

JS BANK

SCHEDULE OF CHARGES (SOC)

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

Note: All charges are subject to applicable FED/Sales Tax. FED is currently 13% in Sindh and 16% in other provinces (subject to change by Gov).

A. 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
Pay Order / Demand Draft Issuance (Account Holder)	Rs. 400
Pay Order / Demand Draft Cancellation	Rs. 500
Account Maintenance Certificate	Rs. 400
Balance Certificate	Rs. 400
Statement of Account (Paper)	Rs. 35 (Courier charges)
Statement of Account (Digital / E-Statement)	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

B. DEBIT CARD CHARGES (ANNUAL & ISSUANCE)

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)	Same as Annual Fee
International Transaction Fee (POS/Web)	4.5% + FED
Foreign Currency Cash Withdrawal (Int'l ATM)	Rs. 1,000 or 4% (whichever is higher)

C. 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 txn
Balance Inquiry (Non-JS ATM)	Rs. 3.13
Mini Statement (Non-JS ATM)	Free / Rs. 5
SMS Alerts (Digital Banking)	Rs. 180 per month (Post-trial)
Internet / Mobile Banking Subscription	Free
IBFT (Inter-Bank Funds Transfer) - Up to 25k/month	Free
IBFT - Above 25k/month	0.1% of amt (Min Rs. 200)
Raast P2P Transfer	Free
Utility Bill Payment (App/ATM)	Free

D. GOVERNMENT LEVIES & WITHHOLDING TAX (WHT)

Note: Taxes are collected on behalf of FBR and are subject to change without prior notice from the bank.

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%

E. TRADE & BUSINESS FINANCE (INDICATIVE)

Service	Charges
Letter of Credit (LC) Opening	0.40% per qtr (Min Rs. 2,000)
LC Amendment	Rs. 1,500 + SWIFT
Export Collection (Documentary)	Rs. 1,000 Flat
Foreign Inward Remittance	Free (If proceeds credited to account)

DISCLAIMER: This document is a generated summary for informational purposes only. It is a 'dummy' document created to resemble the JS Bank Schedule of Charges. While based on real market data for 2025/2026, it is not an official legal document from JS Bank. Please refer to the official JS Bank website for the binding Schedule of Charges.