



SCHEDULE OF CHARGES

JAN - JUN 2025

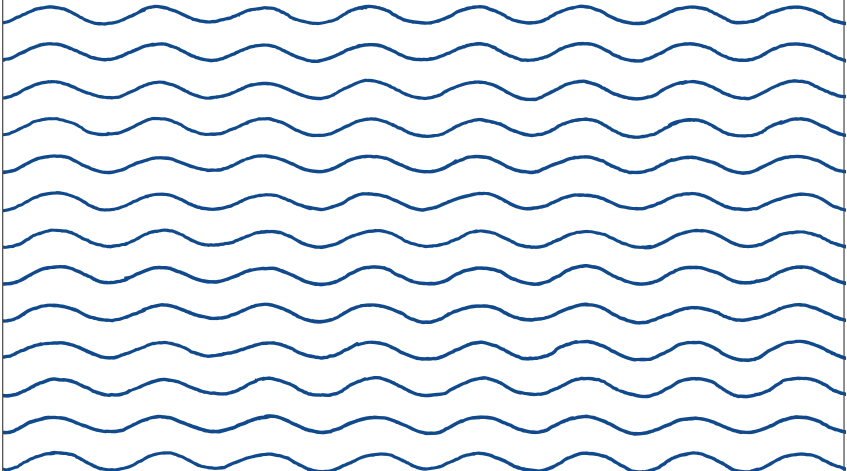


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Trade Services

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 Credit report on Beneficiary
and/or foreign Buyer

Rs. 2,000/- (flat)

At Actual

vii) Courier Charges

Rs. 250/- (flat)

(a) for local

At Actual

(b)for foreign

viii) SWIFT Message (Short/One Pager)

Rs. 1,000/-

ix) SWIFT Message (MT-700/701,
710,711,720,721,760)

Rs. 2,000/-

As applicable for opening of fresh LC as per (i)
above.

x) Revalidation Commission of Expired LC

Nil

xi) Commission on Establishment of LC
/Contract against 100% Margin

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).

xii) LCs under Suppliers/Buyers Credit, PAYES
(Pay as You Earn Scheme) and Deferred
Payment LCs for period over one year.

xiii) 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.

xiv) LC cancellation charges

"Note:

- No Mark-up 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, Mark-up 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 Mark-up is to be charged from the date of remittance."

Rs.1,500 plus SWIFT charges

xv) Import Bills returned unpaid

US\$100/- flat from forwarding Bank plus courier charges

xvi) 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.

xvii) 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.

xviii) Reimbursement charges (payable to reimbursing Banks)

At Actual

xix) Discrepant document handling fee"

US\$100 or equivalent in FCY (Including FED)

xx) 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. EXPORTS

FCY Notes Handling Charges

0.30% for exports to Central Asian Countries, excluding Afghanistan, against FCY notes

FCY Cash Handling Charges for Afghanistan

0.20% for exports to Afghanistan, against FCY notes

i) Letters of Credit

(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

ii) Confirmation	0.30% per quarter- Minimum Rs. 1,000/-
iv) 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"
iii) Reimbursement payment to other Banks from Non-Resident Rupee/ ACU Dollar Accounts	Rs. 2,000/-
iv) If the documents are sent to other local banks under restricted L/C	Rs. 1,000/- plus service charges
v) Collection (b) Documentary Export Collection	Rs. 500/- (flat) (Charged at the time of settlement of bill)
(c) If documents are sent to us by other banks for collection under restricted L/C	Rs. 1,000/- plus service charges
vi) Handling of duty draw-back claim	0.30% per claim - Minimum Rs. 300/-
vii) "Service Charges on Realization of Export Proceeds (Export Advance Payment / Collection / LC etc.,)"	0.15% - Minimum Rs. 1,500/-
viii) Export Development Surcharge (EDS)	Rs. 80/- per bill or as per existing regulations.
ix) Services charges on handling of Research and Development (RND) cases	0.2 % - Minimum Rs.1,000/- per claim
x) Export Reimbursement Claim-Swift Charges	Rs. 1,000/-
xi) 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.
xii) Export Refinance Application - Handling Charges	Rs.600/- per application
xiii) ERF substitution	Rs.500 per case
xiv) EE Certification	Rs. 1,000 per case
xv) EE NOC Issued To Other Banks Under ERF Scheme	Rs. 1,500 per case
xvi) Handling & Service Charges For Overdue Export Bills Reporting	Rs. 1,000/- per bill for all overdue bill
xvii) Assignment Of Proceeds To Other Banks	Rs 1,000
xviii) Business Performance Certificate	Rs 500
xix) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges	Rs.1,750 per case
xx) Reimbursement payment to other Banks from Non-Resident Rupee	Rs. 500/-
xxi) EPRC Issuance Charges	Rs. 100/-

C. INLAND TRADE – IMPORT

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 handing 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) Mark-up on PAD (Sight Bills)	ONE MONTH KIBOR +2% per a.m. @ 3 mk + 2.00% p.a.
vii) Mark-up on Forced PAD (Usance Bills) LC Cancellation Charges	Rs.1,500 plus SWIFT charges
viii) Items returned unpaid	Rs. 2,000/- Flat

D. INLAND TRADE – EXPORT

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) Mark-up on Inland Bill Purchased (IBP) (Sight / Usance) - Regular - Overdue Period (Collection commission will also be charged in addition to above mark-up)	18% per annum or as per Credit Approval 2% over and above approved Mark-up rate
vi) Collection charges for restricted LCs (Where negotiation is restricted to some other bank and presented to us for forwarding)	Rs.350/- (Flat) per bill

E. MISCELLANEOUS

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.

Same charges as for collection as indicated at above, plus mark-down 0.75% for every 15 days or part thereof.

- Other Cheques/Demand Instruments like dividend warrants etc.

Same charges as for collection as indicated at above, plus mark-down 0.75% for every 15 days or part thereof.

v) Postage on Bills/Cheques

Rs. 100/-

vi) Courier Charges

Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.

Rs. 250/-

vii) "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."

F. GUARANTEES

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 In case of L/G 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.	Rs.1000 per instrument L/G
G. REMITTANCES	
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 / Drafts 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/-
H. 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/-
vi) Miscellaneous Foreign Fax/Swift charges	USD 20/- or equivalent

ADVANCES/FINANCES

A. ADVANCES

Following charges will be recovered in addition to mark-up / return on investment.

i) Miscellaneous charges

(i.e charges for documents, evaluation of 1% security and maintenance thereof etc.)

Actual

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 mark-up 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 the Facility Offer Letter duly accepted by the customer, whichever is higher on the due date.

LOAN PROCESSING FEE
(Corporate, Commercial & SME)

(m) Initial Review of Credit Facilities	Loan Processing Fee is to be charged as per approval terms of credit application "0.12% of facility OR Minimum Rs. 21,000/-, whichever is higher 0.12% of facility OR Minimum Rs. 7,000/-, whichever is higher"
(n) Interim review/enhancements/one off transaction	"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. "
(o) Facility Renewal Processing Charges	Nil
(p) Temporary Extension of Credit Facilities	"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. "
(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.	Processing fee Rs. 6,000/- or as per approval.
(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)
vii) Repossessed Vehicle Storage Charges	At Actual (Maximum Rs.13,500 per month)
viii) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

C. AGRICULTURE FINANCING (PRODUCTS)

i) Processing Fee on Agri Finance

a) Fresh Proposals

Limit

Up to Rs. 0.500mn
From Rs. 0.5001mn to Rs. 1.000mn
From Rs. 1.001mn to Rs. 2.500mn
From Rs. 2.501mn to Rs. 5.000mn
From Rs. 5.001mn & Above

Processing Charges

Rs. 2,000/-
Rs. 5,400/-
Rs. 10,000
Rs. 12,000
Rs. 20,000

b) Renewal of Expired Cases

Limit

Up to Rs. 0.500mn
From Rs. 0.501mn to Rs. 1.000mn
From Rs. 1.001mn to Rs. 2.500mn
From Rs. 2.501mn to Rs. 5.000mn
From Rs. 5.001mn and above

Processing Charges

Rs. 2,000/-
Rs. 4,200/-
Rs. 7,500/-
Rs. 7,800/-
Rs. 12,000/-
"FED will be charges on above slabs
Females, Senior Citizen & People with
Disability (PWD)

ii) "Early Adjustment Charges in case of DF facility only"

1 year before expiry
2 years before expiry
3 years before expiry
4 years before expiry
Late Payment Charges where installment or mark-up is overdue by 60 days or more

50% blanket discount on above slabs"

Nil

2% of the outstanding principal
4% of the outstanding principal
5% of the outstanding principal
"Additional 0.5% mark-up of the outstanding amount

Renewal of overdue limits by 60 days and over on full settlement

To be renewed on additional 0.5% Mark-up from prevailing Mark-up rate"
To be renewed on additional 0.5% Mark-up from prevailing Mark-up rate

iii) Legal Charges

iv) Insurance Charges

v) Tracker Charges

vi) Documentation/Valuation/Feasibility

vii) Repossession charges (new)

viii) JS Zarkhez Solar Tubewell

installation charges (new)

ix) Secured Transaction Registry (STR) Fee

Exisiting Customer

New Customer

Late Payment Charges for SBP's Refinance Schemes (JS Zarkhez Storage Finance & JS Zarkhez Solar Finance)

At Actual (Varies from province to province)

At Actual

At Actual

At Actual

At Actual

At Actual

Rs. 500/-

Rs. 1,000/-

Applicable Mark-up rate plus 4% per annum for number of days late

c. JS Agri - Kissan Package

(Under PM Scheme when available)

i) Limit Amount

Up to Rs. 0.50mn
From Rs. 0.5001mn to Rs. 1.00mn
From Rs. 1.001mn to Rs. 5.00mn
From Rs. 5.001mn & Above

Processing

Rs. 1,700/-
Rs. 4,500/-
Rs. 8,500/-
Rs. 14,000/-

"FED will 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
- iii) Legal Charges
- iv) Insurance Charges
- v) Documentation/Valuation/Feasibility
- vi) Repossession charges (new)
- vii) Repossession charges
 - Warehouse charges
- viii) Secured Transaction Registry (STR) Fee
- Exisiting Customer
- New Customer

Rs. 2,000/- per month
 At Actual (Varies from province to province)
 At Actual
 At Actual
 At Actual
 At Actual

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

d. JS AGRI GOLD FINANCE

- i) Processing Charges - Running Finance

"Limit
 Up to Rs. 250,000 - Rs 3,500 (upfront Rs. 500)
 From Rs. 250,000 to Rs. 499,999 - Rs 6,000 (upfront Rs. 500)
 From Rs. 500,000 to Rs. 999,999 - Rs 12,000 (upfront Rs. 1,000)
 From Rs. 1,000,000 to Rs 4,999,999 - Rs 15,500 (upfront Rs. 1,000)
 From Rs. 5,000,000 and above - Rs 18,500 (upfront Rs. 1,000)
 *Upfront charges are not additional fee (non-refundable with application form)
 * Balance amount will be paid at stage 2

FED will 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 < I 0.75% of Gold Value (Maximum 10,000/-)

- iii) Enhancement/Top-up

"Limit
 Up to Rs. 250,000 - Rs 3,600 (upfront Rs. 500)
 From Rs. 250,000 to Rs. 499,999 - Rs 6,000 (upfront Rs. 500)
 From Rs. 500,000 to Rs. 999,999 - Rs 12,000 (upfront Rs. 1,000)
 From Rs. 1,000,000 to Rs 4,999,999 - Rs 15,600 (upfront Rs. 1,000)
 From Rs. 5,000,000 and above - Rs 19,000 (upfront Rs. 1,000)
 *Upfront charges are not additional fee (non-refundable with application form)
 * Balance amount will be paid at stage 2

FED will 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
- v) Legal Document Stamping
- vi) Prompt Payment Bonus
- vii) Facility Renewal Processing Charges

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

viii) Pre-Payment Charges - Full Settlement 1st Year 2nd Year	Rs. 4,000
ix) Secured Transaction Registry (STR) Fee Existing Customer	3% of the outstanding principal (Maximum Rs. 18,000)
New Customer	2% of the outstanding principal (Maximum Rs. 12,000)
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 Deposit & Certificate: 3,500 or 1%, whichever is higher *Balance amount will be paid at stage 2 FED will be charged on above slabs Female, Senior Citizen & People with Disability (PWD) 50% blanket discount on above slabs paid at stages 2"
ii) Late Payment Charges	Rs. 1,400/- per month
iii) Prepayment Penalty	"1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount 4th year = 6% 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	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
vi) Credit Protector	At Actual
vii) Legal Charges	At Actual (Varies from province to province)
viii) Processing Charges - Balance Transfer Facility (BTF)	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
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) Repossessed 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/-
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 Mark-up 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 & 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 5,000 (upfront Rs. 500)
From Rs. 250,000 to Rs. 499,999	- Rs 8,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999	- Rs 15,500 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999	- Rs 20,000 (upfront Rs. 3,000)
From Rs. 5,000,000 to Rs. 9,999,999	- Rs 22,000 (upfront Rs. 5,000)
From Rs. 10,000,000 and above	- Rs 24,000 (upfront Rs. 7,000)

*Upfront charges are not additional fee (non-refundable with application form)
* Balance amount will be paid at 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) Processing Charges - New Term Finance A & B and Enhancement/Top-up

Limit	
Up to Rs. 250,000	- Rs 5,000 (upfront Rs. 500)
From Rs. 250,000 to Rs. 499,999	- Rs 8,000 (upfront Rs. 500)
From Rs. 500,000 to Rs. 999,999	- Rs 15,500 (upfront Rs. 1,000)
From Rs. 1,000,000 to Rs 4,999,999	- Rs 20,000 (upfront Rs. 3,000)
From Rs. 5,000,000 to Rs. 9,999,999	- Rs 22,000 (upfront Rs. 5,000)
From Rs. 10,000,000 and above	- Rs 24,000 (upfront Rs. 7,000)

*Upfront charges are not additional fee (non-refundable with application form)
* Balance amount will be paid at 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. 6,000 plus FED Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above slabs"
iv) Processing Charges - Balance Transfer Facility (BTF)	"(i) Running Finance 0.65% of Gold Value (Maximum Rs. 7,500/-) (ii) Term Finance (25% Margin) 0.8% of Gold Value (Maximum Rs. 9,000/-) (iii) Term Finance (20% Margin) 1.0% of Gold Value (Maximum Rs. 10,000/-) (iv) Term Loan Plus Rs. 3,000/- FED will 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 net weight)
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. 4,000/-
ix) Pre-Payment Charges - Full Settlement	
1st Year	4.3% of the outstanding principal
2nd Year	2.8% of the outstanding principal
3rd Year	2.0% of the outstanding principal
x) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	Rs. 1,000/-
xi) Late Payment Charges - (SMR)	Applicable Mark-up 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 Advertisement Publication Cost	At actual per instance

G. SME

i) Arrangement fee:	At Actual
ii) Review fee:	Rs 1,000/- per month
iii) Interim fee:	As per the charges of Inward Clearing mentioned under the header of General Banking

H. SAAF (SME ASAAAN 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)"	2,750/-
iv) Interim Facility Enhancement	2,500/-
v) Credit / Market Check & Income Estimation Fee	At Actual
vi) Early Settlement Charges	"1) Nil in case of short term loans 2) Early settlement charges @3% of putsmading 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

I. JS TARAQI LOAN - SME LOAN FOR MODERNIZATION

i) Processing Fee	Minimum PKR 5,000/- or 0.5% of loan amount (whichever is higher)
ii) Insurance Charges	At Actual
iii) Late Payment Standard Mark-up Rate	1 Month KIBOR + 4% per day
iv) Legal Document Stamping	At Actual
v) Valuation Charges - if any	At Actual
vi) Delivery charges, taxes & registration Fee	At Actual
vii) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

J. JS NAYA AGHAZ SME LOAN

i) Processing Fee	No Processing Fee
ii) Late Payment Standard Mark-up Rate	Applicable Mark-up rate plus 3% for number of days late
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 & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

K. MORTGAGE BUSINESS FINANCE

i) Application Processing Fee (Non refundable - payable up-Front)	500,000 - 4,999,999 - Rs. 5,000/- 5,000,000 - 14,999,999 - Rs. 10,000/- 15,000,000 - 24,999,999 - Rs. 15,000/- 20,000,000 - 40,000,000 - Rs. 40,000/- * FED to be taken separately
ii) Annual Renewal Fee (Non refundable, Payable up-front)	Rs. 5,000/-
iii) Interim Facility Enhancement / One offs	Rs. 5,000/-
iv) Credit/Market Check & Income Estimation Fee	At Actual

L. MORTGAGE CREDIT FACILITY

Limit	Processing Charges
i) Below Rs. 10mn	Up to Rs. 4,000/-
ii) From Rs. 10mn to 20mn	Up to Rs. 8,000/-
iii) From Rs. 20mn to 30mn	Up to Rs. 10,000/-
iv) Above Rs 30mn Property Evaluation, Income Estimation and Legal Charges will be charged at Actual	Up to Rs. 15,000/-

CONSUMER LENDING

A. JS Bank Credit Card VISA

i) Joining Fee	Nil
ii) Basic Card - Annual Fee Classic	Rs. 5,000 (Reduced fee of Rs. 1200 will be charged on spending of Rs. 25,000/- within 1 month of card activation)
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)

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)
Signature	Rs. 20,000 (Reduced fee of Rs. 7,700 will be charged on spending of Rs. 150,000/- within 1 month of card activation)
iii) Supplementary Card - Annual Fee 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)
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)
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)
Signature	Rs. 8,000 (Reduced fee of Rs. 7,200 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 whichever is higher
xi) Late Payment Fee	Rs.2,400 or 10% of minimum amount, whichever is higher
xii) Over Limit Fee	Rs.1,500/-
xiii) Return Cheque	Rs. 1,400/-
xiv) Card Replacement Fee	
Classic	Rs.1,200/-
Gold	Rs. 1,500/-
Platinum	Rs. 2,000/-
Signature	Rs. 4,000/-
Balance Transfer / Cash on call Processing Fee	Rs. 1,000/- 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. 1,000 or 1% of booking amount
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/-
x) SMS Alerts	Free
xi) Arbitration / Charge Back	US\$ 500/-

xii) Litigation Charges	At Actual
xiii) Autopay Rejection - Service Fee	Rs. 2,000/-
C. JS CASH ASAAN, JS PENSIONER FINANCE & BALANCE TRANSFER FACILITY (BTF)	
i) Processing Fee	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable Female, Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs"
ii) Mark-up Rate	"Up to 35% Specific rate will be mentioned in KFS"
iii) Late Payment Charges	Rs. 1,400/- per month
iv) Prepayment Penalty	"1st year = 10% of outstanding loan amount 2nd to 3rd year = 8% of outstanding loan amount 4th year = 6% of outstanding loan amount"
v) 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"
vi) Enhancement/Top-up	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
vii) Credit Protector	At Actual
viii) Legal Charges	At Actual (Varies from province to province)
ix) Payorder Issuance	NIL
x) Processing Charges - Balance Transfer Facility (BTF)	"4,000 or 1.25% of the loan amount (Whichever is higher) FED applicable"
xi) Cheque Return Charges	Rs. 1,400/- per returned cheque
D. JS READY FINANCE	
i) Processing Fee	"5,500 or 1 % of the credit limit whichever is higher (maximum cap 15,000) Female, Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs "
ii) Balance Transfer Fee	"5,500 or 1 % of the credit limit whichever is higher (maximum cap 15,000)"
iii) Mark-up	"Up to 35% Specific rate will be mentioned in KFS"
iv) Annual Charges	Rs. 5,000 (to be charged from end of first year)
v) Late Payment Charges	Rs 1,400 in every month
vi) Enhancement Charges	Rs. 3,000

vii) Credit Protector Fee	NIL
viii) Cheque Return Charges	Rs 1,400/- per incident
ix) Litigation Charges	At Actual
x) Minimum Balance Fee	NA
xi) Online Cash Deposit Fee	No charges on re-payment account
xii) Stamp Duties	At actual
xiii) SMS Alert Fee	Rs. 150/- per month
xiv) Account Closure Fee	Rs. 1000
xv) Cheque Book Charges	"As per SOCs Cheque Book Issuance 1st Cheque Book Free (10 leaves) onwards Rs. 30 per leaf"
xvi) Pay Order Charges	"Rs. 375/- against account Rs. 1,700/- against cash"
xvii) 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
xviii) E Alert Enrollment	Free of Cost
xix) Auto Debit Payments	NIL
xx) 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 FauriFinance

i) Processing Fee	Rs. 2,500/-
ii) Chequebook Issuance	1st Cheque Book Free (10 leaves)
iv) Cancellation Processing Fees	Rs. 1,000/-
vi) Legal Document Stamping	At Actual

F. JS GharApna Home Loans & MPMG

i) Processing Fees

*Ticket Size

Up to Rs. 9,999,999	- Rs 10,000 (upfront Rs. 5,000)
From Rs. 10,000,000 to Rs. 24,999,999	- Rs 12,000 (upfront Rs. 7,000)
From Rs. 25,000,000 to Rs. 49,999,999	- Rs 15,500 (upfront Rs. 9,000)
From Rs. 50,000,000 to Rs. 99,999,999	- Rs 18,000 (upfront Rs. 5,000)
From Rs. 100,000,000 and Above	- Rs 120,000 (upfront Rs. 30,000)

*Upfront charges are not additional fee (non-refundable with application form)

* Balance amount will be paid at 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 Documents

At Actual

iii) Appraisal Charges

At Actual

iv) Legal Opinion

At Actual

v) Pre-payment Charges - BTF to Other Banks

7% of the outstanding principal

vi) Pre-payment Charges - Full Settlement

1st Year

5.5% of the outstanding principal

2nd Year

5.5% of the outstanding principal

3rd Year

4% of the outstanding principal

4th Year

3.5% of the outstanding principal

5th Year

2.4% of the outstanding principal

6th Year onwards

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 CarAamad Auto Financing

i) Processing Charges (including Legal Document charges)	"Total Rs. 7,500 plus FED *Rs. 3,000 plus FED (upfront with application form) Rs. 4,500 plus FED at stage 2 *Upfront charges are not additional fee (non-refundable with application form)
.....
ii) Appraisal Fee - (Used / Imported Vehicles)	Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above paid at stages 2" At Actual - varies between vehicle types
.....
iii) Late Payment Fee	Rs.1,500/- Per Instance
.....
iv) Vehicle re-possession 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 & Taxation dept for registration of the vehicle
.....
xvi) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

H. JS CarAamad - Bike Financing

i) Processing Charges (including Legal Document)	"Total Rs. 5,000 plus FED *Rs. 2,000 plus FED (upfront with application form) Rs.3,000 plus FED at stage 2 *Upfront charges are not additional fee (non-refundable with application form) Females, Senior Citizen & Person with Disability (PWDs) 50% blanket discount on above paid at stages 2"
ii) Appraisal Fee - (Used)	At Actual (Upto Rs. 1,500)
iii) Late Payment Fee	Rs.1,500/- Per Instance
iv) Vehicle re-possession 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 New Customer	Rs. 500/- Rs. 1,000/-

I. JS GharApna Solar Solution Financing

i) Processing Fee	"Total 14,000 plus FED Rs. 5,000 + FED (upfront with application form) Rs. 9,000 + FED (paid at stage 2) *Upfront charges are not additional fee (non-refundable with application form) Female, Senior Citizen & People with Disability (PWD) 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
v) Legal Document Charges	At Actual (varies from province to province)
vi) Pre-payment 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%
vii) Cheque Return Charges	As per the charges of Inward Clearing mentioned under the header of General Banking
viii) 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. 7,000/- or 0.5% of loan amount (whichever is higher) Rs. 4,000 + FED (upfront with application form) and remaining amount will paid at stage 2. *Upfront charges are not additional fee (non-refundable with application form) 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 Mark-up 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 charged on above slabs Senior Citizen & People with Disability (PWD) 50% blanket discount on above slabs"
ii) Late Payment Standard Mark-up Rate	"Applicable Mark-up rate plus 3% per annum for number of days late"
Late Payment Fee	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 & registration Fee	At Actual
ix) Secured Transaction Registry (STR) Fee Existing Customer New Customer	Rs. 500/- Rs. 1,000/-

L. JS ELITE SALARY LOAN

i) Processing Fee	"4,000 or 1.25% of the loan amount (Whichever is higher). FED applicable Female, Senior Citizen & Person with Disability (PWD) 50% blanket discount on above slabs"
ii) Late Payment Charges	Rs. 1,400/- per month
iii) Prepayment Penalty	"1st year = 6% of outstanding loan amount 2nd to 3rd year = 5% of outstanding loan amount 4th year = 4.5% 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 stages 2" |
|-------------------|---|

N. JS SCHOOL DEVELOPMENT FINANCE

- | | |
|--|---|
| i) Processing Fee | Minimum PKR. 5,000/- or 0.5% of loan amount (whichever is higher) |
| 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 Mark-up 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 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.7000)
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 & registration Fee	At Actual
ix) Insurance Charges	At Actual
x) Secured Transaction Registry (STR) Fee	
Existing Customer	Rs. 500/-
New Customer	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)	Rs. 1,000/- 4.5% of transaction amount or Rs. 350/- whichever is higher
iii) PayPak Classic (Asaan & BBA: Basic Banking Account)	Rs. 1,200/-
iv) Mastercard Debit Card Mastercard Debit Card issuance Fee	Rs. 1,000/-
Mastercard Annual Fee	
Mastercard Gold	Rs. 2,500/-
Mastercard Gold Supplementary	Rs. 1,250/-
Mastercard Titanium	Rs. 3,500/-
Mastercard Titanium Supplementary	Rs. 1,750/-
Mastercard Platinum	Rs. 6,000/-
Mastercard Platinum Supplementary	Rs. 3,000/-
Mastercard World	Rs. 12,500/-
Mastercard World Supplementary	Rs. 6,000/-
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	Rs. 12,500/-
- Principal	
Mastercard World reissuance	Rs.4,000/-
- Supplementary	
Mastercard Gold to Titanium upgrade	Rs.1,500/- (Principal & Supplementary Cards)
Mastercard Titanium to Mastercard Platinum/Gold upgrade	Rs. 2,000/- (Principal & Supplementary Cards)
Mastercard Gold to Mastercard Platinum upgrade	Rs. 3,000/- (Principal & Supplementary Cards)
Retention Fee applicable on all accounts maintaining average balance as per product features	
Mastercard Gold Annual Retention	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)	4.5% of transaction amount or Rs. 350/- whichever 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 Inquiry on ATMs	Rs.2.5/- (JS Bank & Non JS Bank ATMs)
ix) Mini Statement	Free
x) Retrieval Charges	Rs. 700/- (per transaction)
xi) Arbitration / Charge Back	US\$ 500/-
xii) Card Capture (International)	US\$ 15/-
xiii) MDC Internet Activation Charges	Free
xiv) MDC Limit Enhancement Annual Fee	Rs. 800/- per annum
PayPak Debit Card	
xv) Annual Fee	Rs. 1,200/-
xvi) Supplementary Annual Fee	Rs. 600/-
xvii) Card Replacement Fee (Principle & Supplementary)	Rs. 1,000/-
xviii) Online Activation Charges	Free
ix) Limit Enhancement charges	Rs. 800/- per annum
x) Balance Inquiry charges	Free (JS Bank ATMs) Rs.3.13/- (Non JS Bank ATM - Balance Inquiry Fee)
xi) Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Rs.2.5/- (JS Bank & Non JS Bank ATMs)
B. REMITTANCES	
i) Pay Orders	Rs. 375/- against account Rs. 1,700/-against cash
ii) Duplicate issuance of payment pay order	Rs. 375/-
iii) Pay Order in favor of Educational institutions	0.5% of the amount (Max Rs. 25 including FED)
iv) Items returned unpaid -outward clearing -inward clearing -over the counter	Free Rs. 850/- (flat) Rs. 750/- (flat)

v) Cancellation of Pay Order/Demand Drafts	Rs. 500/- per instrument
vi) Issuance of SBP cheques (if permissible by SBP)	Rs. 550/- per cheque
vii) RTGS Charges	NIL
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/Re-issuance of lost RTC	Rs.500/- per instrument
ii) Refund in lieu of lost RTC	Rs.750/- per instrument
F. PRIVATE BANKING	
Account Maintenance Charges Safe Deposit Lockers	Free
a) Small	Rs. 16,000/- per annum or security deposit of Rs. 120,000/-
b) Medium	Rs. 20,000/- 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. 15,500 + FED (Reduced fee of Rs. 6,199 will be charged on spending of Rs. 150,000/- within 1 month of card activation)"

PB World Debit Card
PB Concierge Services
PB Advisory Services

Rs. 15,500/- + FED 13%
Rs. 3,000/-
upto 0.5% per transaction

G. INVESTMENT BANKING

i) Trustee Fee-Term Finance Certificate (TFC)

Minimum PKR 100,000/-

ii) Out of Pocket Expenses

May be negotiated separately,
Charge as actual or / fixed

iii) Advisory / Arrangement / Placement Fee

This will be Negotiated and finalized at the time of finalizing of transaction

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
- b) Medium
- c) Large

Rs. 6,000/- per annum or security deposit of Rs.50,000/-
Rs. 9,000/- per annum or security deposit of Rs.80,000/-
Rs. 10,000/- per annum or security deposit of Rs. 95,000/-

x) Safe Deposit Breaking Charges	Late fee of 10% will apply if fee is not paid within 30 days of renewal
xii) Key Deposit (refundable upon surrender of locker)	Rs. 6,000/- plus actual expenses
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	Free for all accounts
a) Intra-city Online Banking	"Rs. 500 per transaction if average balance is below Rs.50,000/- (Excluding all LCY Current 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 Balance more than Rs.1mn per issue IPS Transfer charges	No charges 0.020% per issue 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

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

Minimum monthly average balance requirement

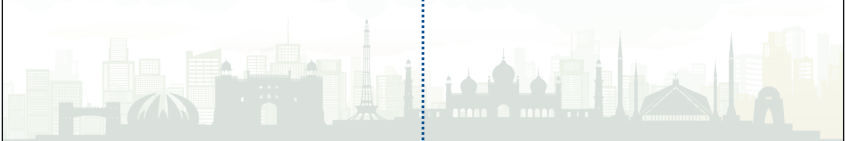
Minimum monthly average balance Rs. 5,000/- if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis

a) Chequebook Issuance **	<p>If previous 3 month's average balance is Rs. 150,000 and above: Free - chequebook of up to 100 leaves. If Average Balance is below Rs. 150,000: one chequebook Free (50 leaves), every calendar quarter"</p>
b) Internet Banking	Free
c) Platinum Mastercard Debit card annual fee**	Annual fee - Free Debit Card Issuance Fee - Free Chip Maintenance Cost - Free
d) Balance inquiry	Free
e) Inter-city clearing	Free
f) Same day clearing	Free
g) SMS Alerts **	Free
h) Non JS Bank ATM - Cash Withdrawal Fee	Rs.23.44/- including FED or as applicable.
i) Issuance of Pay Order **	Free
j) Cancellation of PO/DD	Free
k) Collection Cheque (Local)	Free
l) Hold Mail	Free
m) Stop Payment	Free
n) Courier / Postage	Free
o) Statement Issuance	Free
p) Balance Certificate	Free
q) Insurance Coverage****	"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.
 In case of account opened in the current month, waivers will be based on actual balance in the account."

****Applicable only on active accounts



ii) **Exporters Specialized Foreign Currency Account**

a) Mastercard Titanium Debit Card

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

iii) **JS HER Current Account Monthly Average Balance**

If Average Balance is Rs. 50,000 and Above
Cheque Book

Rs. 50,000/-

* Free Cheque Book of 25 leaves, every calendar quarter.
Free cheque book of 10 leaves, regardless of average balance"

a) Titanium Debit Card Annual Fee**

Annual fee - Free
Debit Card Issuance Fee - Free
Chip Maintenance Cost - Free

b) SMS Service

Free for the first three months

c) Small Locker**

Free - Subject to availability

Financing

50% waiver on processing fee for:

- a) Balance inquiry
- b) Inter-city clearing
- c) Same day clearing
- d) Non JS Bank ATM - Cash Withdrawal Fee
- e) Cancellation of PO/DD
- f) Collection Cheque (Local)
- g) Hold Mail
- h) Stop Payment
- i) Courier / Postage
- j) Statement Issuance
- k) Balance Certificate
- l) Pay Order Per Month
- m) Internet Banking
- n) Mobile Banking
- o) E-Statement Service
- p) Insurance Coverage****

Auto Loan
Home Loan
Solar Financing
Personal Loan
Gold Finance
Free
Free
Free
Rs.23.44/- including FED or as applicable.
Free
Free
Free
Free
Free
Free
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.
****Applicable only on active accounts

iv) JS Premium Current Account

Monthly Average Balance

Minimum monthly average balance requirement

- a) Balance inquiry
- b) Inter-city clearing
- c) Same day clearing
- d) SMS Alerts **
- e) Non JS Bank ATM - Cash Withdrawal Fee
- f) Cancellation of PO/DD
- g) Collection Cheque (Local)
- h) Hold Mail
- i) Stop Payment
- j) Courier / Postage
- k) Statement Issuance
- l) Balance Certificate
- m) Chequebook Issuance
- n) Internet Banking
- o) Titanium Mastercard Debit card annual fee**
- p) Inter-city clearing
- q) Same day clearing
- r) Lockers * (Rental)
- s) Issuance of Pay Order **
- t) Cancellation of PO/DD
- u) Insurance Coverage****

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

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

- Free
- Free
- Free
- Free
- Rs.23.44/- including FED or as applicable.
- Free
- Free
- Free
- Free
- Free
- Free
- Free
- Free
- 1st Cheque Book Free (50 leaves), regardless of average balance.
- Free
- Annual fee - Free
- Debit Card Issuance Fee - Free
- Chip Maintenance Cost - Free
- Free
- One Small Locker Free Subject to Availability
- 4 Free per month
- Free
- 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.
In case of account opened in the current month, waivers will be based on actual balance in the account.

**** Applicable only on active accounts

v) **JS Premier Raabta Current Account**

Monthly / Quarterly Average Balance

a) Chequebook Issuance **

Rs. 150,000/- and above

If previous 3 month's average balance is Rs. 150,000 and above: 4 Free - chequebooks each year of up to 100 leaves.

If previous 3 month's average balance is below Rs. 150,000, charges as per SOC.

b) Balance inquiry

Free

c) Inter-city clearing

Free

d) Same day clearing

Free

e) SMS Alerts **

Free

f) Non JS Bank ATM - Cash Withdrawal Fee

Rs.23.44/- including FED or as applicable.

g) Cancellation of PO/DD

Free

h) Collection Cheque (Local)

Free

i) Hold Mail

Free

j) Stop Payment

Free

k) Courier / Postage

Free

l) Statement Issuance

Free

m) Balance Certificate

Free

n) Pay Orders

2 per month

o) Internet Banking

Free

p) Mastercard Gold Debit card annual fee**

Annual fee - Free

Debit Card Issuance Fee - Free

Chip Maintenance Cost - Free

Free

q) Mobile Banking

** 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.

v) **JS Freelancer Current Account**

Monthly Average Balance Requirement

a) Internet Banking

Nil

b) 1IBFT- Interbank Funds Transfer Fee

Free

c) Electronic Proceeds Realisation Certificate (EPRC)

Free

Free

d) Waiver on online e-commerce transactions*

Free (Upto 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 reversed at day end.

vii) JS Elite Current Account

- a) Chequebook Issuance
- b) Internet Banking
- c) PayPak Debit card annual fee

d) SMS Alerts

e) 1IBFT- Interbank Funds Transfer Fee

f) Mobile Banking

g) ATM Cash Withdrawal Charges

h) T & Cs Apply

1st Cheque Book Free (10 leaves)

Free

Free

Free for 1st three months and Rs. 150/- monthly charges thereafter

0.1% of the transaction amount or Rs. 200 whichever is lower inclusive of all applicable FED/ Service tax

Free

Free on JS Bank ATMs

Rs. 23.44/- (Non JS Bank ATM -

Cash Withdrawal Fee)

Above mentioned charge benefits are applicable if salary is received at least once in last three months

viii) JS Elite Plus Current Account

- a) Cheque book Issuance
- b) Internet Banking
- c) Gold Mastercard Debit card annual fee

d) SMS Alerts

e) 1IBFT- Interbank Funds Transfer Fee

f) Pay Order

g) Mobile Banking

h) ATM Cash Withdrawal Charges

i) T & Cs Apply

1st Cheque Book Free (25 leaves)

Free

Free

Free for 1st three months and Rs. 150/- monthly charges thereafter

0.1% of the transaction amount or Rs. 200 whichever is lower inclusive of all applicable FED/ Service tax

Free

Free

Free on JS Bank ATMs

Rs. 23.44/- (Non JS Bank ATM -

Cash Withdrawal Fee)

Above mentioned charge benefits are applicable if salary is received at least once in last three months

Variant 1

Insurance	Coverage*	Frequency of availing Insurance	
ATM & Over-The-Counter Cash Withdrawal Snatching Insurance	Up to PKR 50,000/-	Twice in a year	Free
Wallet Insurance	PKR 5,000/-	Once a year	
Mobile Phone Snatching Insurance	PKR 20,000/-	Once a year	

Accidental Death/ Permanent Total Disability Insurance PKR 500,000/- One Time

Free

Terms and conditions apply

Variant 2 - Insurance

Coverage

ATM & Over-The-Counter Cash Withdrawal Snatching Insurance	Up to PKR 50,000/-
Wallet Insurance	PKR 5,000/-
Mobile Phone Snatching Insurance	Up to PKR 20,000/-
Accidental Medical Expenses	Up to PKR 25,000/-
Accidental and Natural Death / Permanent Total Disability Insurance	PKR 1,000,000/-
Utility Bill Continuation (in case of death) up to 6 months	PKR 10,000/-
Grocery Bill Continuation (in case of death) up to 6 months	PKR 30,000
Income Continuity Plan (in case of death) up to 6 months per month per account holder	PKR 25,000

Gross Premium Amount PKR 37+FED per month per account holder

Terms and conditions apply

ix) JS LCY Current Account Monthly Average Balance***

Minimum monthly average balance requirement

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Hold Mail
- d) Stop Payment
- e) Chequebook Issuance
- f) SMS Alerts ***
- g) Issuance of P.O/D.D
- h) Courier/ Postage
- i) Statement Issuance
- j) Balance Certificate
- k) Lockers * (Rental)
- l) Mastercard Gold Debit card annual fee **

- m) Inter-city clearing
- n) Same day clearing
- o) Cancellation of PO/DD

Previous 3 month's average balance is Rs. 100,000/- and above
Minimum monthly average balance Rs. 5,000/- if minimum average balance is not maintained Rs. 40/- will be charged on monthly basis

Free
Free
Free
Free
Free (up to 100 leaves)
Free
Free
Free
Free
Free
One Small Locker Free
Annual Fee - Free
Debit Card Issuance Fee - Free
Chip Maintenance Cost - Free

Free
Free
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.

x) JS Asaan Current Account	
a) Transaction limit of Debit & Credit per month	PKR 1,000,000/-
b) Minimum Balance Requirement	Nil
c) SMS Charges	Rs. 150/- per Month / Rs. 1,800/- per annum
d) 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) Rs. 1,000/-
PayPak Classic	
xi) JS Foreign Currency Current Account	
a) Currencies being offered	USD, GBP, EURO, AED, CNY
b) Chequebook Issuance	1st Cheque Book Free (25 leaves)
xii) JS Inclusive Current Account	
a) Currency	PKR
b) Initial Deposit	Nil
c) Debit card	Annual fee waived off - Free PayPak Debit card
d) Retention Fee	Free
e) Cheque Book	Free – 25 Leaves 1 Up to 4 times a Year
f) SMS Alerts	Free
g) Issuance of Pay Order	Free – Up To 2 Pay Order a Month
h) ATM Cash Withdrawal Charges – Switch Fee	Free
i) Balance Certificate	Free
j) Balance Inquiry (ATM)	Free
k) Pay Order against Account	Free
l) Cancellation of PO / DD	Free
m) Collection Cheque (Local)	Free
n) Counter Cheques	Free
o) Duplicate Statement	Free
p) Hold Mail	Free
q) Intra Bank Funds Transfer (IBFT)	Free
r) Intercity Clearing	Free
s) Same Day Clearing	Free
t) Stop Payment	Free
u) Preferential Pricing	Services offered regardless of average balance 50% waiver on processing fee for: home loans, auto loans, solar financing, personal loans, and gold finance. This price can be changed.
v) Free Insurance*	Accidental death / Permanent total disability (Insurance Rs. 510,000/-)
w) Locker	25% will be applied as per SOC
x) Intra/Intercity Transaction (Outward)	Free
y) Internet Banking	Free
z) Mobile Banking	Free
aa) E-statement	Free
ab) Free Insurance	Accidental death/Permanent total disability (Insurance Rs. 510,000/) Mobile snatching (Insurance Rs 20,000/)

xiii) JS Asaan Savings Account

- a) Transaction limit of Debit & Credit per month
- b) Minimum Balance Requirement
- c) SMS Charges
- d) Cheque Book Charges

- e) PayPak Classic

xiv) Rupee Plus Savings Account Special Deposit Account

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Hold Mail
- d) Stop Payment

- e) Chequebook Issuance
- f) Issuance of P.O/D.D
- g) Duplicate Issuance of PO
- h) SMS Alerts

- i) Courier/ Postage
- j) Statement Issuance
- k) Balance Certificate
- l) Lockers * (Rental)

- m) Debit Mastercard Annual Fee**
- n) Chip Maintenance Fee on Debit Mastercard
- o) Debit Card Issuance Fee
- p) Inter-city clearing
- q) Same day clearing
- r) Telebanking Services

Wallet snatching (Insurance Rs. 5,000/)
Cash withdrawal (ATM and OTC) (Insurance Rs. 50,000/)

* Insurance arrangement will be as per the agreement with prevailing insurance partner.

Rs. 1,000,000 per month

Nil

Rs. 150/- per Month / Rs. 1,800/- per annum

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)

Rs. 1,200/- per annum

Rs 200

Rs 200

Rs 500

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.

Rs 30 per leaf

Rs 375 against Accounts. Rs. 1,700/ against cash

Rs 375

Rs 150 per month 1,800 per annum

Rs 200

Rs 35

Rs 500

Charges as per prevailing SOC, late fees of 10% will apply if fee is not paid within 30 days of renewal

Mastercard Debit Card Charges as per SOC

Rs. 1,000/-

Rs. 1,000/-

Rs 500

Rs 500

Free

*Subject to availability of vacant lockers at the branch where account is maintained.

** Applicable for individuals, sole proprietorships and partnership accounts.

xv) PLS Savings Account

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Hold Mail
- d) Stop Payment

- e) Chequebook Issuance
- f) Issuance of P.O/D.D
- g) Duplicate Issuance of PO
- h) SMS Alerts
- i) Courier/ Postage
- j) Statement Issuance
- k) Balance Certificate
- l) Lockers * (Rental)

- m) Debit Mastercard Annual Fee**
- n) Chip Maintenance Fee on Debit Mastercard
- o) Debit Card Issuance Fee
- p) Inter-city clearing
- q) Same day clearing

Rs 200
Rs 200
Rs 500
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.
Rs 30 per leaf
Rs 375 Against Account. Rs. 1,700/ against cash
Rs 375
Rs 150 per month 1,800 per annum
Rs 200
Rs 35
Rs 500
Rs 6,000 (small) Rs 9,000 (medium) Rs 10,000 (large) (charges As per prevailing soc) Late fees of 10% will apply if fee is not paid within 30 days of renewal
Mastercard Debit Card Charges as per SOC
Rs. 1,000/-
Rs. 1,000/-
Rs 500
Rs 500
*Subject to availability of vacant lockers at the branch where account is maintained.
** Applicable for individuals, sole proprietorships and partnership accounts.

xvi) JS HER Savings Account

- a) Monthly Average Balance
- b) Cheque Book
- c) Debit Mastercard Annual Fee
- d) Chip Maintenance Fee on Debit Mastercard
- e) Debit Card Issuance Fee
- f) SMS Service
- g) Small Locker

No balance requirement
Rs 30 per leaf
Master Debit Card Charges as per SOC
Rs. 1,000/-
Rs. 1,000/-
Rs 150 per month 1,800 per annum
Charges as per prevailing SOC, late fees of 10% will apply if fee is not paid within 30 days of renewal

Financing

- a) Counter Cheques
- b) Collection Cheque (Local)
- c) Hold Mail
- d) Stop Payment

- e) Pay Order Per Month
- f) Duplicate Issuance of PO
- g) Courier/ Postage
- h) Statement Issuance
- i) Balance Certificate
- j) Internet Banking
- k) Mobile Banking

50% waiver on processing fee for:
Auto Loan
Home Loan
Solar Financing
Personal Loan
Gold Finance
Rs 200
Rs 200
Rs 500
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.
Rs 375 Against Account. Rs. 1,700/ against cash
Rs 375
Rs 200
Rs 35
Rs 500
Free
Free

<p>l) E-Statement Service Insurance Coverage</p>	<p>Free Free micro critical illness cover up to Rs. 500,000/- against 7 types of cancers (Breast, Uterus, Uteri, Ovary, Fallopian Tube, Vagina, Vulva)</p>
<p>xvii) JS Foreign Currency Plus Savings Account</p>	
<p>a) Currencies being offered b) Chequebook Issuance</p>	<p>USD, GBP, EURO, AED, CNY 1st Cheque Book Free (25 leaves)</p>
<p>Payment of FBR Taxes & Duties through branches</p>	<p>Rs.50 per transaction</p>
<p>xviii) Term Deposit Penalty Charges</p>	
<p>TPIN issuance and change Mastercard Debit Card Blocking</p>	<p>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 prematured within 1 year will also be subject to charge for CRR Free Free</p>
<p>DIGITAL BANKING</p>	
<p>A. eBanking Services</p>	
<p>i) SMS Alerts ii) SMS Alerts Digital Transactions iii) eStatements iv) Internet Banking Registration v) Utility Bills Payment Service (UBPS)</p>	<p>Rs. 1,800 per annum / Rs. 150 per month Free Free Free Free</p>
<p>vi) 1IBFT- Interbank Funds Transfer Fee</p>	<p>No charges upto minimum aggregate sending limit of Rs. 25,000 per month pere account/wallet, beyond which charge will be applicable 0.1% of the transaction amount of Rs. 200 whichever is lower inclusive of all applicable FED/ Service tax</p>
<p>vii) Over-The-Counter IBFT Charges</p>	<p>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</p>
<p>viii) Mobile Banking</p>	<p>Free</p>
<p>ix) Raast</p>	<p>Free</p>
<p>CALL CENTRE AND IVR SERVICES (021/051 - 111-654-321)</p>	
<p>i) Balance Inquiry</p>	<p>Free</p>
<p>ii) Mini statement (voice and fax)</p>	<p>Free</p>
<p>iii) Mastercard Debit PIN issuance and change</p>	<p>Free</p>
<p>iv) TPIN issuance and change</p>	<p>Free</p>
<p>v) Mastercard Debit Card Blocking</p>	<p>Free</p>

B. JS GharPay Service

a) Cash Deposit	Rs. 600/-
b) Cash Withdrawal	Rs. 600/-
c) Doorstep Cheque Collection	Rs. 600/-
d) Utility Bill Payment	Rs. 600/-
e) Pay Order	Rs. 600/-
f) Cancellation via Bank Location inaccessible Address not found etc.	Free
g) "Cancellation via Customer Initiated after 1 hour of request "	Rs. 300/-
h) Doorstep Cheque Collection - SBP Scheme	Rs. 600/-

C. Cash Management

a) One time system implementation "One time product implementation (IFT, 1IBFT, RTGS, COC, Cheque Outsourcing, Express Cash)"	Upto Rs. 50,000/- (Negotiable)
b) Single Transaction charges	Upto Rs.25,000 per service (Negotiable)
c) Express Cash charges	Up to Rs. 100/- (Negotiable)
d) Monthly maintenance charges	Negotiable
e) Courier charges	Up to Rs. 5,000/- per month (Negotiable)
f) Collection Fee	Negotiable
g) Annual maintenance charges	Negotiable Upto Rs.50,000 per annum (Negotiable)

D. Roshan Digital Account

i) 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 anycharges 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 transaction charges	Not Applicable
r) Receipt Charges for Cash Withdrawal & Balance Inquiry on ATMs	Not Applicable
s) Utility Bill Payment	Not Applicable
t) Pay order issuance Charges	Not Applicable

ii) Non-resident Rupee Value Account (NRVA)

a) Debit Card Annual Charges	As per the Mastercard 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 Inquiry on ATMs	Free
s) Utility Bill Payment	As per the charges under the header REMITTANCES
t) Pay order issuance Charges	PKR 4,000

iii) Roshan Apna Ghar

a) Processing Fees	1% for first year, no charges will be levied after first year
b) Partial/Early Termination Charges	At Actual
c) Property appraisal/valuation charges	At Actual
d) Lawyer's Appraisal Fee	PKR 2,400 per instance
e) Late Payment Charges	At Actual
f) Documentation and Stamp Duty Charges	At Actual
g) Income Estimation	PKR. 1,200/- per returned cheque
h) Cheque Return Charges	

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 Jan 2023
- 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 December 31, 2023.
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	https://jsbl.com/branch-locator/
2	Contact form	https://jsbl.com/contact-us/
3	Email	info@jsbl.com
4	Facebook	www.facebook.com/jsbankltd
5	Fax	+92 (21) 32631803
6	Feedback	https://jsbl.com/feedback/
7	Instagram	www.instagram.com/jsbankltd
8	JS BLink Digital Account	JSBlink@jsbl.com
9	Chat BOT	+92-348-7003000
10	JS Mobile App (Apple Store)	https://apps.apple.com/pk/app/js-mobile-banking/id1561630920
11	JS Mobile App (Google Play)	https://play.google.com/store/apps/details?id=com.JSBL.bank
12	LinkedIn	www.linkedin.com/company/js-bank
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	https://jsbl.com/js-survey/
19	TikTok	www.tiktok.com/@jsbank.official
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	www.jsbl.com
27	X	https://twitter.com/JSBLPak
28	YouTube	www.youtube.com/@jsbank6144

REGULATORY

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