



PRIVATE BANKING SIGNATURE CREDIT CARD KEY FACT STATEMENT

The information contained in this Box summarizes key features of JS Private Banking Signature Credit Card and is not intended to replace any Terms & Conditions of the JS Private Banking Signature Credit Card. It is very important that customers should carefully read the complete Terms & Conditions before agreeing and signing this information.

Information	Explanation																		
Joining Fee	No Card Issuance or Joining Fee																		
Annual Fee – JS Private Banking Signature Credit Card	Rs. 24,000/- (waived on spending of Rs. 50,000/- within 2 months of card issuance) The Annual fee is applicable from first year onwards, and can be reversed as per above criteria. Once customer has completed the required retail spending, they may get their annual fee reversed by calling the call center.																		
Annual Fee – Supplementary Card	Rs. 12,000/- (waived on spending of Rs. 25,000/- within 2 months of card issuance) The Annual fee is applicable from first year onwards, and can be reversed as per above criteria. Once customer has completed the required retail spending, they may get their annual fee reversed by calling the call center.																		
Annualized Percentage Rate (APR)	45.00% APR on retail purchases and cash advance. Up to 28.00% APR on balance transfer																		
Interest Rates	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Purchase Type</th> <th style="text-align: center;">Monthly Rate</th> <th style="text-align: center;">Annual Rate</th> </tr> </thead> <tbody> <tr> <td>Retail Purchasing</td> <td style="text-align: center;">3.75%</td> <td style="text-align: center;">45.00%</td> </tr> <tr> <td>Cash Advance</td> <td style="text-align: center;">3.75%</td> <td style="text-align: center;">45.00%</td> </tr> <tr> <td>Balance Transfer</td> <td style="text-align: center;">Up to 2.33%</td> <td style="text-align: center;">Up to 28.00%</td> </tr> <tr> <td>JS Installment Plan</td> <td style="text-align: center;">-</td> <td style="text-align: center;">12m (29%), 24m (30%), 36m (32%)</td> </tr> <tr> <td>Cash on Installment</td> <td style="text-align: center;">-</td> <td style="text-align: center;">12m(38%), 24m(40%), 36m(42%)</td> </tr> </tbody> </table>	Purchase Type	Monthly Rate	Annual Rate	Retail Purchasing	3.75%	45.00%	Cash Advance	3.75%	45.00%	Balance Transfer	Up to 2.33%	Up to 28.00%	JS Installment Plan	-	12m (29%), 24m (30%), 36m (32%)	Cash on Installment	-	12m(38%), 24m(40%), 36m(42%)
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Interest-free Period	Up to 51 interest-free days for retail transactions, provided customer clears his/her full outstanding balance before the due date.																		
Interest Charging Information	<p>No interest would be charged on new purchases, if the payment is made in full within the due date for each billing cycle and no balance is carried forward from the previous months. Otherwise, the period over which interest is charged for different product features will be as mentioned below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">From</th> <th style="text-align: center;">Until</th> </tr> </thead> <tbody> <tr> <td>Purchases</td> <td style="text-align: center;">Transaction Date</td> <td style="text-align: center;">Paid in Full</td> </tr> <tr> <td>Cash Advance</td> <td style="text-align: center;">Transaction Date</td> <td style="text-align: center;">Paid in Full</td> </tr> <tr> <td>Balance Transfer</td> <td style="text-align: center;">Transaction Date</td> <td style="text-align: center;">Paid in Full</td> </tr> </tbody> </table> <p>Interest will be charged on Cash Advance & Balance Transfer from the date of transaction.</p>		From	Until	Purchases	Transaction Date	Paid in Full	Cash Advance	Transaction Date	Paid in Full	Balance Transfer	Transaction Date	Paid in Full						
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1 January to 30 June, 2022



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Payment Allocation	<p>If the balance is not paid-off in full, payments received are applied as per the below sequence:</p> <table border="0"> <tr> <td>1. Billed Service Charges/Interest</td> <td>2. Billed Cash Advance</td> </tr> <tr> <td>3. Billed Retail Transactions</td> <td>4. Billed Balance Transfer</td> </tr> <tr> <td>5. Unbilled Service Charges/Interest</td> <td>6. Unbilled Cash Advance</td> </tr> <tr> <td>7. Unbilled Balance Transfer</td> <td>8. Unbilled Retail Transactions</td> </tr> </table>	1. Billed Service Charges/Interest	2. Billed Cash Advance	3. Billed Retail Transactions	4. Billed Balance Transfer	5. Unbilled Service Charges/Interest	6. Unbilled Cash Advance	7. Unbilled Balance Transfer	8. Unbilled Retail Transactions																						
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Minimum Monthly Repayments	<p>5% of outstanding amount.</p> <p>If you make minimum payment of your JS Private Banking Signature Credit Card bill, interest will be charged on the remaining balance after due date, so it will cost more and take longer to clear the balance. Interest-free period is also lost if any balance of the previous months' bills is outstanding.</p>																														
Card Limits	<p>Maximum Card Limit: Rs. 2mn (based on JS Bank's decision) Maximum Cash Withdrawal Limit: Up to 50% of card limit</p>																														
Charges	<p>The following charges will apply to your JS Private Banking Signature Credit Card:</p> <table border="1"> <thead> <tr> <th>Charge Type</th> <th>Charge Amount</th> </tr> </thead> <tbody> <tr> <td>Cash Advance Fee (per transaction)</td> <td>3% or Rs. 1,500, whichever is higher</td> </tr> <tr> <td>Balance Transfer/Cash on Call Processing Fee</td> <td>Rs. 800 per transfer</td> </tr> <tr> <td>International ATM/POS Transaction</td> <td>4.50% of transaction amount</td> </tr> <tr> <td>SMS Alert Charges</td> <td>Nil</td> </tr> <tr> <td>Over Limit Fee</td> <td>Nil</td> </tr> <tr> <td>Cash Payment Fee</td> <td>Nil</td> </tr> <tr> <td>Document Retrieval Charges</td> <td>Local - Rs. 300 International - Rs. 850</td> </tr> <tr> <td>Card Replacement Fee</td> <td>Rs. 3,000</td> </tr> <tr> <td>VISA Arbitration Charges for Disputed Transactions</td> <td>USD 500</td> </tr> <tr> <td>Litigation Charges</td> <td>At actual</td> </tr> <tr> <td>Credit Protector</td> <td>0.48% of monthly outstanding balance (Optional)</td> </tr> <tr> <td>JS Installment Plan Processing Fee</td> <td>Rs. 600/-</td> </tr> <tr> <td>JS Installment Plan Cancellation / Pre adjustment Fee</td> <td>Rs. 850/-</td> </tr> <tr> <td>Utility Bill Payment Fee</td> <td>Nil</td> </tr> </tbody> </table> <p>Please note that these charges are subject to change at the Bank's discretion, and are announced every six months in the Bank's Schedule of Charges. In addition to these charges, Government Levies and Taxes will also be recovered including Sales Tax/FED. A complete list, of all charges applicable on your JS Private Banking Signature Credit Card, is available in the prevailing Schedule of Bank Charges.</p>	Charge Type	Charge Amount	Cash Advance Fee (per transaction)	3% or Rs. 1,500, whichever is higher	Balance Transfer/Cash on Call Processing Fee	Rs. 800 per transfer	International ATM/POS Transaction	4.50% of transaction amount	SMS Alert Charges	Nil	Over Limit Fee	Nil	Cash Payment Fee	Nil	Document Retrieval Charges	Local - Rs. 300 International - Rs. 850	Card Replacement Fee	Rs. 3,000	VISA Arbitration Charges for Disputed Transactions	USD 500	Litigation Charges	At actual	Credit Protector	0.48% of monthly outstanding balance (Optional)	JS Installment Plan Processing Fee	Rs. 600/-	JS Installment Plan Cancellation / Pre adjustment Fee	Rs. 850/-	Utility Bill Payment Fee	Nil
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1 January to 30 June, 2022



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Default Charges	<p>The following charges apply to your credit card in case of delayed or rejected payments:</p> <table border="1"><thead><tr><th>Charge Type</th><th>Charge Amount</th></tr></thead><tbody><tr><td>Late Payment Charges</td><td>Rs. 2,000</td></tr><tr><td>Returned Cheque Charges</td><td>Rs. 1,500</td></tr><tr><td>Autopay Rejection Fee</td><td>Rs. 2,000</td></tr></tbody></table> <p>Please note that these charges are subject to change at the Bank's discretion, and are announced every six months in the Bank's Schedule of Charges. In addition to these charges, Government Levies and Taxes will also be recovered including Sales Tax/FED. A complete list, of all charges applicable on your JS Private Banking Signature Credit Card, is available in the prevailing Schedule of Bank Charges.</p>	Charge Type	Charge Amount	Late Payment Charges	Rs. 2,000	Returned Cheque Charges	Rs. 1,500	Autopay Rejection Fee	Rs. 2,000
Charge Type	Charge Amount								
Late Payment Charges	Rs. 2,000								
Returned Cheque Charges	Rs. 1,500								
Autopay Rejection Fee	Rs. 2,000								
Cancellation Charges	Nil								
Expiry	JS Bank Cards expiry can be 1, 2 or 3 years.								
Insurance Coverage (Optional)	JS Private Banking Signature Credit Card is offered with Credit Protector Facility, underwritten by EFU Life Assurance Limited. The Credit Protector facility is provided to cardholders in accordance with the Bancassurance Agreement & Master Policy issued by EFU Life. Customers are required to provide their consent in the application form. Credit Protector covers cardholder's outstanding balance in the unfortunate event of accidental death or permanent disability. Further, it provides an equal sum of money to cardholders or their beneficiaries. JS Bank acts as distributor for this coverage. This coverage costs 0.48% of the outstanding balance per month.								

Customer's Signature & Date

Branch Manager's Signature, Stamp & Date

1 January to 30 June, 2022



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