



ACE SOLUTIONS

ENHANCED INSURANCE BENEFITS

Enhanced Insurance Benefits

Variant 1- For Elite Account



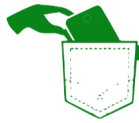
Accidental/Natural
Death/Permanent Disability
Rs. PKR 500,000/-



Mobile Snatching Rs.
50,000/- (Once a year)



ATM & Over-The-
Counter Cash Snatching
up to Rs. 50,000/-



Loss of Identification
Documents /
Secure Wallet Cover Rs.
5,000/- (Once a year)



Accidental
Medical Expenses
up to Rs. 10,000/-

*Terms & Conditions Apply

Enhanced Insurance Benefits

Variant 2- For Elite Plus Account



Accidental/Natural
Death/Permanent Disability
Rs. PKR 1,500,000/-



Mobile Snatching
Rs. 100,000/-
(Once a year)



ATM & Over The
Counter Cash Snatching
up to Rs. 100,000/-



Loss of Identification
Documents /
Secure Wallet Cover Rs.
10,000/- (Once a year)



Accidental
Medical Expenses
up to Rs. 50,000/-

*Terms & Conditions Apply

Additional Perks



Provident Fund

Will start from 1st year completion with 25% following year upto 100%,
(For Employees with 100% Retention)



Paid Annual Leaves

For employees of 1+ year upto 10 days



Interest Free Personal Loan

50% of your salary
(For Employees with 100% Retention)



Advance Salary

Apply through JS Bank Mobile App,
For Employees with 6+months Employment



Travelling Allowance

Covering inflation and fuel cost



Referral Bonus

Department wise
(Please Consult Manager)



Punctuality Allowance

100% Attendance qualifying for the Allowance

Variant 1		For Elite Account
Insurance	Coverage	Frequency of Availing Insurance
ATM & Over-The-Counter Cash Withdrawal Insurance (Applicable within a 500-meter radius of withdrawal location or within 30 minutes after cash withdrawal)	Up to PKR 50,000/-	Up to two (02) times per year, subject to an aggregate annual limit of PKR 50,000/-
Loss of Identification Documents / Secure Wallet Cover	PKR 5,000/-	Once a year
Mobile Phone Snatching Insurance	Up to PKR 50,000/-	Once a year
Personal Accidental Death / Permanent Total Disability in case of Accident	PKR 500,000/-	One Time
Accidental Medical Expense	PKR 10,000/-	One Time

Variant 2		For Elite Plus Accounts
Insurance	Coverage	Frequency of Availing Insurance
ATM & Over-The-Counter Cash Withdrawal Insurance Applicable within a 500-meter radius of withdrawal location or within 30 minutes after cash withdrawal	Up to PKR 100,000/-	Up to two (02) times per year, subject to an aggregate annual limit of PKR 100,000/-
Loss of Identification Documents / Secure Wallet Cover	PKR 10,000	Once a year
Mobile Phone Snatching Insurance	Up to PKR 100,000	Once a year
Personal Accidental Death / Permanent Total Disability in case of Accident	PKR 1,500,000/-	One Time
Accidental Medical Expense	PKR 50,000/-	One Time

Variant 3	For Elite Plus (Female Account Holders Only)
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Insurance	Coverage	Frequency of Availing Insurance
Micro Critical Illness Cover against 7 types of women-related cancers	PKR 500,000/-	One Time

Insurance	Coverage	Premium
Natural Death Cover	PKR 1,000,000/-	PKR 260/month. Will be deducted on a monthly basis from the customer's account.

***Terms & Conditions Apply**

- Salary credit in the employee's account in the preceding month is mandatory to be eligible for claiming insurance benefits.
- The insurance coverage under Variant 1 shall remain valid for the policy period commencing from 01st May 2025 and expiring on 30th April 2026, and under Variant 2 from 01st September 2025 to 30th August 2026, unless earlier terminated or modified by the Bank in accordance with these Terms.
- Variants 1 and 2 shall be applicable to all eligible customers, while Variant 3 shall be offered exclusively as an additional coverage option for female customers. The coverages under Variants 1 and 2 shall also extend to customers availing Variant 3. However, eligibility for insurance benefits under Variant 3 shall commence only after the completion of three (03) months from the date of account opening or the date on which customer data is shared with the insurance company.
- All other fees and charges will be levied according to the prevailing Banking Schedule of Charges, whereas Taxes and Zakat will be applicable according to government regulations and directives of the State Bank of Pakistan.