

**Key Fact Statement for Deposit Accounts**

<b>JS Bank Limited, _____</b>		<b>Date</b>					
<b>Branch, _____ City.</b>		Important: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.					
<b>Account Types &amp; Salient Features:</b>							
This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.							
<b>Particulars</b>		<b>LCY Current Accounts (Individual)</b>					
		JS Premium Current Account	JS Asaan Current Account	JS Elite Plus Current Account	JS Elite Current Account	JS Basic Banking Current Account	JS Freelancers Current Account
<b>Currency</b>		<b>PKR</b>					
<b>Minimum Balance for Account</b>	<b>To Open</b>	1/-	100/-	0/-	100/-	1/-	
	<b>To Keep</b>	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/-			
	<b>Avg. Min. Balance to Avail FOC Services</b>	100,000/-		Nil			
<b>Account Maintenance Fee</b>		40/-	Free				
	<b>With Avg. Balance</b>	Titanium Mastercard Debit Card (No annual or issuance fee) Free Chip Maintenance 4 Free Pay Orders per month	N/A	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		N/A	
<b>Benefits</b>	<b>Without Avg. Balance</b>	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)	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)	<b>Variant 1 (Free)</b> Wallet Snatching Insurance  Mobile Snatching Insurance  Cash Withdrawal Insurance  Personal Accidental Death / Permanent Total Disability Insurance  <b>Variant 2 (Rs. 37/- per month Plus FED)</b>  Wallet Snatching Insurance  Mobile Snatching Insurance  Cash Withdrawal Insurance  Personal Accidental Death / Permanent Total Disability Insurance  Free Cheque Book Issuance (25 Leaves)	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. 150 charges thereafter)  Free Mobile & Internet Banking	Free Return Cheque Demand Draft and Pay Order Issuance Counter Cheques Collection Cheque (Local) Telex / Postage Small Locker  PayPak Debit Card (Rs. 1,200)	Electronic Proceeds Realization Certificate (EPRC)  One Free IBFT  Free Internet & Mobile Banking  Waiver on Online Ecommerce Transactions (up to 5,000)  <i>Waiver of charges are on the basis of average balance of Rs. 50,000 of the previous month.</i>  <i>In case of account opened in the current month waivers will be allowed based on actual balance in the account.</i>  <i>**Charges will be reversed at day end.</i>

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
<b>Currency</b>		<b>PKR</b>					
<b>Minimum Balance for Account</b>	<b>To Open</b>	100/-	100/-	100/-	100/-	100/-	0/-
	<b>To Keep</b>	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/-	
	<b>Avg. Min. Balance to Avail FOC Services</b>	50,000/-	Avg. Min. balance of 150,000/- over the past three months	Avg. Min. balance of 100,000/- over the past three months	Avg. Min. balance of 150,000/- over the past three months	0/-	0/-
<b>Account Maintenance Fee</b>		40/-					
<b>Benefits</b>	<b>With Avg. Balance</b>	Titanium Mastercard Debit Card (Retention fee of Rs. 300/annum - No annual or issuance fee) Free Chip Maintenance Free SMS Alerts 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 - No annual or issuance fee)  Free Chip Maintenance	Free Gold Mastercard Debit Card (Retention fee of Rs. 250/annum - No annual or issuance fee)  Free Chip Maintenance	Free cheque book of up to 100 leaves  Platinum Mastercard Debit Card (Retention fee of Rs. 350/annum - No annual or issuance fee)  Free Chip Maintenance SMS Alerts Withdrawal Fee Issuance of Pay Order	Nil	Nil
	<b>Without Avg. Balance</b>	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  Free Cheque Book of 10 leaves	2 Free Pay Orders Per Month  Free Internet & Mobile Banking  <i>Waiver of charges are on the basis of average balance of the previous 3 months.</i>  <i>In case of account opened in the current month, waivers will be based on actual balance in the account.</i>	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 & Same Day Clearing  Cancellation of PO/DD  Collection Cheque (Local)  Retained Mail  Stop Payment  Courier Postage  Statement Issuance  Balance Certificate  <i>* 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</i>  Cash Withdrawal Insurance Rs. 50,000/- <i>**Applicable only on active accounts</i>  Personal Accidental Death / Permanent Total Disability Insurance Rs. 300,000/- <i>*Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited companies</i> <i>** 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.</i> <i>**Applicable only on active accounts</i>  Free Mobile & Internet Banking  Issuance of Pay Orders	Free E-Statements  Internet & Mobile Banking	Free PayPak Debit Card (No annual or issuance fee)  Free Cheque Book of 25 leaves (Quarterly) SMS Alerts  Issuance of up to 2 Pay Orders (Monthly)  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  Free 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/  <i>Preferential Pricing Services offered regardless of average balance à 50% waiver on processing fee for: home loans, auto loans, solar financing, personal loans, and gold finance. This price can be changed.</i>

**Key Fact Statement For Deposit Savings Accounts**

<b>JS Bank Limited, _____</b>		<b>Date</b>						
<b>Branch, _____ City.</b>		Important: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.						
<b>Account Types &amp; Salient Features:</b> This information is accurate as of the date above. Services, fees and mark up rates may change. For updated fees / charges, you may visit our website or visit our branches.								
<b>Particulars</b>		<b>LCY Savings Accounts</b>				<b>FCY Savings Accounts &amp; TDR</b>		
		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	
<b>Currency</b>		<b>PKR</b>				<b>USD, GBP, EUR, AED, CNY</b>	<b>USD, GBP, EUR</b>	
<b>Minimum Balance for Account</b>	<b>To Open</b>	100/-	1/-	1/-	100/-	USD 1	N/A	
	<b>To Keep</b>	0/-						
<b>Account Maintenance Fee</b>		Free						
<b>Features</b>		Titanium Mastercard Debit (Issuance Fee of Rs. 1,000) Chip Maintenance Fee of Rs. 1,000 SMS Service for 150 Monthly Rs. 1,800 annually Cheque Book Rs. 30 per leaf Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. 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) Pay Order for Rs. 375 Against Account, Rs. 1,700/ Against Cash Internet & Mobile Banking E-Statement Service Facility	Mastercard Gold Debit Card (Charges as per SOC) Each Counter Cheque for Rs. 200 Each Collection Cheque for Rs. 200 Hold Mail for Rs. 500 Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques Issuance of PO/DD for Rs. 375 Against Account, Rs. 1,700 Against Cash Cheque Book for Rs. 30/Leaf Courier Postage for Rs. 200 Statement Issuance for Rs. 35 Balance Certificate for Rs. 500 Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services Intercity Clearing for Rs. 500 Same Day Clearing for Rs. 500	Mastercard Gold Debit Card (Charges as per SOC) Each Counter Cheque for Rs. 200 Each Collection Cheque for Rs. 200 Hold Mail for Rs. 500 Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques Issuance of PO/DD for Rs. 375 Against Account, Rs. 1,700 Against Cash Cheque Book for Rs. 30/Leaf Courier Postage for Rs. 200 Statement Issuance for Rs. 35 Balance Certificate for Rs. 500 Locker (Charges as per prevailing SOC). Late fees of 10% will apply if fee is not paid within 30 days of renewal. * (Subject to availability) Intercity Clearing Same Day Clearing Telebanking Services Intercity Clearing for Rs. 350 Same Day Clearing for Rs. 500 Telebanking Services	Cheque Book: Rs.15 per leaf will be applied (for the first cheque book or if average balance is above Rs. 50,000/-) 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	N/A 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	
<b>Is profit paid to account? Subject to applicable tax rate</b>		Yes	Yes	Yes	Nil	Yes	Yes	
<b>Indicative Profit Rate (%)</b>		12%	12%	12%	12%	0.10% - 1.0%	0.20% - 2%	
<b>For Rupee Plus, profit is paid out on Quarterly basis for individuals and Semi-Annually for non-individuals - Profit rates for Institutions (PSEs, FIs and PLCs) vary from regular deposit rates with semi-annual profit payment frequency</b>		Monthly	Half-Yearly	Quarterly for Individuals Semi-Annually for Institutions	Half-Yearly	Quarterly	1 / 3 / 6 Months & 1 Year	
<b>Example (For every PKR 1,000/-) (Rupee Plus calculations are based on 12.00% excluding taxes)</b>		1000 x 12% / 1 Month	1000 x 12% / 6 Months	1000 x 12% / 3 Months	1000 x 12% / 6 Months	As per currency x applicable rate / 3 Months	As per currency x applicable rate / 1,3,6,12 Months	
<b>Premature/Early Encashment/Withdrawal Fee</b>		Nil	N/A	N/A	Nil	N/A	Nil	

**Service Charges**

Services	Modes	Details
<b>Cash Transaction</b>	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. 23.44/- (Non JS Bank ATM - Cash Withdrawal Fee) including FED or as applicable
<b>SMS Alerts</b>	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
<b>Debit Cards</b>	PayPak	Rs. 1,200/- unless waived off as per product features
	Gold	Rs. 2,500/- unless waived off as per product features
	Titanium	Rs. 3,500/- unless waived as per product features
	Platinum	Rs. 6,000/- unless waived as per product features
<b>Cheque Book</b>	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	Stop Payment of cheques drawn for LCY Accounts Rs 650/- for one cheque, Rs 1,000/- for multiple cheques For FCY, USD 5/- per cheque
<b>Remittance (Local)</b>	Pay Orders	Rs. 375/- against account Rs. 1,700/- against cash Duplicate Issuance of PO Rs. 375/-
<b>Remittance (Foreign)</b>	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
<b>Statement of Account</b>	Annual	Free
	Half Yearly	
	Duplicate	Rs. 35 per statement
<b>Fund Transfer</b>	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/-
<b>Digital Banking</b>	Internet Banking Mobile Banking	Free
<b>Clearing</b>	Normal	Free
	Intercity	Rs. 350 per transaction (Excluding all LCY Current Accounts)
	Same day	Rs. 500/- per cheque unless free to avail as part of product features
<b>Closure of Account</b>	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**

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