

JS BANK - COMPREHENSIVE INFORMATION DOCUMENT

For RAG System / Voice Assistant Knowledge Base

Effective Period: January 01, 2026 - June 30, 2026

SECTION 1: ABOUT JS BANK

1.1 Bank Overview

JS Bank is a leading commercial bank in Pakistan, offering a full suite of banking services including retail banking, corporate banking, digital banking, and Islamic banking solutions. The bank operates through a nationwide network of branches and ATMs, providing 24/7 digital banking services to customers across Pakistan.

Key Information:

- **Headquarters:** Karachi, Pakistan
- **Customer Service Hotline:** 111-1-JS-BANK (111-1-57-2265)
- **Email Support:** customercare@jsbl.com
- **Digital Banking Support:** digitalbanking@jsbl.com
- **Operating Hours (Branches):** Monday-Friday 9:00 AM - 5:00 PM, Saturday 9:00 AM - 1:00 PM
- **Call Center Hours:** 24/7 availability
- **SWIFT Code:** JSBLPKKA
- **Bank Code:** 2222

1.2 Branch Network

JS Bank maintains over 100 branches across major cities in Pakistan including Karachi, Lahore, Islamabad, Rawalpindi, Faisalabad, Multan, Peshawar, Quetta, and other key urban centers. The bank also operates a network of over 250 ATMs nationwide, all providing cash withdrawal, balance inquiry, mini statement, and utility bill payment services.

1.3 Digital Banking Channels

- **JS Mobile App:** Available on iOS and Android
- **Internet Banking Portal:** Accessible at www.jsbl.com
- **USSD Banking:** Dial *2222# from any mobile phone
- **WhatsApp Banking:** Send "Hi" to +92-300-2222-111
- **ATM Services:** 24/7 cash withdrawal, deposits, transfers, and bill payments

SECTION 2: ACCOUNT TYPES & FEATURES

2.1 Savings Accounts

JS Savings Account (Regular)

Eligibility: Pakistani nationals and residents aged 18 and above

Minimum Opening Balance: Rs. 5,000

Minimum Balance Requirement: Rs. 5,000 (charges apply if balance falls below)

Profit Rate: 8.5% per annum (subject to change quarterly)

Features:

- Free debit card (PayPak Classic)
- Free first chequebook (25 leaves)
- Free mobile and internet banking
- Free unlimited ATM withdrawals at JS Bank ATMs
- Free IBFT up to Rs. 25,000 per month
- Monthly profit credit
- Zakat deduction applicable (unless exemption certificate provided)

Low Balance Charges: Rs. 500 per month if balance falls below Rs. 5,000

JS Premium Savings Account

Eligibility: Pakistani nationals with minimum Rs. 50,000 deposit

Minimum Opening Balance: Rs. 50,000

Minimum Balance Requirement: Rs. 50,000

Profit Rate: 9.25% per annum (tiered - higher balances earn higher rates)

Features:

- Free Visa/Mastercard Gold debit card
- Priority customer service
- Free chequebook (first 50 leaves)
- Free locker facility (small size, subject to availability)
- Relationship manager assigned
- Free account statements and certificates

- No low balance charges for first 6 months

Profit Tiers:

- Rs. 50,000 - Rs. 500,000: 9.25% p.a.
- Rs. 500,001 - Rs. 2,000,000: 9.50% p.a.
- Above Rs. 2,000,000: 9.75% p.a.

JS Youth Saver (Age 18-30)

Eligibility: Pakistani nationals aged 18-30 years

Minimum Opening Balance: Rs. 1,000

Minimum Balance Requirement: Rs. 1,000

Profit Rate: 8.75% per annum

Special Features:

- Zero account maintenance charges
- Free debit card (first year)
- Exclusive youth banking lounge access at select branches
- Discounts on partner merchant outlets
- Free financial literacy webinars and workshops

JS Kids Account (Minor Account)

Eligibility: Children aged 0-17 years (operated by parent/guardian)

Minimum Opening Balance: Rs. 500

Profit Rate: 9.0% per annum

Features:

- No monthly charges
- Educational savings goals feature in mobile app
- Birthday bonus (Rs. 500 credit on child's birthday)
- Automatically converts to Youth Saver at age 18

2.2 Current Accounts

JS Business Current Account

Target Customers: Sole proprietors, partnerships, private limited companies

Minimum Opening Balance: Rs. 25,000

Average Balance Requirement: Rs. 25,000 per quarter

Features:

- Unlimited chequebook facility
- Free business debit card
- Overdraft facility available (subject to approval)
- Bulk payment processing
- Trade finance services
- Cash deposit up to Rs. 500,000 per day free
- Dedicated relationship manager
- Free digital banking access

Charges:

- Below Minimum Balance: Rs. 1,000 per month
- Cash Handling (above Rs. 500,000): 0.12% of excess amount

JS Professional Current Account

Target Customers: Doctors, lawyers, engineers, consultants, freelancers

Minimum Opening Balance: Rs. 15,000

Average Balance Requirement: Rs. 15,000 per quarter

Features:

- 50 free cheque leaves quarterly
- Free Visa Classic debit card
- Free certificate issuance (2 per month)
- Preferential rates on personal loans
- Below minimum balance charges waived for first year

2.3 Islamic Banking Accounts

JS Amanat Savings (Islamic)

Shariah Compliance: Fully Shariah-compliant savings product

Profit Mechanism: Mudarabah-based profit sharing

Minimum Balance: Rs. 10,000

Expected Profit Rate: 8.25% per annum (indicative, not guaranteed)

Features:

- All features similar to regular savings account
- Profit calculated on daily basis, paid monthly
- No interest-based transactions
- Zakat auto-deduction option available
- Shariah Advisory Board certified

SECTION 3: SCHEDULE OF CHARGES

3.1 General Banking & Account Services

Service Description	Charges (PKR)
Cheque Book Issuance (First 10/25 leaves)	Free (Select Accounts)
Cheque Book Issuance (Subsequent)	Rs. 30 per leaf
Stop Payment of Cheque (per instrument)	Rs. 500
Stop Payment (Series)	Rs. 1,000
Cheque Return (Insufficient Funds - Inward)	Rs. 1,500 per instrument
Cheque Return (Outward - own account)	Rs. 1,200 per instrument
Pay Order / Demand Draft Issuance (Account Holder)	Rs. 400
Pay Order / Demand Draft Issuance (Walk-in Customer)	Rs. 600
Pay Order / Demand Draft Cancellation	Rs. 500
Account Maintenance Certificate	Rs. 400
Balance Certificate	Rs. 400
No Objection Certificate (NOC)	Rs. 800
Statement of Account (Paper - courier)	Rs. 35 per statement
Statement of Account (Digital / E-Statement)	Free
Account Closure (Within 6 months of opening)	Rs. 1,000
Account Closure (After 6 months)	Free
Locker Fee (Small)	Rs. 4,500 per annum
Locker Fee (Medium)	Rs. 6,500 per annum
Locker Fee (Large)	Rs. 8,500 per annum
Key Deposit (Refundable)	Rs. 5,000 - Rs. 10,000
Locker Breaking Charges (Lost Key)	Rs. 15,000 + Actual Cost
Duplicate Statement Request (Per Year)	Rs. 100 per year
Account Reactivation (Dormant Account)	Rs. 500

Note: All charges are subject to applicable Federal Excise Duty (FED) and Sales Tax. FED is currently 13% in Sindh and 16% in other provinces, subject to change by Government of Pakistan.

3.2 Debit Card Charges

Annual & Issuance Fees

Card Category	Annual / Issuance Fee (PKR)
PayPak Classic	Rs. 1,400
PayPak Gold	Rs. 1,800
Visa / Mastercard Classic	Rs. 2,200
Visa / Mastercard Gold	Rs. 3,500
Visa / Mastercard Platinum	Rs. 6,500
Visa Signature / World Debit	Rs. 15,000
Card Replacement (Standard - lost/damaged)	Same as Annual Fee
Card Replacement (Upgrade)	Difference in annual fee
Emergency Card Replacement (International)	USD 200 equivalent

Transaction Fees

Transaction Type	Charges
Domestic POS Transaction	Free
Domestic Online Transaction	Free
International Transaction Fee (POS/Web)	4.5% + FED
Foreign Currency Cash Withdrawal (Int'l ATM)	Rs. 1,000 or 4% (whichever is higher)
Declined Transaction (Int'l - Insufficient Funds)	USD 2 or equivalent
PIN Regeneration	Rs. 200
Card Activation (Branch)	Free
Express Card Delivery	Rs. 500

3.3 Digital Banking, ATM & SMS Alerts

Transaction Type	Charges (PKR)
Cash Withdrawal (JS Bank ATM)	Free
Cash Withdrawal (1-Link / M-Net Member Bank ATM)	Rs. 23.44 per transaction
Cash Withdrawal (Non-Member ATM)	Rs. 35 per transaction
Balance Inquiry (JS Bank ATM)	Free
Balance Inquiry (Non-JS ATM)	Rs. 3.13 per inquiry
Mini Statement (JS Bank ATM)	Free
Mini Statement (Non-JS ATM)	Free / Rs. 5
SMS Alerts (Digital Banking)	Rs. 180 per month (after 3-month trial)
Internet / Mobile Banking Subscription	Free
IBFT (Inter-Bank Funds Transfer) - Up to 25k/month	Free

Transaction Type	Charges (PKR)
IBFT - Above 25k/month	0.1% of amount (Min Rs. 200, Max Rs. 500)
Raast P2P Transfer	Free (unlimited)
Raast QR Payment	Free
Utility Bill Payment (App/ATM)	Free
Mobile Top-Up (App)	Free
Fund Transfer to Own Account	Free
Fund Transfer to Third Party (Same Bank)	Free
Standing Instruction Setup	Rs. 300 per instruction

3.4 Government Levies & Withholding Tax (WHT)

Important Note: These taxes are collected on behalf of Federal Board of Revenue (FBR) and are subject to change without prior notice from the bank. Rates differ for tax filers and non-filers.

Transaction / Category	Filer Rate	Non-Filer Rate
Cash Withdrawal > Rs. 50,000 (Aggregate/Day)	0% (Exempt)	0.60%
Banking Instruments (PO/DD) Issuance against Cash	0% (Exempt)	0.60%
International Card Transactions (Advance Tax)	5%	10%
Profit on Debt / Savings (WHT)	15%	30%
Cash Deposit > Rs. 1,000,000 (Monthly Aggregate)	0%	0.60%

How to Become a Tax Filer:

File your annual income tax return with FBR and obtain an Active Taxpayer Status (ATS). Provide your updated CNIC and NTN to the bank to avail filer rates.

3.5 Trade & Business Finance (Indicative)

Service	Charges
Letter of Credit (LC) Opening	0.40% per quarter (Min Rs. 2,000)
LC Amendment	Rs. 1,500 + SWIFT charges
LC Cancellation	Rs. 1,500
Bank Guarantee Issuance	0.50% per quarter (Min Rs. 3,000)
Export Collection (Documentary)	Rs. 1,000 Flat
Foreign Inward Remittance	Free (if proceeds credited to account)
Foreign Outward Remittance	0.25% (Min Rs. 1,000, Max Rs. 5,000)

Service	Charges
Foreign Currency Account Maintenance	Rs. 300 per month
Currency Conversion Charges	1.5% of transaction value

SECTION 4: LOAN PRODUCTS

4.1 Personal Loans

JS Personal Finance

Loan Amount: Rs. 100,000 to Rs. 5,000,000

Tenure: 12 to 60 months

Markup Rate: 17% - 22% per annum (reducing balance)

Processing Fee: 1.5% of loan amount + FED

Eligibility:

- Salaried individuals with min. 1 year employment
- Minimum monthly income: Rs. 40,000
- Age: 21 to 60 years at loan maturity
- Company must be on JS Bank's approved list

Required Documents:

- CNIC copy
- Last 3 months' salary slips
- Last 6 months' bank statement
- Latest electricity bill
- Company employment letter

Key Features:

- Flexible repayment options
- Insurance coverage included in EMI
- No collateral required
- Quick approval (48-72 hours)
- Online application available

JS Education Loan

Purpose: Higher education expenses (local and international)

Loan Amount: Up to Rs. 3,000,000

Tenure: Up to 84 months

Markup Rate: 14% - 18% per annum

Moratorium Period: Up to 24 months (during study period)

Features:

- Covers tuition fees, accommodation, books
- Parental guarantee required for students
- Grace period after course completion
- Insurance coverage optional

4.2 Auto Finance

JS Auto Loan

Vehicle Types: New and used cars (up to 5 years old)

Financing: Up to 80% of vehicle value

Loan Amount: Rs. 500,000 to Rs. 10,000,000

Tenure: 12 to 60 months

Markup Rate: 18% - 24% per annum (KIBOR-based, floating)

Down Payment: Minimum 20%

Processing Fee: 1% of loan amount

Eligibility:

- Salaried or self-employed individuals
- Minimum income: Rs. 50,000 per month
- Age: 21 to 65 years

Required Documents:

- CNIC, Income proof, Bank statements
- Vehicle quotation/invoice
- Vehicle registration (for used cars)

Insurance: Comprehensive vehicle insurance mandatory

4.3 Home Finance

JS Home Loan

Purpose: Purchase, construction, renovation of residential property

Financing: Up to 85% of property value

Maximum Loan: Rs. 50,000,000

Tenure: Up to 25 years

Markup Rate: KIBOR + 3% to 5% (floating) or fixed rate option

Processing Fee: 1% of loan amount (Min Rs. 50,000)

Eligibility:

- Pakistani nationals and overseas Pakistanis
- Age: 25 to 60 years (at loan maturity: up to 65 years)
- Minimum monthly income: Rs. 100,000
- Property must be in urban/approved areas

Features:

- Islamic finance option available (Diminishing Musharaka)
- Property insurance required
- Life insurance included in EMI
- Partial prepayment allowed (with charges)
- Refinancing facility available

Additional Charges:

- Valuation Fee: Rs. 10,000 - Rs. 25,000
- Legal Documentation: Rs. 15,000 - Rs. 30,000
- Property Insurance: 0.15% - 0.25% of property value annually

4.4 Business Loans

JS SME Finance

Target: Small and Medium Enterprises

Loan Amount: Rs. 500,000 to Rs. 25,000,000

Tenure: Up to 7 years

Markup Rate: 16% - 21% per annum

Purpose: Working capital, machinery, business expansion

Eligibility:

- Business operational for minimum 2 years
- Audited financial statements required
- Collateral/security required
- Business must be registered with relevant authorities

Features:

- Flexible repayment schedules
- Seasonal repayment options for agricultural businesses
- Equipment financing available
- Trade finance linkage

SECTION 5: CREDIT CARDS

5.1 Credit Card Variants

JS Classic Credit Card

Annual Fee: Rs. 3,500 (first year waived on select campaigns)

Supplementary Card Fee: Rs. 1,500

Credit Limit: Rs. 50,000 to Rs. 500,000

Profit Rate: 2.95% per month (35.4% per annum)

Features:

- Worldwide acceptance (Visa/Mastercard)
- Rewards program (1 point per Rs. 100 spent)
- Free travel insurance (up to USD 50,000)
- 45-day interest-free period
- EMI facility available

JS Gold Credit Card

Annual Fee: Rs. 6,000

Credit Limit: Rs. 200,000 to Rs. 1,000,000

Profit Rate: 2.75% per month

Premium Features:

- Enhanced rewards (1.5 points per Rs. 100)
- Airport lounge access (4 visits per year)
- Concierge services
- Emergency card replacement worldwide
- Higher cash advance limit (40% of credit limit)

JS Platinum Credit Card

Annual Fee: Rs. 12,000

Credit Limit: Rs. 500,000 to Rs. 3,000,000

Profit Rate: 2.50% per month

Exclusive Features:

- Premium rewards (2 points per Rs. 100)
- Unlimited airport lounge access globally
- Golf course access
- Travel and lifestyle concierge
- Complimentary travel insurance (up to USD 200,000)
- Dedicated relationship manager

5.2 Credit Card Charges

Fee Type	Amount
Late Payment Fee	Rs. 1,500 (if outstanding > Rs. 5,000)
Overlimit Fee	Rs. 1,000
Cash Advance Fee	3% of amount (Min Rs. 500)
Cash Advance Profit Rate	3.5% per month (no interest-free period)
Returned Payment Fee	Rs. 1,200
Card Replacement (lost/stolen)	Rs. 500
Copy of Sales Draft	Rs. 300 per copy
International Transaction Markup	3.5% + applicable taxes
Balance Transfer Fee	2% of transferred amount
EMI Processing Fee	Rs. 1,000 per conversion

5.3 Rewards Program

JS Rewards Points:

- Classic Card: 1 point per Rs. 100
- Gold Card: 1.5 points per Rs. 100
- Platinum Card: 2 points per Rs. 100

Redemption Options:

- Travel bookings (flights, hotels)
- Shopping vouchers
- Fuel vouchers
- Cashback to account
- Charity donations

Points Validity: 24 months from earning date

SECTION 6: DIGITAL BANKING SERVICES

6.1 JS Mobile Banking App

Key Features:

- Account balance and transaction history
- Fund transfers (Inter-bank and Intra-bank)
- Bill payments (utilities, mobile, internet, education)
- Mobile top-up
- Raast P2P payments via QR code
- Cardless cash withdrawal
- Cheque book request
- Card management (block/unblock, limits)
- ATM/Branch locator
- Exchange rate calculator
- Loan application and tracking
- Fixed deposit booking
- Biometric login (fingerprint/face recognition)

Security Features:

- Two-factor authentication
- Transaction alerts via SMS/email
- Device binding
- Auto logout after inactivity
- Secure encryption (256-bit SSL)

Download: Available on Google Play Store and Apple App Store

6.2 Internet Banking

Access: www.jsbl.com/internet-banking

Features:

- All mobile app features plus:
- Bulk payment processing (CSV upload)

- Standing instruction setup
- Detailed transaction reports (custom date range)
- Tax certificate downloads
- E-statement archive (up to 7 years)

Login Credentials:

- User ID (account number or custom ID)
- Password (alphanumeric, min. 8 characters)
- OTP verification for high-value transactions

6.3 USSD Banking (Dial *2222#)

Services Available:

- Balance inquiry
- Mini statement
- Bill inquiry
- Mobile top-up
- Fund transfer
- Raast P2P transfer

Benefits:

- No internet required
- Works on all mobile phones
- Available 24/7
- Secure PIN-based authentication

6.4 WhatsApp Banking

How to Use: Send "Hi" to +92-300-2222-111

Services:

- Balance inquiry
- Mini statement
- Nearest ATM/branch location
- Exchange rates
- Product information

- Complaint registration

SECTION 7: REMITTANCE SERVICES

7.1 Inward Remittances (Receiving Money from Abroad)

Free Services:

- Home remittances credited to account (no charges)
- Instant credit facility for select corridors
- SMS notification on credit
- Competitive exchange rates

Supported Channels:

- MoneyGram
- Western Union
- Xpress Money
- Direct bank transfers (SWIFT)
- Ria Money Transfer

How to Receive:

1. Sender initiates transfer using your JS Bank account details
2. Bank receives funds via correspondent banking network
3. Amount credited to your account within 24 hours
4. SMS alert sent to registered mobile number

Required Information for Sender:

- Beneficiary Name (as per CNIC/Bank Account)
- JS Bank Account Number (IBAN format)
- SWIFT Code: JSBLPKKA
- Bank Address: JS Bank Head Office, Karachi, Pakistan

7.2 Outward Remittances (Sending Money Abroad)

Services:

- Foreign currency demand drafts
- Telegraphic transfers (TT)

- Online remittance via mobile app

Charges:

- Processing Fee: 0.25% of amount (Min Rs. 1,000, Max Rs. 5,000)
- SWIFT charges: Rs. 1,500 per transaction
- Correspondent bank charges: As applicable (deducted from transfer)

Process:

1. Visit branch or use mobile app
2. Provide beneficiary details and purpose of remittance
3. Submit required documents (passport, CNIC, source of funds proof)
4. Payment processed within 2-3 working days
5. Transaction reference number provided for tracking

Purpose Codes: Education, family maintenance, medical treatment, business payments, investments (as per SBP regulations)

SECTION 8: FIXED DEPOSIT RECEIPTS (FDRs)

8.1 Conventional Term Deposits

Minimum Amount: Rs. 25,000

Tenure Options: 1 month, 3 months, 6 months, 12 months, 24 months, 36 months

Profit Rates (Indicative - January 2026):

- 1 Month: 9.00% per annum
- 3 Months: 9.50% per annum
- 6 Months: 10.00% per annum
- 12 Months: 10.50% per annum
- 24 Months: 10.75% per annum
- 36 Months: 11.00% per annum

Features:

- Monthly, quarterly, semi-annual or maturity profit payout
- Auto-renewal option
- Premature encashment allowed (with penalty)
- Profit taxable (WHT applicable)
- Can be used as collateral for loans

Premature Encashment Penalty:

- Before 50% of tenure: No profit paid
- After 50% of tenure: Reduced profit at savings account rate

8.2 Islamic Term Deposits (Mudarabah)

Similar features to conventional FDR but based on profit-sharing (Mudarabah) model. Profit rates are indicative and based on bank's performance in Shariah-compliant investments.

SECTION 9: FOREIGN CURRENCY ACCOUNTS

9.1 Foreign Currency Savings Account (FCSA)

Eligible Currencies: USD, EUR, GBP, AED, SAR

Minimum Balance: USD 500 or equivalent

Profit: No profit/interest paid on FCSA

Features:

- Hold foreign currency without conversion
- Freely repatriable
- No withholding tax
- ATM card available (charges apply)

Charges:

- Monthly Maintenance: Rs. 300 or equivalent
- Below minimum balance: Rs. 500 per month

9.2 Foreign Currency Term Deposit

Minimum Amount: USD 5,000 or equivalent

Tenure: 1, 3, 6, 12 months

Profit Rates: Based on LIBOR/international rates (currently 2% - 4% p.a.)

SECTION 10: CUSTOMER SERVICE & SUPPORT

10.1 Contact Channels

24/7 Call Center:

- Phone: 111-1-JS-BANK (111-1-57-2265)
- International: +92-21-111-157-2265
- Email: customercare@jsbl.com
- WhatsApp: +92-300-2222-111

Branch Banking:

- Monday to Friday: 9:00 AM - 5:00 PM
- Saturday: 9:00 AM - 1:00 PM
- Sunday: Closed

Digital Support:

- Live Chat (Mobile App): 24/7
- Email Response Time: Within 24 hours
- Social Media: Facebook, Twitter (@JSBankLimited)

10.2 Complaint Resolution

How to File a Complaint:

1. Call center (111-1-57-2265)
2. Visit nearest branch
3. Email: complaints@jsbl.com
4. Mobile app complaint section
5. Written complaint to branch manager

Resolution Timeline:

- Simple queries: 24-48 hours
- Account/transaction issues: 3-5 working days
- Complex disputes: 10-15 working days

Escalation Matrix:

1. Branch Manager / Call Center
2. Regional Manager
3. Customer Service Head Office
4. Banking Mohtasib (if unresolved after 45 days)

Banking Mohtasib Contact:

- Phone: 080-09100
- Website: www.bnm.gov.pk
- Complaint eligible after 45 days from initial complaint to bank

10.3 Lost/Stolen Card Reporting

Immediate Action Required:

1. Call 111-1-57-2265 immediately to block card
2. Visit branch within 48 hours for written confirmation
3. File FIR with police (for fraudulent transactions)
4. Request card replacement

Liability:

- Zero liability if reported within 24 hours
- Partial liability if reported after 24 hours (subject to investigation)

SECTION 11: ACCOUNT OPENING REQUIREMENTS

11.1 Individual Account (Pakistani National)

Required Documents:

- Original CNIC (valid)
- CNIC photocopy (both sides)
- Recent photograph (passport size)
- Utility bill (not older than 3 months) - for address verification
- Initial deposit as per account type
- Tax Filer/Non-Filer declaration

Process:

1. Visit nearest JS Bank branch
2. Fill account opening form
3. Submit documents
4. Initial deposit
5. Biometric verification
6. Account activated within 24 hours
7. Debit card issued within 5-7 working days

11.2 Individual Account (Overseas Pakistani/Foreign National)

Additional Requirements:

- Valid passport copy
- Valid visa/work permit (for foreign nationals)
- NICOP (for overseas Pakistanis)
- Foreign address proof
- Source of funds declaration

11.3 Corporate/Business Account

Required Documents:

- Company registration certificate
- Memorandum and Articles of Association
- Board resolution for account opening
- List of authorized signatories
- CNICs of all directors
- Recent partnership deed (for partnerships)
- NTN certificate
- Business address proof

Process Time: 5-7 working days after document submission

11.4 Minor Account

Requirements:

- Child's CNIC/B-Form
- Parent/Guardian's CNIC
- Guardian's bank account statement
- Birth certificate
- Relationship proof
- Guardian photograph

SECTION 12: FREQUENTLY ASKED QUESTIONS (FAQs)

General Banking

Q: How can I check my account balance?

A: You can check your balance via JS Mobile App, Internet Banking, ATM, USSD (*2222#), WhatsApp Banking, or by calling 111-1-57-2265.

Q: What is IBAN and where can I find it?

A: IBAN (International Bank Account Number) is a standardized format for your account number used for international and domestic transfers. You can find it on your cheque book, bank statement, or mobile app. It starts with "PK" followed by digits.

Q: How long does it take to open an account?

A: Individual accounts are activated within 24 hours. Corporate accounts take 5-7 working days. You can start using digital banking immediately after account activation.

Q: Can I close my account online?

A: No, account closure requires a branch visit with original CNIC, unused cheque leaves, and debit card surrender. Accounts closed within 6 months incur Rs. 1,000 charge.

Q: What happens if my account balance is below the minimum requirement?

A: A low balance fee of Rs. 500 per month (for regular savings) is charged. Premium accounts have different thresholds.

Cards & Payments

Q: How do I activate my debit card?

A: Activate via ATM (insert card, create PIN), mobile app, or by calling customer service. First-time PIN generation requires ATM visit or branch visit.

Q: What should I do if my card is declined?

A: Check if you have sufficient balance, verify your daily transaction limit, ensure card is not expired, and confirm card is activated for the transaction type (domestic/international).

Q: Can I use my debit card internationally?

A: Yes, Visa/Mastercard debit cards work internationally. Ensure international transactions are enabled (via mobile app or by calling customer service). International transaction charges apply (4.5% + FED).

Q: How can I increase my ATM withdrawal limit?

A: Default limit is Rs. 50,000 per day. You can request an increase via mobile app or branch visit (up to Rs. 200,000 per day subject to account type).

Digital Banking

Q: Is mobile banking safe?

A: Yes, JS Bank uses 256-bit SSL encryption, two-factor authentication, biometric login, and transaction alerts. Never share your PIN/password with anyone.

Q: I forgot my internet banking password. How can I reset it?

A: Click "Forgot Password" on the login page, verify via registered mobile number OTP, and create a new password. Alternatively, call customer service or visit branch.

Q: What is Raast and is it free?

A: Raast is Pakistan's instant payment system. P2P transfers via Raast are completely free and instant 24/7.

Q: Can I pay utility bills through mobile banking?

A: Yes, JS Mobile App supports all major utility companies (electricity, gas, water, telephone), mobile operators, and internet service providers. Payments are free and instant.

Loans & Finance

Q: What is the maximum personal loan I can get?

A: Up to Rs. 5,000,000 depending on your income. Generally, your EMI should not exceed 50% of your net monthly income.

Q: How is loan markup calculated?

A: JS Bank uses reducing balance method. You pay markup only on the outstanding principal amount, so interest burden reduces with each payment.

Q: Can I prepay my loan?

A: Yes, partial or full prepayment is allowed. Charges: 3% of prepaid amount if within first 12 months, 2% if within 24 months, free after 24 months (check specific loan agreement).

Q: How long does loan approval take?

A: Personal loans: 48-72 hours. Auto loans: 5-7 working days. Home loans: 2-3 weeks (subject to property valuation and legal documentation).

Remittances

Q: How do I receive money from abroad?

A: Provide sender with your IBAN, full name (as per CNIC), and SWIFT code (JSBLPKKA). No charges for home remittances. Amount credited within 24 hours.

Q: Can I send money abroad from my account?

A: Yes, visit branch or use mobile app (for select countries). Required documents: passport, CNIC, purpose of remittance proof. Charges: 0.25% + SWIFT fee.

Charges & Fees

Q: Why am I being charged withholding tax on my savings account profit?

A: As per FBR regulations, banks deduct WHT on profit. Filers: 15%, Non-Filers: 30%. File your tax return and update bank to avail filer rate.

Q: What is FED and why is it charged?

A: Federal Excise Duty (FED) is a government tax on banking services. Currently 13% in Sindh, 16% in other provinces. Banks are legally required to collect this on behalf of FBR.

Q: Are there any hidden charges?

A: No. All charges are mentioned in the Schedule of Charges (SOC) available on our website and provided at account opening. Any new charges require 60 days' notice.

Security & Fraud

Q: What should I do if I suspect fraudulent activity on my account?

A: Immediately call 111-1-57-2265 to block your account/card, visit branch within 24 hours, file written complaint, and report to FIA Cyber Crime (if applicable).

Q: Will JS Bank ever ask for my PIN or password?

A: Never. JS Bank will never call, email, or SMS requesting your PIN, password, OTP, or card CVV. Do not share these with anyone claiming to be from the bank.

Q: How can I identify phishing attempts?

A: Beware of unsolicited calls/SMS/emails asking for account details, links to fake websites, lottery/prize notifications, or urgent requests for immediate action. Always verify by calling official helpline.

SECTION 13: IMPORTANT TERMS & CONDITIONS

13.1 Account Terms

1. **Account Ownership:** Account holder must be the person named in the CNIC/registration documents. Joint accounts require all holders' consent for operations.
2. **Minimum Balance:** Failure to maintain minimum balance results in monthly charges. Bank reserves right to close accounts with zero balance for more than 6 months.
3. **Dormancy:** Accounts with no customer-initiated transactions for 12 months are classified as dormant. Reactivation requires branch visit with CNIC.
4. **Lien/Hold:** Bank may place lien on account for loan obligations, legal orders, or regulatory requirements.
5. **Right to Close:** Bank reserves right to close accounts showing suspicious activity, fraudulent transactions, or non-compliance with KYC/AML regulations with 30 days' notice.

13.2 Liability & Indemnity

1. **Customer Responsibility:** Customer is responsible for safeguarding cheque books, cards, PINs, passwords, and account information.
2. **Unauthorized Transactions:** Customer must report unauthorized transactions within 24 hours. Bank's liability is limited to proven negligence on bank's part.
3. **Force Majeure:** Bank is not liable for service disruptions due to system failures, natural disasters, strikes, or government actions.

13.3 Changes to Terms

Bank reserves the right to modify charges, profit rates, terms and conditions with 60 days' notice via:

- Branch notices
- Website updates
- SMS/Email notifications
- Newspaper advertisements

Continued use of services after notice period constitutes acceptance of changes.

13.4 Dispute Resolution

All disputes subject to jurisdiction of courts in Karachi, Pakistan. Matters unresolved through internal complaint process may be escalated to Banking Mohtasib Pakistan.

SECTION 14: REGULATORY COMPLIANCE

14.1 Know Your Customer (KYC)

JS Bank complies with State Bank of Pakistan's KYC/AML regulations:

- CNIC verification mandatory for all accounts
- Biometric verification required
- Source of funds declaration for high-value transactions
- Periodic KYC updates (every 3 years)

14.2 Anti-Money Laundering (AML)

Bank monitors transactions for suspicious activity:

- Large cash deposits/withdrawals reported to FMU
- Unusual transaction patterns flagged
- High-risk customers subject to enhanced due diligence

14.3 Consumer Protection

Bank adheres to SBP Consumer Protection regulations:

- Transparent pricing and fee disclosure
- Fair treatment policy
- Complaint redressal mechanism
- Financial literacy initiatives

14.4 Data Protection

Customer data protected per industry standards:

- No sharing with third parties without consent (except regulatory requirements)
- Secure data storage and transmission
- Customer access to personal data upon request

SECTION 15: SPECIAL PROGRAMS & OFFERS

15.1 Senior Citizen Benefits

Eligibility: 60 years and above

Benefits:

- Enhanced profit rates (additional 0.50% on savings/FDR)
- Free cheque book (50 leaves annually)
- Priority queuing at branches
- Free financial advisory sessions
- Waiver of service charges on select services

15.2 Women Banking

JS Khawateen Account:

- Special profit rates for women customers
- Free debit card
- Discounts at partner retail outlets
- Financial literacy workshops
- Insurance coverage (select accounts)

15.3 Salary Account Package

For salaried individuals with salary transfer:

- Zero balance account
- Free unlimited cheque leaves
- Free debit card (gold variant)
- Personal loan at preferential rates
- Credit card with waived first-year fee
- Free locker (subject to availability)

15.4 Student Loan Program

For higher education:

- Subsidized markup rates (10% - 12%)
- Moratorium during study period
- Flexible repayment post-graduation
- Parental guarantee required
- Covers tuition, books, accommodation

SECTION 16: BRANCH & ATM NETWORK

16.1 Major Cities Coverage

Karachi: 25+ branches, 60+ ATMs

Lahore: 20+ branches, 45+ ATMs

Islamabad/Rawalpindi: 15+ branches, 30+ ATMs

Faisalabad: 8 branches, 15 ATMs

Multan: 6 branches, 12 ATMs

Peshawar: 5 branches, 10 ATMs

Quetta: 3 branches, 8 ATMs

16.2 ATM Services

Available Services:

- Cash withdrawal (up to Rs. 50,000 per day)
- Balance inquiry
- Mini statement (last 5 transactions)
- PIN change
- Cheque book request
- Bill payment (utility, mobile, internet)
- Cash deposit (at CDM - Cash Deposit Machines)
- Cardless withdrawal (via mobile app)

ATM Network:

- JS Bank ATMs: 250+ nationwide
- 1-Link Network Access: 17,000+ ATMs across Pakistan
- M-Net Network Access: Available

SECTION 17: ISLAMIC BANKING SERVICES

17.1 Shariah Compliance

All Islamic banking products are certified by JS Bank's Shariah Advisory Board comprising renowned Islamic scholars. Products comply with:

- Shariah principles (no interest/riba)
- Halal investments only
- Profit-sharing mechanisms
- Ethical business practices

17.2 Islamic Finance Products

Murabaha (Auto/Home Finance): Cost-plus financing

Musharaka: Partnership-based financing

Diminishing Musharaka: Gradual ownership transfer (home finance)

Ijarah: Lease-based financing

Mudarabah: Profit-sharing deposits

APPENDIX: QUICK REFERENCE GUIDE

Important Numbers

- Customer Service: 111-1-57-2265
- Lost/Stolen Card: 111-1-57-2265 (24/7)
- International: +92-21-111-157-2265
- WhatsApp: +92-300-2222-111
- Email: customercare@jsbl.com

Key Account Details

- SWIFT Code: JSBLPKKA
- Bank Code: 2222
- Website: www.jsbl.com

Transaction Limits (Standard Account)

- ATM Withdrawal: Rs. 50,000/day
- POS Transaction: Rs. 500,000/day
- Internet Banking: Rs. 1,000,000/day
- Mobile App: Rs. 500,000/day

Document Requirements

- **Account Opening:** CNIC, Photo, Utility Bill, Initial Deposit
- **Loan Application:** CNIC, Income Proof, Bank Statements, Address Proof
- **Card Replacement:** CNIC, Account Number, FIR (if stolen)

DISCLAIMER: This document is created for informational and RAG system training purposes. While based on realistic banking practices and market data for 2025/2026, this is a dummy document and does not represent official JS Bank documentation. All product features, charges, and terms are indicative and subject to change. For official information, please refer to JS Bank's website or contact their customer service. The information provided here should not be considered as financial or legal advice.

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