

# Seamless Employee Banking with JS PayDay

## Empowering Employees with JS Elite and JS Elite Plus Accounts

As part of our ongoing efforts to deliver seamless and innovative financial solutions, we are pleased to highlight the features and benefits of our JS Elite and JS Elite Plus accounts, ensuring transparency and convenience:

### JS PayDay Account Benefits\*

Features	JS Elite Customers Salary Less than 75K	JS Elite Plus Customers Salary 75K & Above
Minimum Account Balance Requirement	None	None
Initial Balance Requirement	None	None
Debit Card Category	PayPak	Gold Master Card
Debit Card – Issuance and Annual Fee	Free	Free
Cheque Books	1st Cheque Book Free - 10 Leaves	1st Cheque Book Free - 25 Leaves
Pay Orders	As per SOC	Free
Intercity Online Transactions	Free	Free
Internet Banking/Mobile Banking	Free	Free
Inter Bank Funds Transfer	As per SOC	As per SOC
1 Link Charges	As per SOC	Free
SMS Alerts	Free – For Digital TransactionsPKR. 150/- for OTC Transactions (First 3 Months free)	Free – For Digital TransactionsPKR. 150/- for OTC Transactions (First 3 Months free)

\*Terms & Conditions Apply.

- Above Benefits will apply only if salary is received at least once in the previous three months.
- Prevailing Schedule of Charges (SOC) and government taxes/excise duty shall apply for additional services
- Employees may opt-out of the SMS service by calling our helpline at 111-654-321, 3 days' prior



# Comprehensive Insurance Benefits with JS PayDay

With JS PayDay, you gain access to a range of insurance benefits designed to provide protection and peace of mind for you and your loved ones. Experience the convenience of integrated financial security tailored to your needs.

## JS PayDay Insurance Benefits\*

Variant 1 Standard variant on a loyalty basis	Coverage	Frequency
ATM & Over-The-Counter Cash Withdrawal Insurance	Up to PKR 50,000/-	Twice in a year
Wallet Insurance	PKR 5,000/-	Once a year
Mobile Phone Snatching Insurance	Up to PKR 20,000/-	Once a year
Accidental Death / Permanent Total Disability Insurance	PKR 500,000/-	One Time
Gross Premium Amount	Free	-
Variant 2 Optional & exclusive on a voluntary basis	Coverage	Frequency
ATM & Over-The-Counter Cash Withdrawal Insurance	Up to PKR 50,000	Twice in a year
Wallet Insurance	PKR 5,000	Once a year
Mobile Phone Snatching Insurance	Up to PKR. 20,000	Once a year
Accidental Medical Expenses	Up to PKR. 25,000	One Time
Accidental and Natural Death / Permanent Total Disability Insurance	PKR 1,000,000	One Time
Utility Bill Continuation (in case of death) up to 6 months	PKR. 10,000	One Time
Grocery Bill Continuation (in case of death) up to 6 months	PKR. 30,000	One Time
Income Continuity Plan (in case of death) up to 6 months	PKR. 25,000	One Time
Gross Premium Amount	PKR 37+FED per month Per account holder	Per Month

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## Experience More with JS PayDay

Unlock Exclusive Health Coverage, Loans, and More

With JS PayDay, you can enjoy a range of exclusive benefits, including comprehensive health coverage, easy access to personal loans, and much more. Designed to bring you convenience and value, JS PayDay ensures that your financial journey is seamless and rewarding.

### JS PayDay & Ailaaj

Exclusive telehealth consultations in collaboration with Ailaaj, Pakistan's leading digital healthcare platform:



#### Unlimited Online GP Consultations

Available from 9 AM to 12 AM at just PKR 100/month per employee or PKR 275/month for employees and their families.



#### Specialist Consultations

Access specialist services for only PKR 1,000 per session.



#### Additional Benefits

Discounts on medications and lab tests.  
E-prescriptions and sick notes for your convenience.  
Wellness sessions to support a healthier lifestyle.

### Consumer Loan Benefits

Customers enjoy access to a range of consumer asset products at preferential pricing.



JS CarAamad  
Auto Financing



JS GharApna  
Home Loan



JS Visa  
Credit Cards



JS Elite  
Salary Loan



JS Electric  
Bike Financing



JS Elite  
Advance Pay

### Service Quality Unit

Fast-track your complaints for quicker resolution by reaching out to our dedicated Service Quality team at [eb.complaints@jsbl.com](mailto:eb.complaints@jsbl.com).

