01 July to 31 December 2019

Schedule of Charges

0800-011-22 | www.jsbl.com
345 Branches in 172 Cities
https://www.facebook.com/JSBankltd/
A. IMPORTS

i) Letter of Credit Opening Commission

ii) Amendments Under Letter of Credit

iii) (a) Mark-up on PAD for Bills Under Import L/C (Sight)"
     (b) Mark-up on Forced PAD in Case of Usance Bills Under Import L/C
         Not Retired on Due Date

iv) Items Returned Unpaid

v) Acceptance Commission on Usance L/C if payment date falls after L/C expiry

vi) (a) Registration of Contract
     (b) Amendments under import-contract

vii) Airway Bill Endorsement/ Guarantee Issued to Shipping Companies in Lieu of Bills of Lading

viii) Credit Report on Beneficiary and/or Foreign Buyer

ix) Courier Charges
     a) For Local
     b) For Foreign

x) SWIFT Message (Short/One Pager)

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

xii) Revalidation Commission of Expired L/C

xiii) Transfer to New Beneficiary

First Quarter or Part thereof 0.40%
Each Subsequent Quarter or part thereof 0.30%
Minimum Rupees Rs. 2,000/-

Rs. 1,200/- per transaction (flat) OR commission under items (i) or (ii) above, if amendment involves increase in amount or extension in period of shipment.

a) 20 % p.a. plus other charges as per SOC

@ 25.00% p.a.

Rs. 2,000/- (flat)

0.10% per month Minimum Rs. 2000.00 acceptance commission on bill amount.

0.20% (flat) - Minimum Rs. 2,000/-

Rs.1,000/- per transaction (flat) OR Commission under items (viii) above, if amendment involves increase in amount.

Rs. 2,000/- (flat)

At actual

Rs. 250/- (flat)
Rs. 5,500/- or At Actual whichever is higher

Rs. 1,000/-

Rs. 2,000/-

As applicable for opening of fresh L/C as per i - a above

As applicable for opening of fresh L/C as per i - a above
<table>
<thead>
<tr>
<th>xv) Commission on Establishment of L/C /Contract against 100% Margin</th>
<th>Nil</th>
</tr>
</thead>
<tbody>
<tr>
<td>xv) L/Cs under Suppliers/Buyers Credit, PAYES (Pay as You Earn Scheme) and Deferred Payment L/Cs for Period Over One Year</td>
<td>Commission @ 0.40% per Qtr or part thereof. (At the time of opening of L/C to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C, thereafter commission is to be recovered on six monthly basis on reducing liability)</td>
</tr>
<tr>
<td>xvi) USANCE BILLS: Bills Drawn at Usance under the L/C Other than PAYES (Pay as You Earn Scheme) and Suppliers/Buyers Credit</td>
<td>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 L/C. Number of days from L/C validity date till retirement. However, no commission is to be charged if the maturity/payment period of the bills falls within the period for L/C opening commission &amp; which has already been recovered</td>
</tr>
<tr>
<td>xvii) L/C Cancellation Charges</td>
<td>Rs. 1,500/- plus swift charges</td>
</tr>
</tbody>
</table>

**Note:**

(i) No mark-up to be charged from the date of negotiation to the date of lodgment if 100% interest/return free cash margin is provided.

(ii) 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.

(iii) 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.

xviii) Import Bills Returned Unpaid | USD 100/- flat from forwarding Bank plus courier charges |

xix) Documentary Collections | Rs. 1,250/- flat for all import bills under contract, collection, consignment, advance payment & in case charges are on Exporter/Presenter account USD 15/- flat |

xx) Service Charges against Import Transactions i.e. Import Bills (PAD)/Collections (IB)/Contract/Advance Payments and Consignment Payment Remittance against Import With or Without L/C /Advance Payment | 0.10% Minimum Rs. 1,500/- plus SWIFT Charges in all cases. |

xxi) Reimbursement Charges (payable to reimbursing banks) | At actual |

xxii) USD 100 or equivalent in other FCY | USD 100 or equivalent in PKR |
B. EXPORTS

FCY Notes Handling Charges

i) Letters of Credit

(a) Advising of L/C
Rs. 1,500/- for JS Bank customers and
Rs. 2,000 for non-customer plus courier charges

(b) Advising of Amendments
Rs. 1,000/- for JS Bank customers and
Rs. 1,300 for non-customer plus courier charges

ii) Confirmation
0.30% per quarter - Minimum Rs. 1,000/-

iii) 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

iv) Reimbursement Payment to Other Banks from
Non-Resident Rupee/ACU Dollar Accounts
Rs. 2,000/-

v) If the Documents are Sent to Other Local
Banks Under Restricted L/C
Rs. 1000/- plus service charges

vi) Collection

(a) Documentary Export Collection
Rs. 500/- (flat)

(b) If Documents are Sent to Us by Other Banks
for Collection under Restricted L/C
Rs. 1000/- plus service charges

xxiii) Handling Charges in Lieu of Exchange Earnings where
Importer Buys Foreign Exchange from Some Other Bank for L/C Opened/Contract Registered with Us

0.13% - Minimum Rs. 625/-

0.15% for exports to Central Asian Countries, including Afghanistan, against FCY notes
<table>
<thead>
<tr>
<th>Description</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>vii) Handling of Duty Draw-Back Claim</td>
<td>0.30% per claim - Minimum Rs. 300/-</td>
</tr>
<tr>
<td>viii) Service Charges on Realization of Export Proceeds</td>
<td>0.13% - Minimum Rs. 1,500/-</td>
</tr>
<tr>
<td>(Export Advance Payment / Collection / LC etc.)</td>
<td></td>
</tr>
<tr>
<td>ix) EDS</td>
<td>Rs. 80/- per bill or as per existing regulation</td>
</tr>
<tr>
<td>x) Services Charges on Handling of Research and Development (RND) Cases</td>
<td>0.2 % - Minimum Rs. 1,000/- per claim</td>
</tr>
<tr>
<td>xi) Export Reimbursement Claim-Swift Charges</td>
<td>Rs. 1,000/-</td>
</tr>
<tr>
<td>xii) Negotiation/Purchase of Export Bills under Sight or Usance L/C or DP Collection</td>
<td>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.</td>
</tr>
<tr>
<td>xiii) Export Refinance Application - Handling Charges</td>
<td>Rs. 600/- per application</td>
</tr>
<tr>
<td>xiv) ERF substitution</td>
<td>Rs. 500/- per case</td>
</tr>
<tr>
<td>xv) EE Certification</td>
<td>Rs. 1,000/- per case</td>
</tr>
<tr>
<td>xvi) EE NOC Issued To Other Banks Under ERF Scheme</td>
<td>Rs. 1,500/- per case</td>
</tr>
<tr>
<td>xvii) Handling &amp; Service Charges For Overdue Export Bills Reporting</td>
<td>Rs. 1,000/- per bill for all overdue bills</td>
</tr>
<tr>
<td>xviii) Assignment Of Proceeds To Other Banks</td>
<td>Rs. 1,000/-</td>
</tr>
<tr>
<td>xix) Business Performance Certificate</td>
<td>Rs. 500/-</td>
</tr>
<tr>
<td>xx) LTFF (Long Term Finance Facility under SBP Scheme) - Handling Charges</td>
<td>Rs. 1,750/- per case</td>
</tr>
<tr>
<td>xxii) Assignment Of Proceeds To Other Banks</td>
<td></td>
</tr>
<tr>
<td>xxiii) Reimbursement payment to other Banks from Non-Resident Rupee</td>
<td>Rs. 500/-</td>
</tr>
<tr>
<td>xxiv) EPRC Issuance Charges</td>
<td>Rs. 100/-</td>
</tr>
</tbody>
</table>
### C. 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 extension period Rs. 500/-.

(iii) Guarantees against 100% cash margin/lien on current account, guarantee commission will be negotiable.

(iv) Each Guarantee issued by us will be for a specific amount, with an expiry date and a date by which claims are to be lodged.

- **Vetting of Bank Guarantees - In-house**
  
  Rs. 1,000/- (per Guarantee)

- **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/-

- **Other Guarantees**
  
  0.40% per quarter or as per arrangement

- **Parking Guarantees (if issued at Bank’s own instance)**
  
  Nil

- **Consortium Guarantees**
  
  As per agreement

- **Guarantees Issued in Pakistan against 100% Cash Margin on which No Return/Profit is Paid**
  
  Nil

- **L/G Collection Charges**
  
  Rs. 1,000 per instrument L/G
### D. REMITTANCES

| i)   | Foreign Outward Drafts/ T.T.s/Others | USD 10/- equivalent, PLUS additional 0.50% (minimum USD 20/-) where remittances are made against Cash Deposit in FC accounts within 30 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 Cheques/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/Cheques | USD 5/- or Rs. 700/- whichever is higher |
| v)   | Foreign Exchange Permits | Family maintenance Rs. 3,000/- per year Studies abroad Rs. 5,000/- for the first year Subsequently Rs. 3,000/- per year in addition to the usual charges on remittance, if any |
| 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/- |
| ix)  | FCY Cash Handling Charges | Less than USD 1,000/- or equivalent - 1.5%, Minimum Rs. 1,000/- Above USD 1000/- or equivalent - 1.2%, Minimum Rs. 1,000/- Deposit of small denominations of USD 25/- & USD 50/-, will be charged at a rate of 1.75%. Minimum Rs. 1,000/- |

### E. MISCELLANEOUS

| i)   | Obtaining SBP Approval for Customer | Rs. 1,200/- per case |
| ii)  | Correspondents' Charges | At actual |
| iii) | Swift Charges on Foreign T.T.s | 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 |
DOMESTIC BANKING

A. REMITTANCES

i) For Draft Effected through Local Correspondent Banks
0.10% - Minimum Rs. 300/- (whichever is higher)

Note:
Where proceeds of collection made by Banks’ branches are remitted to another place, by whatever method it may be, for the purpose of centralization or otherwise, remittance charges at the above rates will be recovered.

ii) Pay Orders
Rs. 450/- against account
Rs. 3,000/- against cash

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. 650/- (flat)
Rs. 550/- (flat)

v) Cancellation of Pay Order/Demand Drafts
Rs. 1,300/- per instrument

vi) Issuance of SBP Cheques
(if permissible by SBP)
Rs. 500/- per cheque

vii) RTGS Charges
Days Transaction Processing Time Windows Per Transaction Charges
Monday to Friday 9:00 AM to 3:00 PM Rs. 220/-
3:00 PM to 3:30 PM Rs. 330/-
3:30 PM to 4:30 PM Rs. 550/-

Multiple credit transfer (within same bank) with lower value limit of Rs. 100,000/- for each transaction:
PRISM services can be availed from all JS Bank branches between 9:00 AM and 3:00 PM from Monday to Friday

B. 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.1,000/- (Flat) AND Commission as per (i) above, if amendment involves increase in amount or extension in validity.

iii) Discrepancy Fee
Rs.1,500/- per bill

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. 2000.00 on bill amount.

vi) Mark-up on PAD (Sight Bills)
20% per annum till adjustment of finance

vii) Mark-up on Forced PAD (Usance Bills)
20% per annum till adjustment of finance
C. 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)
   0.35% Minimum Rs. 1,500/-

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

D. 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.
   - Other Cheques/Demand Instruments like dividend warrants etc.
   Same charges as for collection as indicated at 1(a) above, plus mark-down 0.75% for every 15 days or part thereof.

iii) Postage on Bills/Cheques
   Rs. 100/-

iv) Courier Charges
   Note: All other charges as per notes a. to c. and e. above, where applicable, shall also be applicable.
   Rs. 250/-

E. ADVANCES

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

i) Miscellaneous Charges
   (i.e. Charges for Documents, Evaluation of 1% Security and Maintenance thereof etc)
   At actual

ii) For Advance against Pledge/ Hypothecation Charges will be Levied as Follows:
   In addition Project Examination Fee up to and Commitment Fee up to 1% (where applicable in each case)
(a) Godown Rent
(b) Godown Staff Salaries
(c) Godown Inspection Charges

i) Within Municipal Limits or within Radius of 5 Miles from the Branch
At actual

ii) Outside the Above Limit
At actual

(d) Delivery Charges if a Godown Keeper is not Posted, Conveyance Charges will be Recovered
At actual

(e) Other Incidental Expenses, Insurance Premium etc.
At actual

(f) Legal Review Charges (Outside Counsel)
At actual

(g) Documentation Review Charges
Rs. 5,000/-

(h) Delivery of Goods Under Pledge
Rs. 1,000/- per delivery

(i) Arranging CIB Report from State Bank (Per Company/Individual)
Rs. 35/- (can be waived on management’s discretion)

(j) Handling Charges for Marking Lien on Government Securities Issued by Other Banks/National Savings Centers
Rs. 1,000/- per instance

(k) Handling Charges for Marking Lien on Mutual Funds at Registrar’s Office
Rs. 1,000/- per case (separately for each mutual fund)

(l) Collection of Profit Coupons on Government Securities Issued by Other Banks/National Savings Centers Under Lien to Us
Penal Charges in case of overdue of FIM, CF Pledge
Rs. 1,000 flat per replacement

Replacement of securities under lien to the bank
2% per annum over and above normal mark-up rate

Late payment of instalments Commercial TF (If TF is to be repaid on amortisation basis)
0.1% per day of the overdue instalment amount.

LOAN PROCESSING FEE

Corporate & Commercial SME
0.12% of facility OR Minimum Rs. 18,000/-, whichever is higher

(m) Initial Review of Credit Facilities
0.12% of facility OR Minimum Rs. 6,000/-, whichever is higher

(n) Interim review/enhancements/one off transaction
0.06% of facility amount OR Min. Rs. 9,000/- whichever is higher.

(o) Temporary Extension of Credit Facilities
0.06% of facility amount OR Rs. 3,000/- whichever is higher.
p) 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.

q) Issuance of No Objection for vacation of charge

r) Credit reports issued on behalf of Client

s) Nominal fee for Pledge call option

t) Cash Collection Services

   - eCIB Service Charges:
     i) Per Report Charges: Rs 50/-
     ii) Per Search Charges: Rs 10/-
     iii) Login Session Charges:
         a) For First 15 minutes: Rs 0.25/minute
         b) More than 15 minutes: Rs 1/minute

iv) Hard copy of report generated by SBP on the request of member financial institutions, when due to technical reasons they are unable to access the online facility.

D) STANDING INSTRUCTIONS FEE

   i) Standing Instruction fee:

   D) STANDING INSTRUCTIONS FEE

   j) Account to Account transfer

   E) PROPRIETARY ATM/VISA/MASTERCARD DEBIT CARD CHARGES

   i) ATM cash withdrawal charges:

   j) Chip Maintenance Charges (Chip Debit Cards)

   iii) Proprietary Card Issuance Fee

   EMV PayPak Classic:

   iv) Visa Debit Card Issuance Fee

   v) Visa Debit Card Issuance Fee

   Classic

   Classic Supplementary

   Gold

   Gold Supplementary

   Platinum

   Platinum Supplementary

   Visa Signature Debit Card

   Visa Prepaid Card Annual fee

   - Processing fee Rs. 5,000/-

   - Processing fee Rs. 5,000/-

   - Processing fee Rs. 3,000/-

   - Actual

   - Rs. 2,000/- per month (Conditions Apply)

   - Rs 50/-

   - Rs 10/-

   - Rs 10/-

   - Rs 0.25/minute

   - Rs 1/minute

   - Rs 150/report

   - 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. 80/-

   - Postage/Courier Charges
     i) within city Rs. 90/-
     ii) outside city Rs. 180/-

   - Rs. 125/- (Not Applicable on Current Accounts)

   - Free on JS Bank ATMs

   - Rs. 18.5/- (other Bank ATMs), unless waived as per product features

   - Rs. 600/- per annum

   - NIL

   - Rs.1,000/-

   - NIL

   - Rs.1,300/-

   - Rs.650/-

   - Rs. 2,600/-

   - Rs. 1,300/-

   - Rs. 4,800/-

   - Rs. 2,400/-

   - Rs. 18,000/-

   - Rs. 1,000/-
vi) Visa Signature reissuance
   Classic reissuance: Rs. 1,700/-(Principal & Supplementary Cards)
   Gold reissuance: Rs. 2,400/-(Principal & Supplementary Cards)
   Visa Signature reissuance: Rs. 10,800/-(Principal & Supplementary Cards)
   Visa Prepaid card reissuance: Rs. 850/-
   Platinum reissuance: Rs. 1,700/-(Principal & Supplementary Cards)
   Classic to Gold upgrade: Rs. 1,700/-(Principal & Supplementary Cards)
   Gold to Platinum upgrade: Rs. 2,800/-(Principal & Supplementary Cards)
   Classic to Platinum upgrade: Rs. 2,800/-(Principal & Supplementary Cards)

vii) International ATM Cash Withdrawal
   Rs. 1,000/- per transaction or 4% whichever is higher

MasterCard Debit Card
   MasterCard Debit Card issuance Fee: Nil
   MasterCard Annual Fee:
   - MasterCard Gold: Rs. 1,450/-
   - MasterCard Gold Supplementary: Rs. 700/-
   - MasterCard Titanium: Rs. 2,200/-
   - MasterCard Titanium Supplementary: Rs. 1,300/-
   - MasterCard Platinum: Rs. 4,800/-
   - MasterCard Platinum Supplementary: Rs. 2,400/-
   - MasterCard World: Rs. 20,000/-
   - MasterCard Prepaid Card Annual fee: Rs. 1,100/-
   - MasterCard Prepaid card reissuance: Rs. 800/-
   - MasterCard Gold reissuance: Rs. 950/-(Principal & Supplementary Cards)
   - MasterCard Titanium reissuance: Rs. 1,650/-(Principal & Supplementary Cards)
   - MasterCard World reissuance: Rs. 1,650/-(Principal & Supplementary Cards)
   - MasterCard Gold to Titanium upgrade: Rs. 1,650/-(Principal & Supplementary Cards)
   - MasterCard Titanium to MasterCard Platinum/Gold upgrade: Rs. 3,000/-(Principal & Supplementary Cards)
   - Visa Debit to Mastercard (switching fee): Free

xii) Balance Inquiry
   Free

xiii) Mini Statement
   Free

xiv) Retrieval Charges
   Rs. 700/- per annum

xv) Arbitration/Charge Back
   USD 500/-

xvi) Card Capture (International)
   USD 15/-

xvii) Visa Debit Card Internet Activation Charges
   Rs. 350/- per annum

xviii) Visa Debit Card Limit Enhancement Annual Fee
   Rs. 700/- per annum

xix) Visa Debit Card Direct Funds Transfer
   3% of transaction amount

H. eBANKING SERVICES

i) SMS Alerts
   Rs. 1,900 per annum

ii) SMS Alerts Digital Transactions
   Free

iii) Payment Card Transactional SMS Alerts
   Rs. 0.4 per sms

iv) eStatements
   Free

v) Internet Banking Registration
   Free

vi) Utility Bills Payment Service (UBPS)
   Through ATM: Rs. 145/- per transaction
   Through Mobile & Internet Banking: Rs. 110/- per transaction
   Rs. 1,750/- per annum

vii) Mobile Banking
G) CALL CENTRE AND IVR SERVICES
(0800-011-22)

Balance Inquiry
Mini statement (voice and fax)
MasterCard/Visa Debit PIN issuance
and change
TPIN issuance and change
MasterCard/Visa Debit Card Blocking
Free
Free
Free
Free
Free

H) MISCELLANEOUS CHARGES
1) Stop payment of Cheques drawn on us

ii) Duplicate Statement
Rs. 35/- per statement
Rs. 40/- each
Rs. 50/-

iii) Duplicate Advices
Rs. 500/-

iv) Balance Certificates
Rs. 200/- (per cheque plus govt. duties)

v) Confirmation of balances to Auditors
Rs. 1,400/- (NIL for JS Asaan Current Account & JS Asaan Savings Account & PLS Rupee Savings Account)

vi) Issuance of counter cheque
For Local Currency Accounts
Rs. 550/- for one cheque
Rs. 850/- for multiple cheques in a cheque book/ Entire cheque book
For Foreign Currency Accounts
USD 5/- per cheque

vii) Account closure charges
Rs. 1,400/- (NIL for JS Asaan Current Account & JS Asaan Savings Account & PLS Rupee Savings Account)

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
Rs. 160/- (per certificate)

ix) Miscellaneous Certificates
Rs. 5,500/- per annum or security deposit of Rs.45,000/-
Rs. 8,500/- per annum or security deposit of Rs.75,000/-
Rs. 9,500/- per annum or security deposit of Rs. 90,000/-
Rs. 10,000/- per annum or security deposit of Rs. 100,000/-
Rs. 15,000/- per annum or security deposit of Rs. 120,000/-
Late fee of 10% will apply if fees are not paid within 30 days of renewal
Rs. 8,500/- plus actual expenses

x) Safe Deposit Lockers
a) Small
b) Medium
c) Large
d) Private - Small
d) Private - Large
Rs. 4,500/-
Rs. 6,500/-
Rs. 7,500/-

xi) Safe Deposit Breaking Charges
Rs. 120/- within city
Rs. 220/- outside city

xii) Key Deposit (refundable upon surrender of locker)
a) Small
b) Medium
c) Large
Rs. 28 per leaf (if average balance is below Rs. 50,000)
Rs. 14 per leaf (for first cheque book or if average balance is above Rs. 50,000)
Rs.50/- per month if Average Balance is below PKR 50,000/-. (Excluding all LCY Current Accounts)
except on Kamiyab Business Account, PLS Savings, BBA, JS Asaan Current Account, Rupee Current Account, JS Platinum Business Account and JS Premium Current Account
Rs. 650/- per Cheque

xiii) Postage/ courier charges on drafts/Pay orders/other documents
Rs. 28 per leaf (if average balance is below Rs. 50,000)
Rs. 14 per leaf (for first cheque book or if average balance is above Rs. 50,000)
Rs.50/- per month if Average Balance is below PKR 50,000/-. (Excluding all LCY Current Accounts)
Free for all accounts

xiv) Issuance of Chequebooks
Rs. 50/- per scrip- Maximum Rs.1,000/-
<table>
<thead>
<tr>
<th>Fee for issuance of confirmation/investment certificate against Government securities (SSC's, DSC's, USDB's)</th>
<th>Rs. 575/- per certificate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excise/ Stamp Duty</td>
<td>As per regulations</td>
</tr>
<tr>
<td>Custodial Services Charges on Investment Portfolio Security Accounts (IPS) with SBP</td>
<td>No charges</td>
</tr>
<tr>
<td>IPS Transfer charges Balance Upto Rs. 1mn per issue</td>
<td>0.020% per issue</td>
</tr>
<tr>
<td>IPS Transfer charges Balance more than Rs. 1mn per issue</td>
<td>Rs. 1,000/- flat per transaction</td>
</tr>
<tr>
<td>IPS Transfer charges IPS Transfer charges</td>
<td>Rs. 600/- per annum</td>
</tr>
<tr>
<td>Hold Mail</td>
<td>Rs. 600/- per annum</td>
</tr>
<tr>
<td>FEE WAIVERS</td>
<td>Rs. 250,000/- and above</td>
</tr>
<tr>
<td>JS Business Raabta Current Account Monthly Average Balance Chequebook Issuance **</td>
<td>If Average Balance of Rs. 250,000 and above: Free - chequebook of up to 100 leaves.</td>
</tr>
<tr>
<td>Internet Banking</td>
<td>If Average Balance is below Rs. 250,000: Charges as per SOC</td>
</tr>
<tr>
<td>Platinum Debit card annual fee **</td>
<td>Free</td>
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<tr>
<td>Inter-city clearing</td>
<td>Free</td>
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<tr>
<td>Same day clearing</td>
<td>As per SOC</td>
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<tr>
<td>SMS Alerts **</td>
<td>As per SOC</td>
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<tr>
<td>Mobile Banking</td>
<td>Free</td>
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<tr>
<td>Cancellation of PO/DD</td>
<td>Free</td>
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<tr>
<td>Collection Cheque (Local)</td>
<td>As per SOC</td>
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<td>Retained Mail</td>
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<tr>
<td>Stop Payment</td>
<td>As per SOC</td>
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<tr>
<td>Courier / Postage</td>
<td>As per SOC</td>
</tr>
<tr>
<td>Statement Issuance</td>
<td>As per SOC</td>
</tr>
<tr>
<td>Balance Certificate</td>
<td>As per SOC</td>
</tr>
</tbody>
</table>

*Applicable for Individuals, Sole Proprietorships, Partnerships, Public and Private Limited companies

** Waiver of charges are on the basis of average balance of the previous month. 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.

*** Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances

<table>
<thead>
<tr>
<th>JS Privilege Raabta Current Account Monthly Average Balance Chequebook Issuance *</th>
<th>Rs. 250,000/- and above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet Banking</td>
<td>If Average Balance of Rs. 250,000 and above: Free - chequebook of up to 100 leaves.</td>
</tr>
<tr>
<td>Pay Orders</td>
<td>If Average Balance is below Rs. 250,000: Charges as per SOC</td>
</tr>
<tr>
<td>Platinum Debit card annual fee *</td>
<td>Free</td>
</tr>
<tr>
<td>Inter-city clearing</td>
<td>Free</td>
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<tr>
<td>Same day clearing</td>
<td>As per SOC</td>
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<tr>
<td>SMS Alerts *</td>
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<td>Courier / Postage</td>
<td>As per SOC</td>
</tr>
<tr>
<td>Statement Issuance</td>
<td>As per SOC</td>
</tr>
</tbody>
</table>
### iii) JS Pearl Raabta Current Account

- **Monthly Average Balance:** Rs. 150,000/- and above
- **Chequebook Issuance:** As per SOC
- **Internet Banking:** Free
- **Titanium MasterCard/Gold Debit card annual fee:** Free
- **Inter-city clearing:** As per SOC
- **Same day clearing:** As per SOC
- **SMS Alerts:** As per SOC
- **Mobile Banking:** Free
- **Cancellation of PO/DD:** As per SOC
- **Collection Cheque (Local):** As per SOC
- **Retained Mail:** As per SOC
- **Stop Payment:** As per SOC
- **Courier / Postage:** As per SOC
- **Statement Issuance:** As per SOC
- **Balance Certificate:** As per SOC

*Waiver of charges is on the basis of average balance of the previous month. 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.

**Waiver of charges is on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances.*

### iv) JS Premier Raabta Current Account

- **Monthly Average Balance:**
  - **Rs. 150,000/- and above**
  - **Cheque Book Issuance:** As per SOC
  - **Internet Banking:** Free
  - **Pay Orders:** 2 per month
  - **Classic Debit Card Annual Fee:** Free
  - **Inter-city Clearing:** As per SOC
  - **Same Day Clearing:** As per SOC
  - **SMS Alerts:** Free
  - **Mobile Banking:** As per SOC
  - **Cancellation of P.O./D.D.:** As per SOC
  - **Collection Cheque (Local):** As per SOC
  - **Retained Mail:** As per SOC
  - **Stop Payment:** As per SOC
  - **Courier/Postage:** As per SOC
  - **Statement Issuance:** As per SOC
  - **Balance Certificate:** As per SOC

*Waiver of Charges is on the basis of average balance of the previous month. 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.

**Waiver of Charges is on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances.*
Monthly Average Balance
Chequebook Issuance *
Internet Banking
Debit card annual fee *
Inter-city clearing
Same day clearing
SMS Alerts *
Mobile Banking
Cancellation of PO/DD
Collection Cheque (Local)
Retained Mail
Stop Payment
Courier / Postage
Statement Issuance
Balance Certificate

* Waiver of charges are on the basis of average balance of the previous month. 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.

** Waiver of charges are on the basis of average balance of the previous month. For accounts opened during the month, charges will be reversed on day-end balances.

iv) JS Platinum Business Account*
a) Monthly Average Balance
b) Chequebook Issuance **

c) Internet Banking

d) Platinum MasterCard/VISA Debit card annual fee **
e) Inter-city Clearing
f) Same Day Clearing
g) SMS Alerts **
h) ATM Cash Withdrawal Fee (1-Link & M-Net) ***
i) Issuance of Pay Order **
j) Cancellation of PO/DD
k) Collection Cheque (Local)
l) Retained Mail
m) Stop Payment
n) Courier / Postage
o) Statement Issuance
p) Balance Certificate

Rs. 75,000/- and above
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vii) JS Premium Current Account

**Monthly Average Balance:**

a) Cheque Book Issuance

b) Internet Banking

c) Titanium MasterCard/Gold VISA Debit card annual fee **

d) Intercity Clearing

e) Same Day Clearing

f) Lockers* (Rental)

g) ATM Cash Withdrawal Fee (1Link & MNet)

h) Issuance of Pay Order**

i) Cancellation of P.O./D.D.

---

**Monthly Average Balance:**

- 1st cheque book Free (50 leaves), regardless of average balance
- Free
- Free
- Free
- Free
- Free
- Free (1Link & MNet)
- Free
- Free
- Free
- Free
- Free
- Subject to availability of vacant lockers at the branch where the account is maintained.
- Waiver of Charges is on the basis of average balance of the previous month. Charges will be applied based on average balance of first completed month. In case of account opened in the current month, waivers will be applied based on actual balance in the account.

---

viii) Kamiyab Business and LCY Current Account

**Monthly Average Balance ***

- Rs. 100,000/- and above

a) Counter Cheques

b) Collection Cheque (Local)

c) Retained Mail

d) Stop Payment

e) Cheque Book Issuance

f) Issuance of P.O./D.D.

g) Courier/Postage

h) Statement Issuance

i) Balance Certificate

j) Lockers* (Rental)

k) MasterCard Gold/VISA Classic Debit card annual fee **

l) Intercity Clearing

m) Same Day Clearing

n) Cancellation of P.O./D.D.

---

**Monthly Average Balance:**

- Rs. 100,000/- and above

- Free
- Free
- Free
- Free
- Free (up to 100 leaves)
- Free
- Free
- Free
- One Small Locker 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 is on the basis of average balance of the previous month. In case of account opened in the current month, waivers will be allowed based on actual balance in the account.
ix) JS Elite Current Account
   a) Cheque Book Issuance
   b) Internet Banking
   c) MasterCard Gold/Classic VISA Debit card annual fee
   d) ATM Cash Withdrawal Fee (1Link & MNet)
   e) SMS Alerts
   f) IBFT
   g) Mobile Banking

   1st cheque book Free (10 leaves)
   Free
   Free
   Free (Charges to be reversed every day)
   Free for 1st three months
   Free
   Subsidized @ Rs. 825/- per annum

x) JS Elite Plus Current Account
   a) Cheque Book Issuance
   b) Internet Banking
   c) Titanium MasterCard/Gold VISA Debit card annual fee
   d) ATM Cash Withdrawal Fee (1Link & MNet)
   e) SMS Alerts
   f) IBFT
   g) Pay Order
   h) Mobile Banking

   Up to 4 cheque books per year (25 leaves)
   Free
   Free
   Free (Charges to be reversed every day)
   Free for 1st three months
   Free
   Free
   Free

xi) Rupee Plus Savings Account Special Deposit Account
   Monthly Average Balance***
   a) Counter Cheques
   b) Collection Cheque (Local)
   c) Retained Mail
   d) Stop Payment
   e) Cheque Book Issuance
   f) Issuance of P.O./D.D.
   g) Courier/Postage
   h) Statement Issuance
   i) Balance Certificate
   j) Lockers* (Rental)
   k) MasterCard Gold/VISA Classic Debit card annual fee***
   l) Intercity Clearing
   m) Same Day Clearing
   n) Telebanking Services

   Rs. 250,000/- and above
   2 free per month
   2 free per month
   Free
   Free
   Free 1st cheque book (up to 50 leaves)
   2 free per month
   Free
   Free
   One Small Locker 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 month. In case of account opened in the current month waivers will be allowed based on actual balance in the account.