



Schedule of Bank charges effective from 1 January 2025 to 31 March 2025
JSBL Branchless Banking / Zindigi by JSBL (Charges are inclusive of FED)

Schedule of Charges

Sr. No	Description	JS Bank Charges
1	Account Opening	Free
	a) Mobile Wallet Accounts (Level - 0, 1, Ultra, Freelancer & HRA)	
Debit Card 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	Mastercard Dual Interface Debit Card Issuance	PKR 1,000
6	Mastercard Dual Interface Debit Card Re- Issuance	PKR 1,000
7	Mastercard Dual Interface Annual Fee	PKR 1,000
8	Zindigi Her - Mastercard Dual Interface Debit Card Issuance	PKR 1,000
9	Zindigi Her - Mastercard Dual Interface Debit Card Re- Issuance	PKR 1,000
10	Zindigi Her - Mastercard Dual Interface Annual Fee	PKR 1,000
11	Cash Withdrawal through JS Bank's ATMs	Free
12	Cash Withdrawal (Non- JS Bank ATMs)	PKR 23.44
13	WHT on Cash Withdrawal (Above Rs. 50,000/-)	0.6% for Non-Filers
14	Balance Inquiry through JS ATM	Free
15	Balance Inquiry through (Non- JS Bank ATMs)	3.13
16	Receipt on ATM Withdrawal/Balance Inquiry (Non JS Bank ATMs)	2.5
17	POS Transaction	Free
18	International POS Transaction	1% of transaction amount
19	International ATM Cash Withdrawal	PKR 1,000 or 1% of transaction amount, whichever is higher
20	WHT on International Transactions	5% for filers and 10% for non-filers
21	Mini Statement	Free
22	Issuance of Account Statement at the request of Customer	Actual Courier Charges
Over the 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.	13001-16000	PKR 300
j.	16001-20000	PKR 350
k.	20001-25000	PKR 400
2	Cash Withdrawal at ZINDIGI 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	Cash Deposit @ Zindigi Agent	
a.	100-19999	0.5% of the transaction amount
b.	20000-50000	Rs. 100
4	Utility Bill Payment at ZINDIGI Agent	Free

5	Home Remittance Account Cash out	Free
6	Mobile Top up at ZINDIGI Agent	Free
7	ITP Traffic Challan Payment at ZINDIGI Agent	PKR 25
8	KPK Traffic Challan Payment at ZINDIGI Agent	PKR 15 + Tax
9	KPK Traffic License Payment at ZINDIGI Agent	PKR 15 + Tax

Zindigi 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	Free
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	Raast P2P funds transfer	Free
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

Advance Cash

1	Service Fee	2% of Loan amount
2	Weekly Service Fee	upto 4.5% of outstanding loan amount(Charged Weekly)

Incoming Freelance Payments

1	Freelance Payment Disbursement	Zero*
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*Zindigi does not charge for receiving funds in your freelancer account. However, upto USD 15 SWIFT charges may be applicable depending upon the sending bank. 1% Tax will be charged as applicable under the laws of Pakistan.

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%
c.	Mutual Funds Redemption fee	PKR 5
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	Stock Trading	
a.	If trade (Buy & Sell) is completed within one day	5 Paisa per share or 0.2% (Whichever is higher) Charged once
b.	If trade (Buy & Sell) is not completed within one day	5 Paisa 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
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		