

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	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 35
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)	PKR 4.67
20	Receipt on ATM Withdrawal/Balance Inquiry (Non-JS Bank ATMs)	PKR 4.67
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

Sr. No	Description	JS Bank 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

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	PKR 2 per transaction
8	Utility Bill Payment	PKR 5 per transaction
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
13	Service Charges on money received through PayLink	UPTO 3%

Advance Cash		
1	Setup fee	2% of Loan amount
2	Weekly Service Fee	upto 4.5% of outstanding loan amount (Charged Weekly)
Advance Salary (for qualifying payroll users only)		
1	Service Fee	PKR 650, or 1% of loan amount, whichever is higher, deducted upfront from the loan amount.
Advance Salary Plus (for qualifying payroll users only)		
1	Setup fee	2.5% of loan amount
2	Monthly Service Fee	3% per month
3	Late Fee	2.5% of missed installment amount
Incoming Freelance Payments		
1	Freelance Payment Disbursement	Zero*
*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		
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 15% and Non-filer 30%
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 & Registration	PKR 100 on registration for PMD verification charges
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 traded value for shares priced above PKR 25.
b.	If trade (Buy & Sell) is not completed within one day	
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		

Sr No.	Zindigi Credit Card	
1	Joining Fee	Nil
2	Zindigi Credit Card – Annual Fee	Rs.5,000/- (Reduced fee of Rs.1200/- will be charged on spending of Rs.25,000/- within 1 month of card activation)
3	Supplementary Card - Annual Fee Classic	Rs.2,000/- (Reduced fee of Rs.1,000/- will be charged on spending of Rs.25,000/- within 1 month of card activation)
4	Finance Charges – APR	
5	Retail	49.99% (4.16% per month)
6	Cash Advance	48% (4% per month)
7	Balance Transfer/ Cash on Call	36% (3% per month)
8	Card Installment Plan	12 Months (32%), 24 Months (34%), 36 Months (36%)
9	Cash on Installment	12 Months (40%), 24 Months (42%), 36 Months (44%)
10	Cash Advance Fee	3.5% or Rs.1,800/- whichever is higher
11	Late Fee Payment	Rs.2,400/- or 10% of minimum amount, whichever is higher
12	Over Limit Fee	Rs.1,500/-
13	Return Cheque	Rs.1,400/-
14	Card Replacement Fee	Rs.1,200/-
15	Balance Transfer/Cash on Call Processing Fee	Rs.1,000/- per transfer
16	Credit Protector	0.58% of monthly outstanding amount
17	International ATM/POS	Rs.450/- or 5% of transaction amount, whichever is higher
18	Document Retrieval Charges Local	Rs.300/-
19	Document Retrieval Charges International	Rs.850/-
20	SMS Alerts	Rs.100/-per month Based on customer's prior consent
21	VISA Arbitration Charges for Disputed Transactions	USD 500/-
22	Litigation Charges	At Actual
23	Autopay Rejection - Service Fee	Rs. 2,000/-
24	Card Installment Plan Processing Fee	Rs.1,000/- or 1% of booking amount
25	CIP Cancellation / Pre adjustment Fee	Rs.1,000/- or 5% of booking amount whichever is higher
26	Utility Bill Payment Fee via Mobile App	Rs. 100 per transaction
27	Issuance of Duplicate NOC	Rs.1,000/- per instance
28	Chip Maintenance Annual Fee	Rs.1,150/-
29	Dial a Draft/Pay Order	Rs.500/-
30	Dial for IBFT/PO for School Fees	Rs.500/-
31	Physical Statement Fees (Waived if opted for E-statement only)	Rs. 300/- per month

