (Local)	Pay Orders	Rs. 375/- against account Rs. 1,700/- against cash
Remittance (Foreign)	Foreign Outward Drafts/T. Ts/Others	USD 10/- equivalent plus additional 0.50 % (minimum USD 20/-) where remittances are made against Cash Deposit in FC Accounts within 15 days.
	SWIFT Charges on Foreign T. Ts	USD 8/- or Rs. 1,000/- whichever is higher
Statement of Account	Annual	Free
	Half Yearly	
	Duplicate	Rs. 35 per statement
Fund Transfer	ADC/Digital Channels	0.1% or Rs. 200, whichever is lower through Mobile and Internet Banking inclusive of FED/Service Tax
	Others	Over the Counter: Rs. 200/- for amount up to Rs. 500,000/- Rs. 300/- for amount between Rs. 500,001/- to 1,000,000/- Rs. 1,000/- for amount more than Rs. 1,000,000/-
Digital Banking	Internet Banking Mobile Banking	Free
Clearing	Normal	Free
	Intercity	Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current Accounts)
	Same day	Rs. 500/- per cheque unless free to avail as part of product features
Closure of Account	Customer request	Free for all accounts

You Must Know

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

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

Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. JS Bank will never call you to inquire about your personal and financial information. Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact (021/051) 111-654-321 to update your information.

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

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

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

How can you get assistance or make a complaint?

JS Bank Limited, Shaheen Commercial Complex, Dr. Ziauddin Ahmed Road

P.O. Box 4847, Karachi-74200 Sindh, Pakistan Tel : 021 111 654 321

Helpline: 021 111 654 321 Email: CCU.helpdesk@jsbl.com Website: www.jsbl.com

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

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