



## CREDIT CARD KEY FACT STATEMENT

The information contained in this Box summarizes key features of Credit Card and is not intended to replace any Terms & Conditions of the JS Bank Credit Card. It is very important that customer should carefully read the complete Terms & Conditions before agreeing and signing this information.

Information	Explanation																		
Joining Fee	No Card Issuance or Joining Fee																		
Annual Fee – Basic Cards	<p>Classic: Rs. 5,000/- (Reduced fee of Rs. 1,200 will be charged on spending of Rs. 25,000/- within 1 month of card activation)</p> <p>Gold: Rs. 8,500 (reduced fee of Rs. 1,800 will be charged on spending of Rs. 50,000/- within 1 month of card activation)</p> <p>Platinum: Rs. 15,000/- (reduced fee of Rs. 3,100 will be charged on spending of Rs. 100,000/- within 1 month of card activation)</p> <p>The Annual fee is applicable from first year onwards, and can be reversed as per above criteria. Once customer has completed the required retail spending, they may get their annual fee reversed by calling the call center.</p>																		
Annual Fee – Supplementary Cards	<p>Classic: Rs. 2,000/- (Reduced fee of Rs. 1,000 will be charged on spending of Rs. 25,000/- within 1 month of card activation)</p> <p>Gold: Rs. 3,500/- (Reduced fee of Rs. 1,500 will be charged on spending of Rs. 50,000/- within 1 month of card activation)</p> <p>Platinum: Rs. 6,500/- (Reduced fee of Rs. 2,700 will be charged on spending of Rs. 100,000/- within 1 month of card activation)</p>																		
Annualized Percentage Rate (APR)	<p><b>49.99%</b> on retail, 48% on cash advance,  <b>36%</b> on Balance Transfer and Cash on call</p>																		
Interest Rates	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Purchase Type</th> <th style="text-align: center;">Monthly Rate</th> <th style="text-align: center;">Annual Rate</th> </tr> </thead> <tbody> <tr> <td>Retail Purchasing</td> <td style="text-align: center;">4.16%</td> <td style="text-align: center;">49.99%</td> </tr> <tr> <td>Cash Advance</td> <td style="text-align: center;">4%</td> <td style="text-align: center;">48%</td> </tr> <tr> <td>Balance Transfers</td> <td style="text-align: center;">Up to 3%</td> <td style="text-align: center;">Up to 36%</td> </tr> <tr> <td>JS Installment Plan</td> <td style="text-align: center;">-</td> <td style="text-align: center;">12m(32%), 24m(34%), 36m(36%)</td> </tr> <tr> <td>Cash on Installment</td> <td style="text-align: center;">-</td> <td style="text-align: center;">12m(40%), 24m(42%), 36m(44%)</td> </tr> </tbody> </table>	Purchase Type	Monthly Rate	Annual Rate	Retail Purchasing	4.16%	49.99%	Cash Advance	4%	48%	Balance Transfers	Up to 3%	Up to 36%	JS Installment Plan	-	12m(32%), 24m(34%), 36m(36%)	Cash on Installment	-	12m(40%), 24m(42%), 36m(44%)
Purchase Type	Monthly Rate	Annual Rate																	
Retail Purchasing	4.16%	49.99%																	
Cash Advance	4%	48%																	
Balance Transfers	Up to 3%	Up to 36%																	
JS Installment Plan	-	12m(32%), 24m(34%), 36m(36%)																	
Cash on Installment	-	12m(40%), 24m(42%), 36m(44%)																	
Interest Free Period	Up to 51 interest-free days for retail transactions, provided customer clears his/her full outstanding balance before due date.																		
Interest Charging Information	<p>No interest would be charged on new purchases if the payment is made in full within the due date for each billing cycle and no balance is carried forward from the previous months. Otherwise, the period over which interest is charged for different product features will be as mentioned below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"></th> <th style="text-align: center;">From</th> <th style="text-align: center;">Until</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Purchases</td> <td style="text-align: center;">Transaction Date</td> <td style="text-align: center;">Paid in Full</td> </tr> <tr> <td style="text-align: center;">Cash Advance</td> <td style="text-align: center;">Transaction Date</td> <td style="text-align: center;">Paid in Full</td> </tr> <tr> <td style="text-align: center;">Balance Transfer</td> <td style="text-align: center;">Transaction Date</td> <td style="text-align: center;">Paid in Full</td> </tr> <tr> <td style="text-align: center;">JS Installment Plan</td> <td style="text-align: center;">Transaction Date</td> <td style="text-align: center;">Paid in Full</td> </tr> </tbody> </table> <p>Interest will charge on Cash Advance &amp; Balance Transfer from date of transaction.</p>		From	Until	Purchases	Transaction Date	Paid in Full	Cash Advance	Transaction Date	Paid in Full	Balance Transfer	Transaction Date	Paid in Full	JS Installment Plan	Transaction Date	Paid in Full			
	From	Until																	
Purchases	Transaction Date	Paid in Full																	
Cash Advance	Transaction Date	Paid in Full																	
Balance Transfer	Transaction Date	Paid in Full																	
JS Installment Plan	Transaction Date	Paid in Full																	

Information	Explanation																																
Payment Allocation	<p>If the balance is not paid-off in full, payments received are applied as per the below sequence:</p> <table border="0"> <tr> <td>1. Billed Service Charges/Interest</td> <td>2. Billed Cash Advance</td> </tr> <tr> <td>3. Billed Retail Transactions</td> <td>4. Billed Balance Transfer</td> </tr> <tr> <td>5. Unbilled Service Charges/Interest</td> <td>6. Unbilled Cash Advance</td> </tr> <tr> <td>7. Unbilled Retail Transaction</td> <td>8. Unbilled Balance Transfer</td> </tr> </table>	1. Billed Service Charges/Interest	2. Billed Cash Advance	3. Billed Retail Transactions	4. Billed Balance Transfer	5. Unbilled Service Charges/Interest	6. Unbilled Cash Advance	7. Unbilled Retail Transaction	8. Unbilled Balance Transfer																								
1. Billed Service Charges/Interest	2. Billed Cash Advance																																
3. Billed Retail Transactions	4. Billed Balance Transfer																																
5. Unbilled Service Charges/Interest	6. Unbilled Cash Advance																																
7. Unbilled Retail Transaction	8. Unbilled Balance Transfer																																
Minimum Monthly Repayments	<p>{Principal Retail * 5% + Cash Advance * 5% + Installment amount (if any) + Billed Fee * 5% + Billed Markup * 5% + Over Limit amount (if any) + Last month unpaid minimum payment (if any)} OR 500 PKR whichever is higher.</p> <p>If you make minimum payment of your Credit Card bill, interest will be charged on the remaining balance after due date, so it will cost more and take longer to clear the balance. Interest-free period is also lost if any balance of the previous months' bills is outstanding.</p>																																
Card Limits	<table border="1"> <thead> <tr> <th>Card Type</th> <th>Maximum Card Limit</th> <th>Cash Withdrawal Limit</th> </tr> </thead> <tbody> <tr> <td>CLASSIC</td> <td>Up to 99,999</td> <td>75% of the limit</td> </tr> <tr> <td>GOLD</td> <td>100,000 to 349,999</td> <td>75% of the limit</td> </tr> <tr> <td>PLATINUM</td> <td>350,000 to 2,000,000</td> <td>75% of the limit</td> </tr> </tbody> </table>	Card Type	Maximum Card Limit	Cash Withdrawal Limit	CLASSIC	Up to 99,999	75% of the limit	GOLD	100,000 to 349,999	75% of the limit	PLATINUM	350,000 to 2,000,000	75% of the limit																				
Card Type	Maximum Card Limit	Cash Withdrawal Limit																															
CLASSIC	Up to 99,999	75% of the limit																															
GOLD	100,000 to 349,999	75% of the limit																															
PLATINUM	350,000 to 2,000,000	75% of the limit																															
Charges	<p>The following charges will apply to your credit cards:</p> <table border="1"> <thead> <tr> <th>Charge Type</th> <th>Charge Amount</th> </tr> </thead> <tbody> <tr> <td>Cash Advance Fee (per transaction)</td> <td>3.5% or Rs. 1800 whichever is higher</td> </tr> <tr> <td>Balance Transfer/Cash on Call Processing Fee</td> <td>Rs. 1,000/- per transfer</td> </tr> <tr> <td>International ATM / POS Transaction</td> <td>Rs. 450/- or 5%, whichever is higher</td> </tr> <tr> <td>SMS Alert Charges</td> <td>Rs. 100/- per month</td> </tr> <tr> <td>Over Limit Fee</td> <td>Rs. 1,500/-</td> </tr> <tr> <td>Cash Payment Fee</td> <td>Nil</td> </tr> <tr> <td>Document Retrieval Charges</td> <td>Local – Rs. 300/- International – Rs. 850/-</td> </tr> <tr> <td>Card Replacement Fee</td> <td>Classic - Rs. 1,200/- Gold - Rs. 1,500/- Platinum - Rs. 2,000/-</td> </tr> <tr> <td>VISA Arbitration Charges for Disputed Transactions</td> <td>USD 500/-</td> </tr> <tr> <td>Litigation Charges</td> <td>At Actual</td> </tr> <tr> <td>Credit Protector</td> <td>0.58% of monthly outstanding balance (Optional)</td> </tr> <tr> <td>JS Installment Plan Processing Fee</td> <td>PKR 1,000 or 1% of booking amount whichever is higher</td> </tr> <tr> <td>JS Installment Plan Cancellation/ Pre adjustment Fee</td> <td>PKR 1,000 or 5% of principal outstanding balance, whichever is higher</td> </tr> <tr> <td>Utility Bill Payment Fee</td> <td>Rs. 100/- per transaction</td> </tr> <tr> <td>Chip Maintenance Annual Fee</td> <td>Classic – Rs. 1,150/- Gold – Rs. 1,150/- Platinum – 1,150/-</td> </tr> </tbody> </table>	Charge Type	Charge Amount	Cash Advance Fee (per transaction)	3.5% or Rs. 1800 whichever is higher	Balance Transfer/Cash on Call Processing Fee	Rs. 1,000/- per transfer	International ATM / POS Transaction	Rs. 450/- or 5%, whichever is higher	SMS Alert Charges	Rs. 100/- per month	Over Limit Fee	Rs. 1,500/-	Cash Payment Fee	Nil	Document Retrieval Charges	Local – Rs. 300/- International – Rs. 850/-	Card Replacement Fee	Classic - Rs. 1,200/- Gold - Rs. 1,500/- Platinum - Rs. 2,000/-	VISA Arbitration Charges for Disputed Transactions	USD 500/-	Litigation Charges	At Actual	Credit Protector	0.58% of monthly outstanding balance (Optional)	JS Installment Plan Processing Fee	PKR 1,000 or 1% of booking amount whichever is higher	JS Installment Plan Cancellation/ Pre adjustment Fee	PKR 1,000 or 5% of principal outstanding balance, whichever is higher	Utility Bill Payment Fee	Rs. 100/- per transaction	Chip Maintenance Annual Fee	Classic – Rs. 1,150/- Gold – Rs. 1,150/- Platinum – 1,150/-
Charge Type	Charge Amount																																
Cash Advance Fee (per transaction)	3.5% or Rs. 1800 whichever is higher																																
Balance Transfer/Cash on Call Processing Fee	Rs. 1,000/- per transfer																																
International ATM / POS Transaction	Rs. 450/- or 5%, whichever is higher																																
SMS Alert Charges	Rs. 100/- per month																																
Over Limit Fee	Rs. 1,500/-																																
Cash Payment Fee	Nil																																
Document Retrieval Charges	Local – Rs. 300/- International – Rs. 850/-																																
Card Replacement Fee	Classic - Rs. 1,200/- Gold - Rs. 1,500/- Platinum - Rs. 2,000/-																																
VISA Arbitration Charges for Disputed Transactions	USD 500/-																																
Litigation Charges	At Actual																																
Credit Protector	0.58% of monthly outstanding balance (Optional)																																
JS Installment Plan Processing Fee	PKR 1,000 or 1% of booking amount whichever is higher																																
JS Installment Plan Cancellation/ Pre adjustment Fee	PKR 1,000 or 5% of principal outstanding balance, whichever is higher																																
Utility Bill Payment Fee	Rs. 100/- per transaction																																
Chip Maintenance Annual Fee	Classic – Rs. 1,150/- Gold – Rs. 1,150/- Platinum – 1,150/-																																

Information	Explanation								
Card Upgrade	Classic – Rs. 1,500/- Gold – Rs. 2500/- Platinum – Rs. 5000/-								
Charges	Please note that these charges are subject to change at the Bank's discretion, and are announced every six months in the Bank's Schedule of Charges. In addition to these charges, Government Levies and Taxes will also be recovered including Sales Tax/FED. A complete list of all charges applicable on your credit card is available in the prevailing Schedule of Bank Charges.								
Default Charges	<p>The following charges apply to your credit card in case of delayed or rejected payments:</p> <table border="1"> <thead> <tr> <th>Charge Type</th> <th>Charge Amount</th> </tr> </thead> <tbody> <tr> <td>Late Payment Charges</td> <td>Rs. 2,400/- or 10% of minimum amount, whichever is higher</td> </tr> <tr> <td>Returned Cheque Charges</td> <td>Rs. 1,400/-</td> </tr> <tr> <td>Autopay Rejection Fee</td> <td>Rs. 2,000/-</td> </tr> </tbody> </table> <p>Please note that these charges are subject to change at the Bank's discretion, and are announced every six months in the Bank's Schedule of Charges. In addition to these charges, Government Levies and Taxes will also be recovered including Sales Tax/FED. A complete list of all charges applicable on your credit card is available in the prevailing Schedule of Bank Charges.</p>	Charge Type	Charge Amount	Late Payment Charges	Rs. 2,400/- or 10% of minimum amount, whichever is higher	Returned Cheque Charges	Rs. 1,400/-	Autopay Rejection Fee	Rs. 2,000/-
Charge Type	Charge Amount								
Late Payment Charges	Rs. 2,400/- or 10% of minimum amount, whichever is higher								
Returned Cheque Charges	Rs. 1,400/-								
Autopay Rejection Fee	Rs. 2,000/-								
Expiry	JS Bank Cards expiry can be 1, 2 or 3 years.								
Excess Over Limit (Optional)	5% of total limit <input type="checkbox"/> Yes <input type="checkbox"/> No								
Insurance Coverage (Optional)	<p>JS Bank Credit Card is offered with Credit Protector facility, underwritten by EFU Life Assurance Limited. The Credit Protector facility is provided to cardholders in accordance with the Bancassurance Agreement &amp; Master Policy issued by EFU Life. Customers are required to provide their consent in the application form.</p> <p>Credit Protector covers cardholder's outstanding balance in the unfortunate event of accidental death or permanent disability. Further, it provides an equal sum of money to cardholders or their beneficiaries. JS Bank acts as distributor for this coverage. <b>This coverage costs 0.58% of the outstanding balance per month.</b></p>								

\_\_\_\_\_  
Customer's Signature & Date

\_\_\_\_\_  
Branch Manager's Signature, Stamp & Date