



**Schedule of Bank charges effective from 1 Oct 2022 to 31st Dec 2022**  
**JSBL Branchless Banking / Zindigi by JSBL (Charges are inclusive of FED)**

**Schedule of Charges**

Sr. No	Description	JS Bank Charges
1	Cash Deposit	Free
2	Account Opening	Free
	a) Mobile Wallet Accounts (Level - 0, 1 & HRA)	
<b>Debit Card Issuance and Usage</b>		
3	PayPak Dual Interface Debit Card Issuance	PKR 1000
4	PayPak Dual Interface Debit Card Annual Fee	PKR 1000
5	PayPak Dual Interface Debit Card Re-Issuance Fee	PKR 1000
6	Mastercard Dual Interface Debit Card Issuance	PKR 1000
7	Mastercard Dual Interface Debit Card Re- Issuance	PKR 1000
8	Mastercard Dual Interface Annual Fee	PKR 1000
9	Cash Withdrawal through JS Bank's ATMs	Free
10	Cash Withdrawal (Non- JS Bank ATMs)	PKR 23.44
11	Balance Inquiry through JS ATM	Free
12	Balance Inquiry through (Non- JS Bank ATMs)	3.13
13	Receipt on ATM Withdrawal/Balance Inquiry (Non JS Bank ATMs)	2.5
14	POS Transaction	Free
15	International POS Transaction	3.5% of transaction amount
16	International ATM Cash Withdrawal	PKR 1,000 or 3.5% of transaction amount, whichever is higher
17	WHT on International Transactions	1% for filers and 2% for non-filers
18	Mini Statement	Free
19	Issuance of Account Statement at the request of Customer	Actual Courier Charges
<b>Over the Counter Transactions (Walk in Customers)</b>		
1	Money Transfer (CNIC to MW)	
a.	100-1000	PKR 35
b.	1001-2000	PKR 55
c.	2001-3000	PKR 70
d.	3001-4000	PKR 100
e.	4001-6000	PKR 150
f.	6001-8000	PKR 200
g.	8001-10000	PKR 240
h.	10001-13000	PKR 270
i.	13001-16000	PKR 300
j.	16001-20000	PKR 350
k.	20001-25000	PKR 400
2	Cash Withdrawal at ZIINDIGI Agent / JS Bank Branch	
a.	100-1000	PKR 20
b.	1001-2500	PKR 40
c.	2501-4000	PKR 60
d.	4001-6000	PKR 90
e.	6001-8000	PKR 120

f.	8001-10000	PKR 150
g.	10001-13000	PKR 180
h.	13001-16000	PKR 210
i.	16001-20000	PKR 280
j.	20001-25000	PKR 350
k.	25001-30000	PKR 430
l.	30001-40000	PKR 490
m.	40001-50000	PKR 690
3	Utility Bill Payment at ZIINDIGI Agent	Free
4	Home Remittance Account Cash out	Free
5	Mobile Top up at ZIINDIGI Agent	Free
6	ITP Traffic Challan Payment at ZIINDIGI Agent	PKR 25
7	KPK Traffic Challan Payment at ZIINDIGI Agent	PKR 15 + Tax
8	KPK Traffic License Payment at ZIINDIGI Agent	PKR 15 + Tax

### JS Wallet Mobile App

1	Money Transfer (Mobile Wallet to Mobile Wallet)	Free
2	Money Transfer (Mobile Wallet to CNIC)	
a.	100-1000	PKR 46
b.	1001-2500	PKR 93
c.	2501-4000	PKR 139
d.	4001-6000	PKR 185
e.	6001-8000	PKR 232
f.	8001-10000	PKR 278
g.	10001-13000	PKR 325
h.	13001-15000	PKR 360
i.	15001-20000	PKR 440
j.	20001-25000	PKR 510
3	Mobile Wallet to JS Bank Account	
a.	1-1000	PKR 20
b.	1001-2500	PKR 50
c.	2501-4000	PKR 80
d.	4001-6000	PKR 120
e.	6001-8000	PKR 160
f.	8001-10000	PKR 200
g.	10001-13000	PKR 260
h.	13001-15000	PKR 300
i.	15001-20000	PKR 400
j.	20001-25000	PKR 500
4	IBFT (Inter-Bank Funds Transfer) upto 25000/- per month	Free
5	IBFT (Inter-Bank Funds Transfer) above 25000/- per month	0.1% of Amount exceeding Rs25000 or Rs.200, whichever is lower
6	Mobile Top Up	Free
7	Utility Bill Payment	Free
8	Corporate Clients	Pricing will be set as mutual agreement between parties involved

### Other Subscription

1	Mutual Funds Management Fee	Upto 0.25% per annum depending on the fund invested in
	a. WHT on Dividends	Filer 15% and Non-filer 30%
	b. Capital Gain Tax	Filer 10% and Non-filer 20%
2	Insurance	
	a. Claimable Amount – Hospitalization. PKR 5000/night Max 30 days in a year	PKR 200
	b. Claimable Amount – ICU Admission. PKR 10000/night Max 30 days in a year	
3	Request For Money	Free
4	Vouchers Payment	You can see Real-time charges in Zindigi App
5	Ticketing	No additional service charges, just the price of the service selected
6	Call a doc	PKR 400/ month
7	Stock Trading	
	a. If trade (Buy & Sell) is completed within one day	5 Paise per share or 0.2% (Whichever is higher) Charged once
	b. If trade (Buy & Sell) is not completed within one day	5 Paise per share or 0.2% (Whichever is higher) Charged separately on both buy and sell transactions
	c. WHT on Dividends	Filer 15% and Non-filer 30%
	d. Capital Gain Tax	Filer Upto 15% and Non-filer Upto 30% depending on holding period
8	Zin Store	Free
9	E Voucher	You can see Real-time charges in Zindigi App
10	Mastercard Virtual Card	Free
11	HRA	Free