

Schedule of Bank charges effective from 1st July 2025 to 30th September 2025 JSBL Branchless Banking / Zindigi by JSBL (Charges are inclusive of FED)

	Schedule of Charges	
Sr. No	Description	JS Bank Charges
1	Account Opening	Б
1	a) Mobile Wallet Accounts (Level - 0, 1, Ultra, Freelancer & HRA)	Free
Debit Ca	ard Issuance and Usage	
2	PayPak Dual Interface Debit Card Issuance	PKR 1,000
3	PayPak Dual Interface Debit Card Annual Fee	PKR 1,000
4	PayPak Dual Interface Debit Card Re-Issuance Fee	PKR 1,000
5	Humaray Heroes PayPak Cards Issuance	PKR 1,000
6	Humaray Heroes PayPak Cards Annual Fee	PKR 1,000
7	Humaray Heroes PayPak Cards Re-Issuance	PKR 1,000
8	Mastercard Dual Interface Debit Card Issuance	PKR 1,000
9	Mastercard Dual Interface Debit Card Re- Issuance	PKR 1,000
10	Mastercard Dual Interface Annual Fee	PKR 1,000
11	Zindigi Her - Mastercard Dual Interface Debit Card Issuance	PKR 1,000
12	Zindigi Her - Mastercard Dual Interface Debit Card Re- Issuance	PKR 1,000
13	Zindigi Her - Mastercard Dual Interface Annual Fee	PKR 1,000
14	Visa Virtual Debit Card Issuance	PKR 199
15	Cash Withdrawal through JS Bank's ATMs	Free
16	Cash Withdrawal (Non- JS Bank ATMs)	PKR 23.44
17	WHT on Cash Withdrawal (Above Rs. 50,000/-)	0.6% for Non-Filers
18	Balance Inquiry through JS ATM	Free
19	Balance Inquiry through (Non- JS Bank ATMs)	3.13
20	Receipt on ATM Withdrawal/Balance Inquiry (Non JS Bank ATMs)	2.5
21	POS Transaction	Free
22	International POS Transaction	1% of transaction amount
23	International ATM Cash Withdrawal	PKR 1,000 or 1% of transaction amount, whichever is higher
24	WHT on International Transactions	5% for filers and 10% for non-filers
25	Mini Statement	Free
26	Issuance of Account Statement at the request of Customer	Actual Courier Charges
Over the	e Counter Transactions (Walk in Customers)	
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.		PKR 300
j.		PKR 350
k.		PKR 400
2	Cash Withdrawal at ZINDIGI Agent / JS Bank Branch	
a.		PKR 20
b.		PKR 40
c.		PKR 60
d.		PKR 90
e.		PKR 120
f.		PKR 150
g.		PKR 180
h.		PKR 210
i.		PKR 280
j.		PKR 350
k.		PKR 430
1.		PKR 490
m.	40001-50000	PKR 690

100-19999 0.3% of the transaction amount 1	3	Cash Deposit @ Zindigi Agent			
Billion District	a.		0.5% of the transaction amount		
5	b.	20000-50000			
5		Utility Bill Payment at ZINDIGI Agent	Free		
7	5		Free		
7	6	Mobile Top up at ZINDIGI Agent	Free		
S					
PKR 15					
Money Transfer (Mobile Wallet to Mobile Wallet) Free					
1			TIKK 13 + Tux		
Money Transfer (Mobile Wallet to CNIC)		**	Free		
100-1000			1100		
b. 1001-2500 PKR 93 c. 2501-4000 PKR 139 d. 4001-6000 PKR 135 e. 6601-8000 PKR 232 f. 8001-10000 PKR 232 f. 8001-10000 PKR 232 f. 18001-10000 PKR 235 h. 13001-13000 PKR 325 h. 13001-13000 PKR 325 h. 13001-15000 PKR 360 i. 15001-20000 PKR 440 j. 26001-25000 PKR 510 3 Mobile Wallet to JS Bank Account Free HIFT (Inter-Bank Funds Transfer) ptoto 25000'- per month Free Free HIFT (Inter-Bank Funds Transfer) above 25000'- per month Pree Utility Bill Payment Pree Utility Bill Payment Pree Utility Bill Payment Pree Utility Bill Payment Pree Vectorate Clients Pree Pricing will be set as mutual agreement between parties involved 11 Pay Link Registration PKR 300 Advance Cash 1 Service Fee Pricing Vector PKR 300 Advance Cash 1 Service Fee Pyment Disbursement Zero* Vectly Service Fee Upto A5% of auststanding loan amount (Charged Weekly) Incoming Freelance Payments 1 Freelance Payment Disbursement Zero* Vinding Jones Payment Disbursement Per Jones Payment Per Jones Payment Per Jones Payment Disbursement Per Jones Payment Disbursement Per Jones Payment Per Jones Payment Disbursement Per Jones Payment Per Jones Pe			DVD 46		
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d. 4001-6000 PKR 185 e. 6001-8000 PKR 232 f. 8001-10000 PKR 235 g. 10001-13000 PKR 325 h. 13001-15000 PKR 360 i. 15001-20000 PKR 360 j. 20001-25000 PKR 440 j. 20001-25000 PKR 510 3 Mobile Wallet to JS Bank Account Free 4 IBFT (Inter-Bank Funds Transfer) upto 25000/- per month Free 5 IBFT (Inter-Bank Funds Transfer) upto 25000/- per month Pree 6 Raast P2P funds transfer Pree 7 Mobile Top Up Free 8 Utility Bill Payment Free 9 M-Tag Top Up Free 10 Corporate Clients Pricing will be set as mutual agreement between parties involved 11 Pay Link Registration PKR 500 12 Pay Link Creation PKR 300 Advance Cash Service Fee 2% of Loan amount 12 Pay Link Creation PKR 300 13 Veckly Service Fee 2% of Loan amount 14 Veckly Service Fee 2% of Loan amount 15 Veckly Service Fee 2% of Loan amount 16 Veckly Service Fee 2% of Loan amount 17 Veckly Service Fee 2% of Loan amount 18 Veckly Service Fee 2% of Loan amount 19 Veckly Service Fee 2% of Loan amount 10 Veckly Service Fee 2% of Loan amount 11 Veckly Service Fee 2% of Loan amount 12 Veckly Service Fee 2% of Loan amount 13 Veckly Service Fee 2% of Loan amount 14 Veckly Service Fee 2% of Loan amount 15 Veckly Service Fee 2% of Loan amount 16 Veckly Service Fee 2% of Loan amount 17 Veckly Service Fee 2% of Loan amount 18 Veckly Service Fee 2% of Loan amount 19 Veckly Service Fee 2% of Loan amount 10 Veckly Service Fee 2% of Loan amount 11 Veckly Service Fee 2% of Loan amount 12 Veckly Service Fee 2% of Loan amount 12 Veckly Service Fee 2% of Loan amount 13 Veckly Service Fee 2% of Loan amount 14 Veckly Service Fee 2% of Loan amount 16 Veckly Service Fee 2% of Loan amount 17 Veckly Service Fee 2% of Loan amount 18 Veckly Servic					
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Mobile Wallet to JS Bank Account ### IBFT (Inter-Bank Funds Transfer) upto 25000/- per month ### IBFT (Inter-Bank Funds Transfer) above 25000/- per month ### BIFT (Inter-Bank Funds Transfer) above 25000/- per month ### Raust P2P funds transfer ### Mobile Top Up ### Free ### Mobile Top Up ### Free ### M-Tag Top Up ### Corporate Clients ### Pricing will be set as mutual agreement between parties involved ### Detailed Pay Link Registration ### Pay Link Registration ### Pay Link Registration ### Pay Link Creation ### Advance Cash ### Service Fee ### Upto 4.5% of outstanding loan amount(Charged Weekly) ### IF Freelance Payment Disbursement ### Zindigi does not charge for receiving funds in your freelancer account. However, upto USD 30 SWIFT charges may be applicable depending upon the sending bank. 1% Tax will be charged as applicable under the laws of Pakistan. ### Other Subscription #### Mutual Funds Management Fee ### Upto 0.25% per annum depending on the fund invested in Filer 15% and Non-filer 30% ### Detailed Amount — Hospitalization. PKR 5000/night ### Max 30 days in a year ### Claimable Amount — Hospitalization. PKR 5000/night ### Max 30 days in a year ### Claimable Amount — Hospitalization. PKR 5000/night ### Max 30 days in a year ### Claimable Amount — Hospitalization. PKR 10000/night ### Max 30 days in a year ### Claimable Amount — Hospitalization. PKR 10000/night ### Max 30 days in a year ### Claimable Amount — Hospitalization. PKR 10000/night ### Max 30 days in a year ### Vouchers Payment					
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App No additional service charges, just the		1	1,00		
5 licketing	4	Vouchers Payment			
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6	Stock Trading			
a	. If trade (Buy & Sell) is completed within one day	Commission is PKR 0.05/share for shares priced up to PKR 25, or 0.20% of the		
b	. If trade (Buy & Sell) is not completed within one day	traded value for shares priced above PKR 25.		
c	. WHT on Dividends	Filer 15% and Non-filer 30%		
d	. Capital Gain Tax	Filer 15% and Non-filer 30%		
7	Zin Store	Free		
8	E Voucher	You can see Real-time charges in Zindigi App		
9	HRA	Free		
10	Zindigi Merchant QR Payments	Free		
11	Raast Merchant QR (of other banks) Payments	Free		
Payment Acceptance Service Charges on Merchant Account				
1	Standard MDR on receiving QR/Till Payments	0%		
2	Standard MDR on In-coming IBFT	0%		
3	Standard MDR on receiving Funds from Zindigi Account	0%		
* It is Zindigi's discretion to waive-off these charges on case-to-case basis				