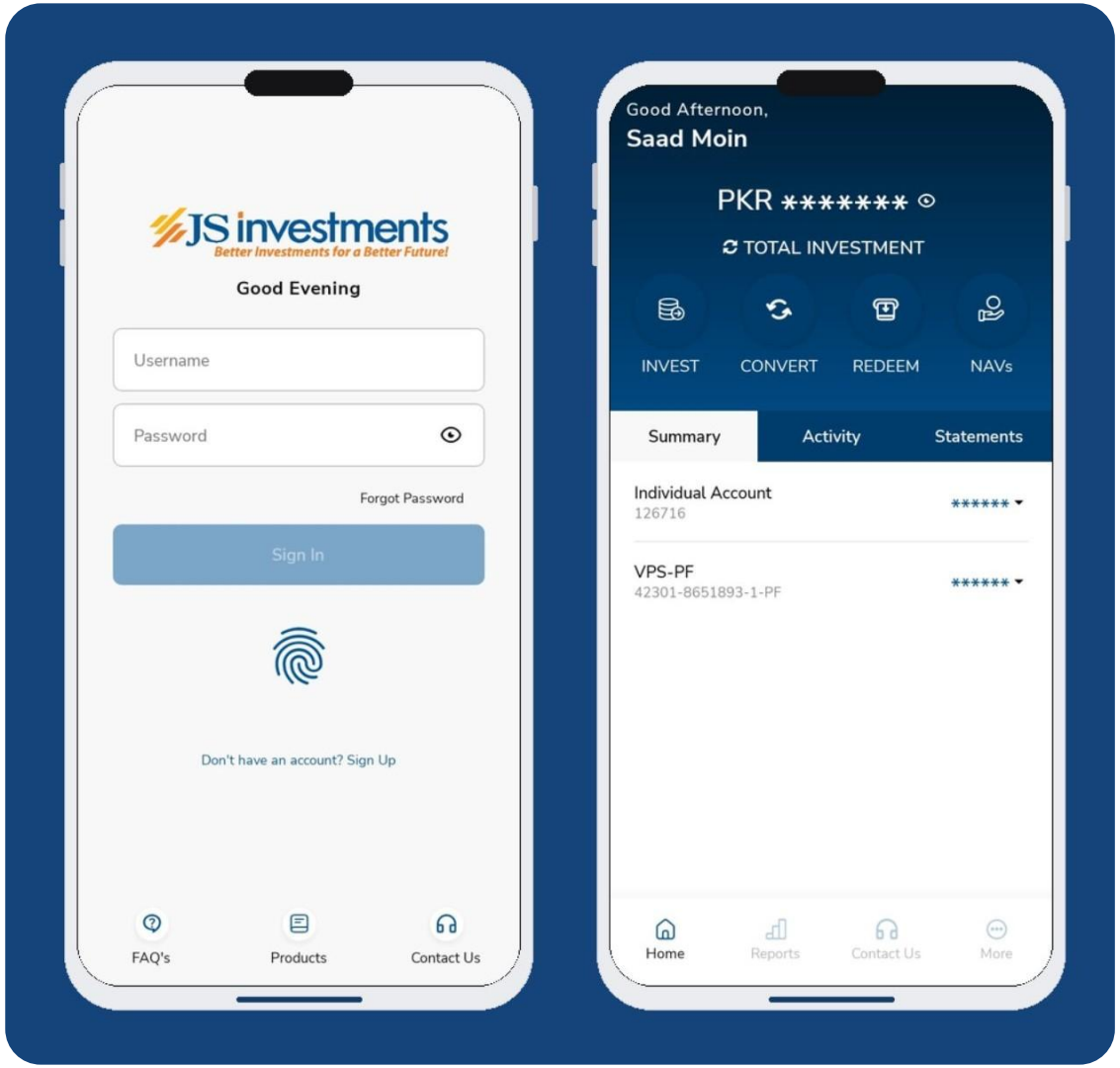
JS investments
Better Investments for a Better Future!

CUSTOMER GUIDE

JS Investments Mobile App

A simple guide to invest, manage and track your account from your phone.

Download from your phone's app store



WELCOME

What You Can Do With the App

Manage your investments anytime, anywhere, in a secure app.

Invest
Add money to a fund in a few taps.

Convert
Switch from one fund to another.

Redeem
Withdraw to your bank account.

Check NAV
See the latest fund prices.

Track
View your portfolio and transaction status.

Documents
Get statements, certificates and reports.

Plan
Use calculators to set your goals.

Explore
Browse products before you sign in.

Open a New Account

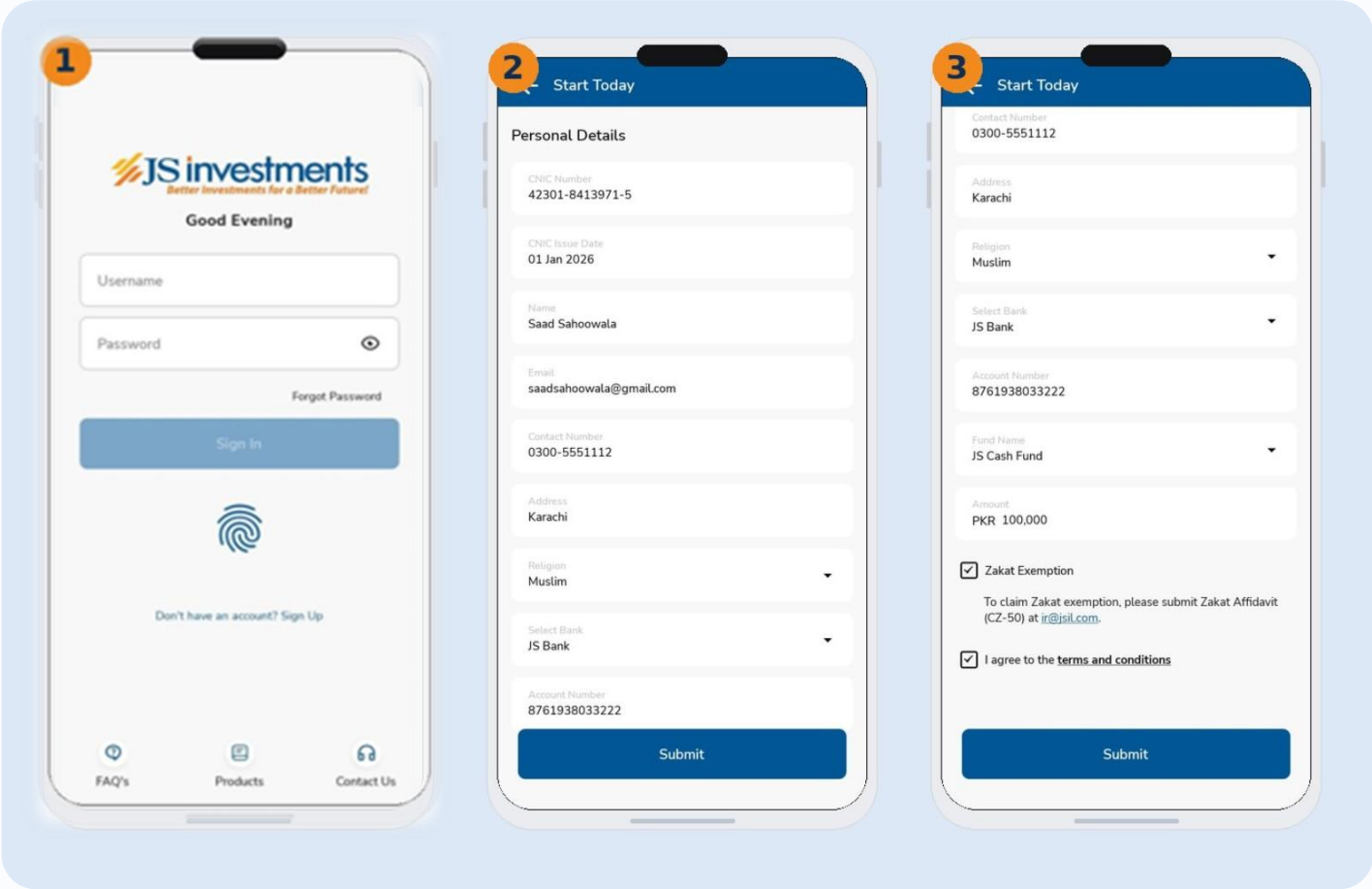
Start Today → CNIC → Personal Details → Bank & Fund → OTP → Submit

- Click On **Don’t have an account? Sign up**.
- Enter CNIC number and issue date.
- Fill in your name, email, mobile number and address.
- Choose your religion, bank and enter your account number.
- Pick a fund and amount. Tick Zakat and Terms & Conditions.

(For exemption of Zakat please submit zakat declaration at ir@jsil.com)

- Enter the OTP sent to your mobile and tap **Submit**.

Tip: Enter details exactly as shown on your CNIC and bank account.

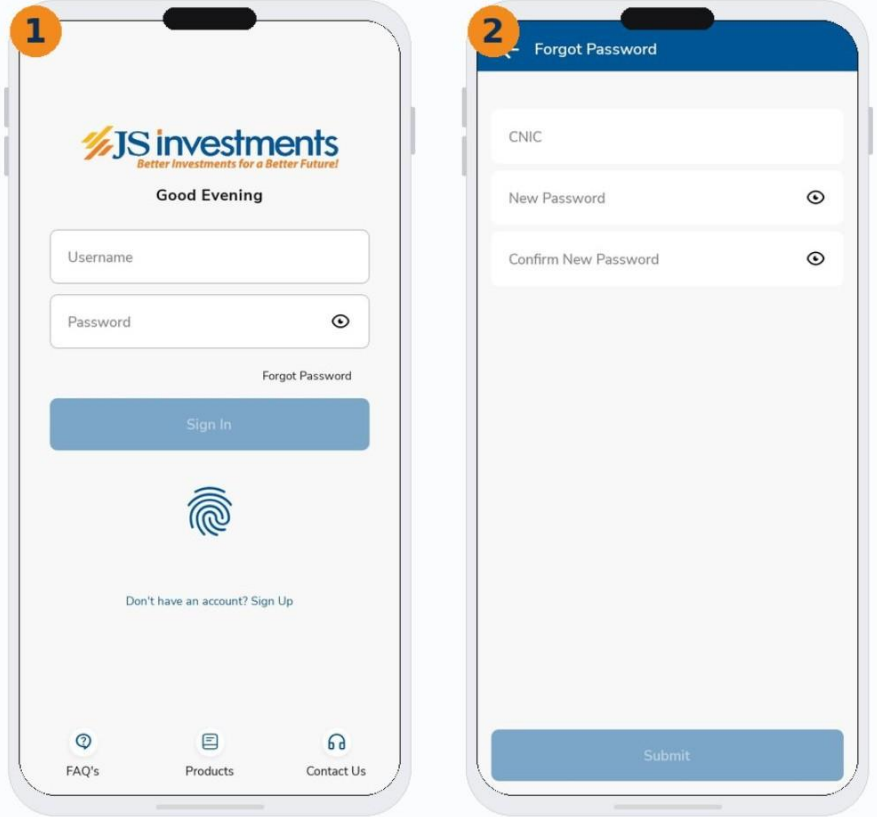


Sign In to Your Account

Login → User Name → Password → Sign In

- Enter your **User Name** and **Password**.
- Tick Remember Me if you want the app to save your User Name.
- Tap **Sign In**, or use your fingerprint if it is enabled on your phone.
- Forgot your password? Tap **Forgot Password**, then enter your CNIC, new password and OTP.

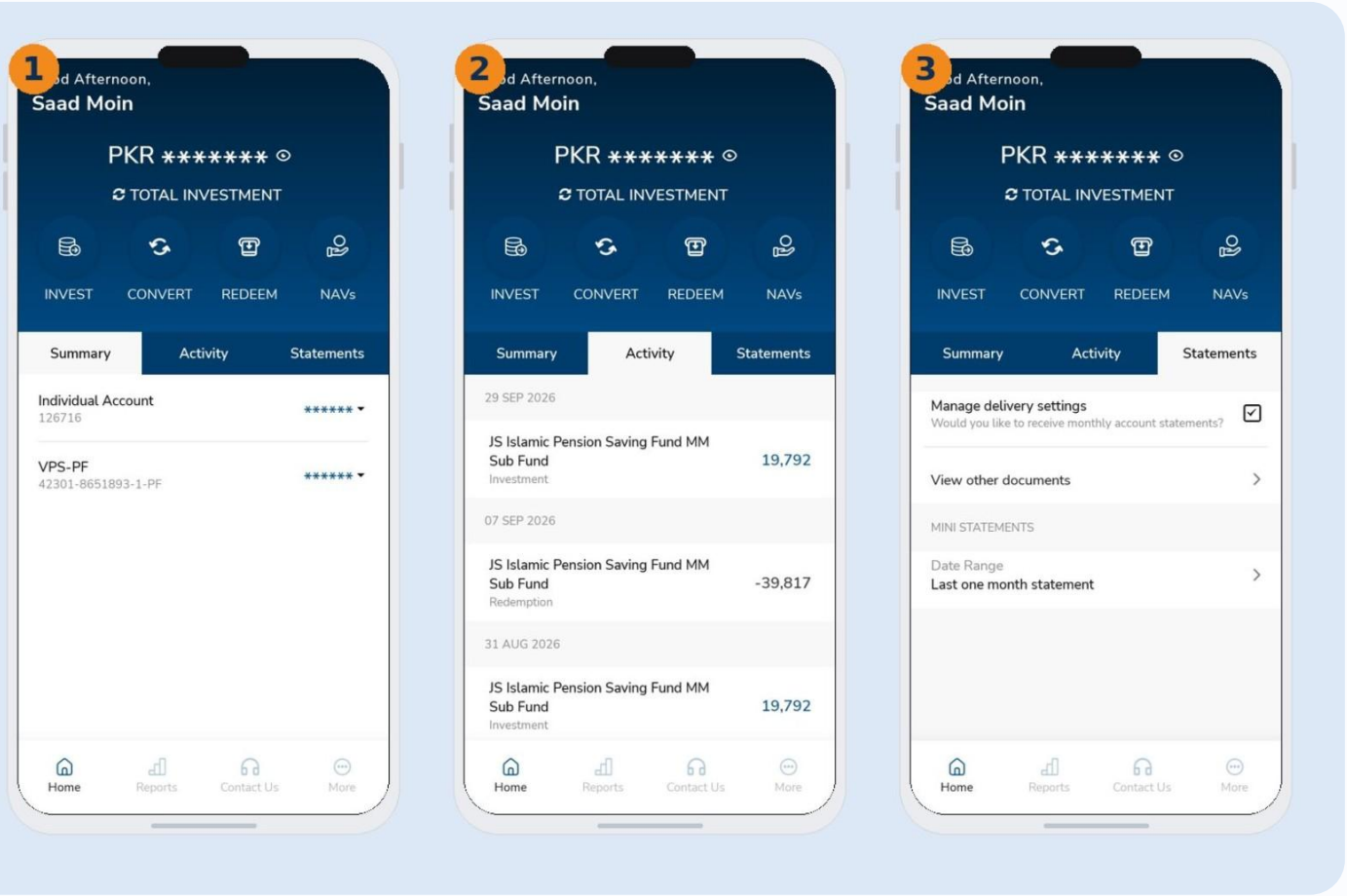
Tip: Change your password after your first login.



Your Home Screen

Login → Home → Select the service you need

Invest	Add money to a fund.
Convert	Move money between funds.
Redeem	Withdraw to your bank.
NAV	See latest fund prices.
Summary	Your investments and balances.
Activity	Transaction history and status.
Statements	Your latest one-month statement.

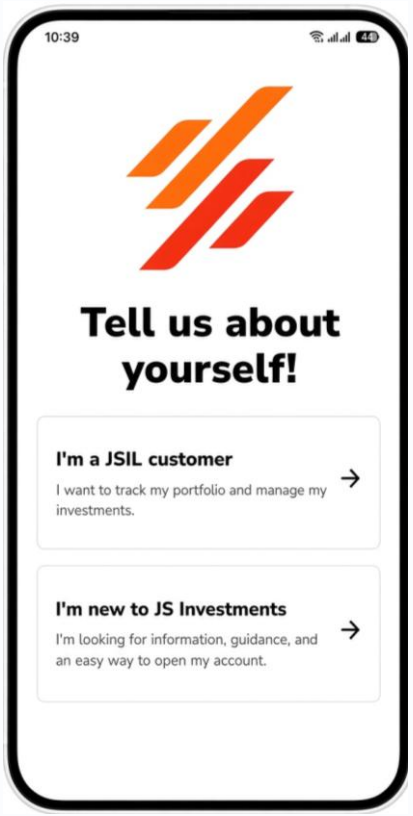


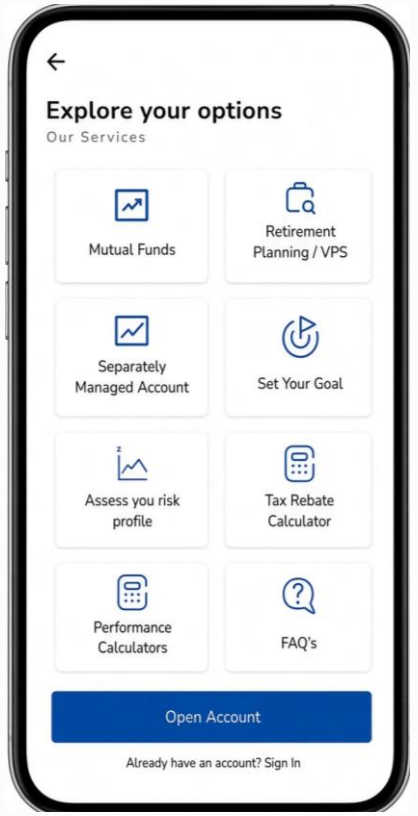
· EXPLORE

Explore Before You Sign In

I’m New to JS Investments→ Explore your Options → Click Options ↓

Mutual Funds	Conventional and Shariah-Compliant funds.
VPS	Voluntary Pension System account.
SMA	Personalised investment service.
Tools	Set Your Goal, Risk Profile, Tax Rebate and Performance calculators.
FAQs	Answers on Mutual Funds, VPS and ETFs.
Start Today	Open an account digitally.





Invest in a Fund

Home → Invest → Fund → Amount → Payment Method → Review → OTP → Finish

Bank-to-Bank Transfer

Copy JSIL bank details, pay from your banking app, upload the receipt.

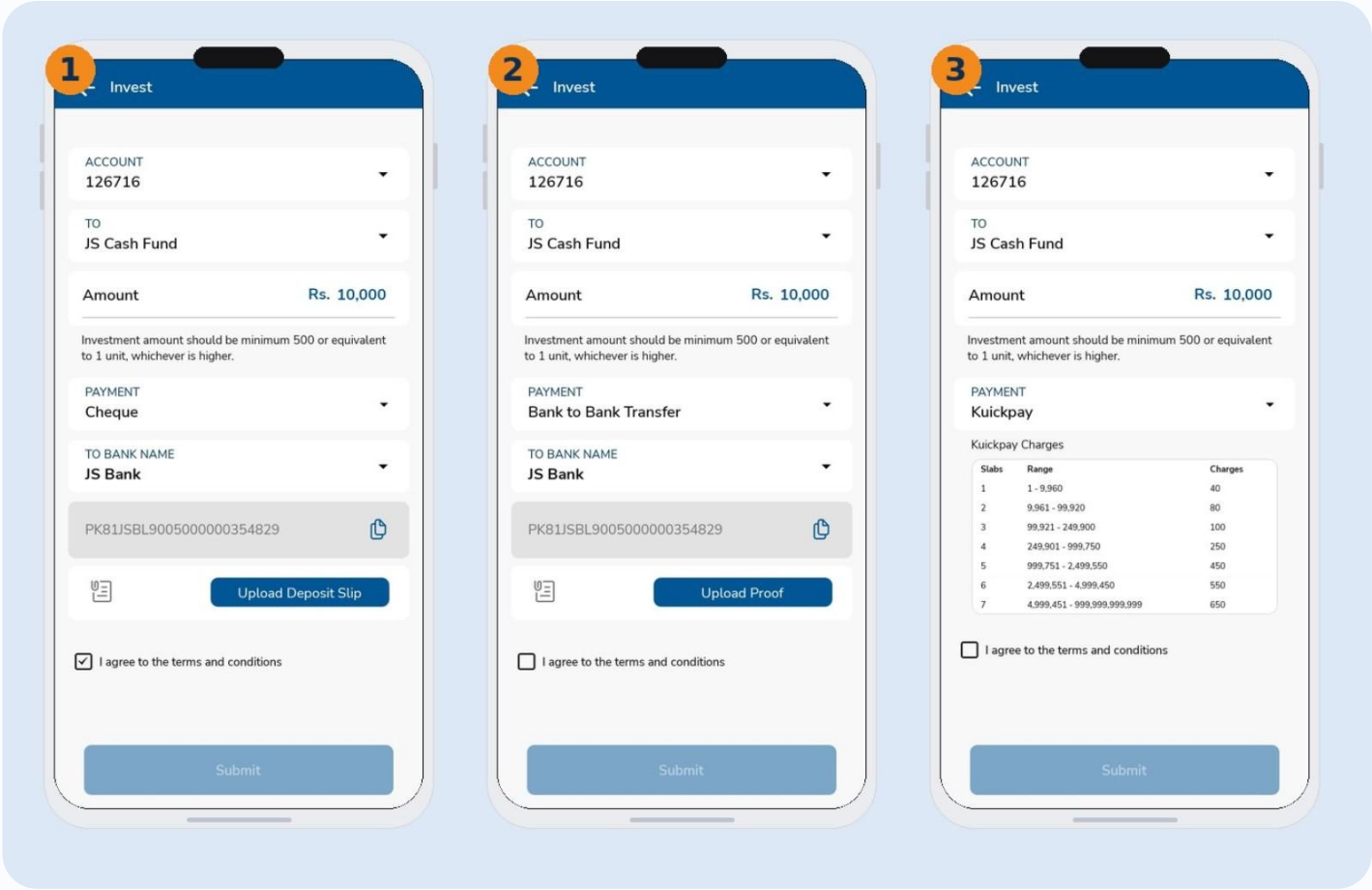
Kuickpay

Pay through Bill Payments using your Kuickpay ID.

Cheque

Deposit at a bank branch and upload the deposit slip.

Tip: Third-party payments are not accepted. Units are allocated in 2–3 working days.



Convert and Redeem

Home → Convert / Redeem → Fund → Amount → Review → OTP → Submit

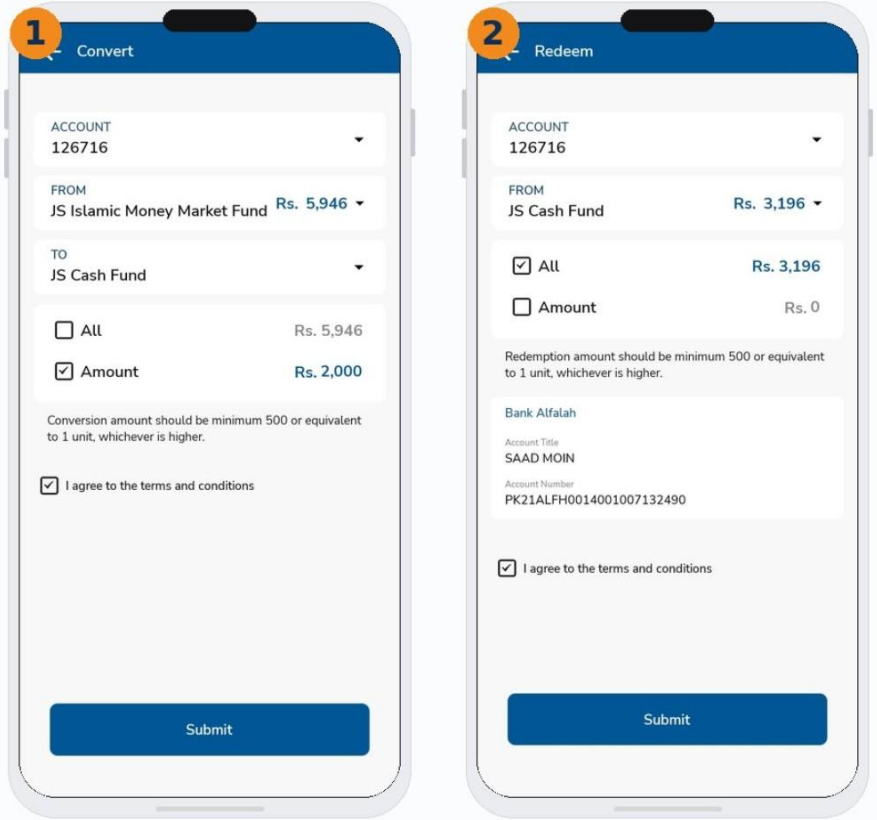
Convert

- Select the source fund.
- Enter an amount, or convert everything.
- Select the destination fund.
- Review, enter OTP, submit.

Redeem

- Select the fund to redeem from.
- Choose your registered bank account.
- Enter the amount.
- Review, enter OTP, submit.

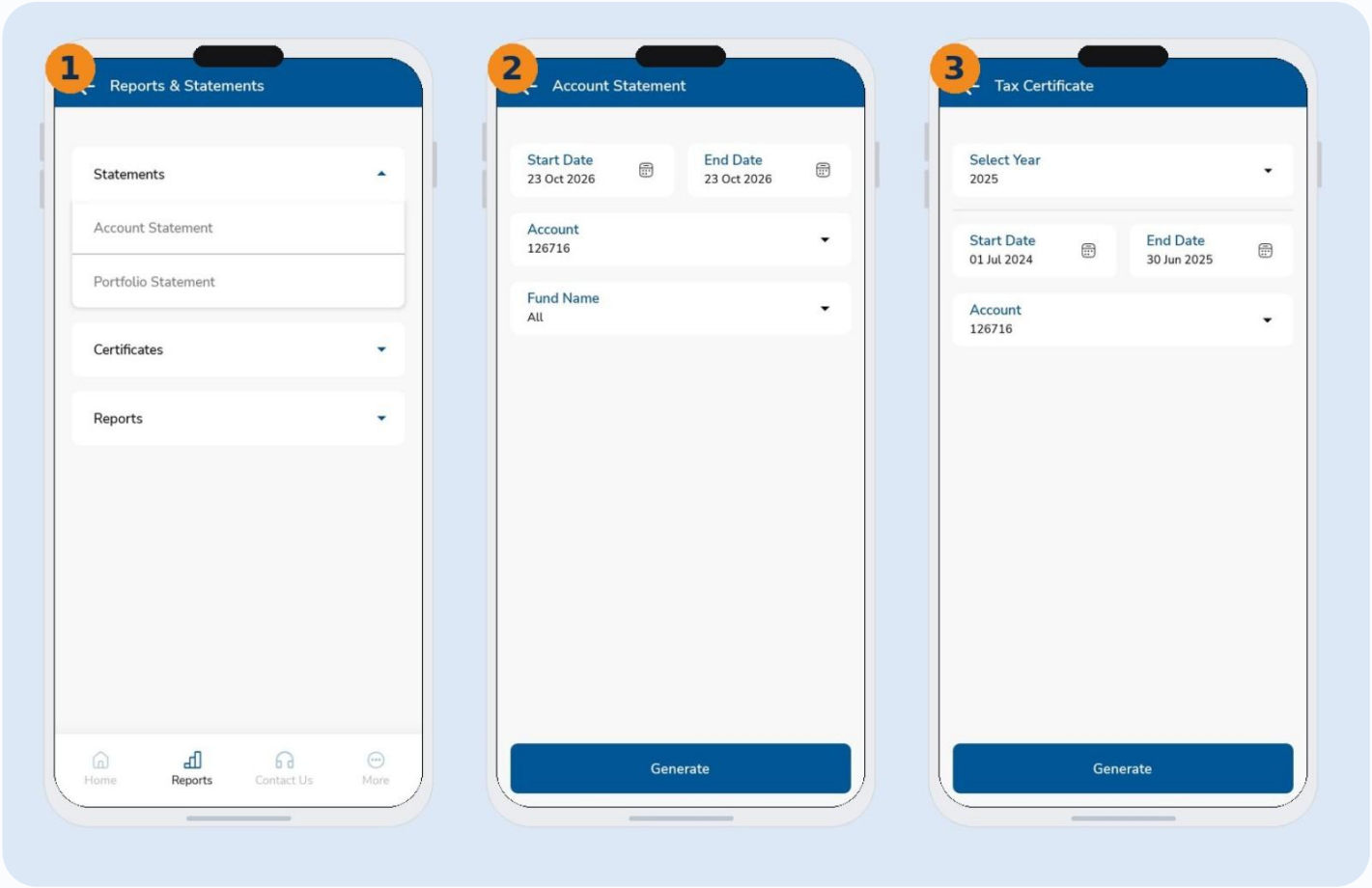
Tip: Track any request at Home → Activity → Transaction Details.



Statements and Certificates

Reports → Statements → Account Statement

- Quick view: **Home** → **Statements** shows your last one-month statement.
- Full history: open **Reports** → **Statements**.
- Select dates, account and fund, then tap **Generate**.
- **View**, **Download** or **Send** the statement.
- Tax, Investment and Balance certificates are under **Reports** → **Certificates**.



Transaction and Tax Reports

Reports → Reports → Select a report

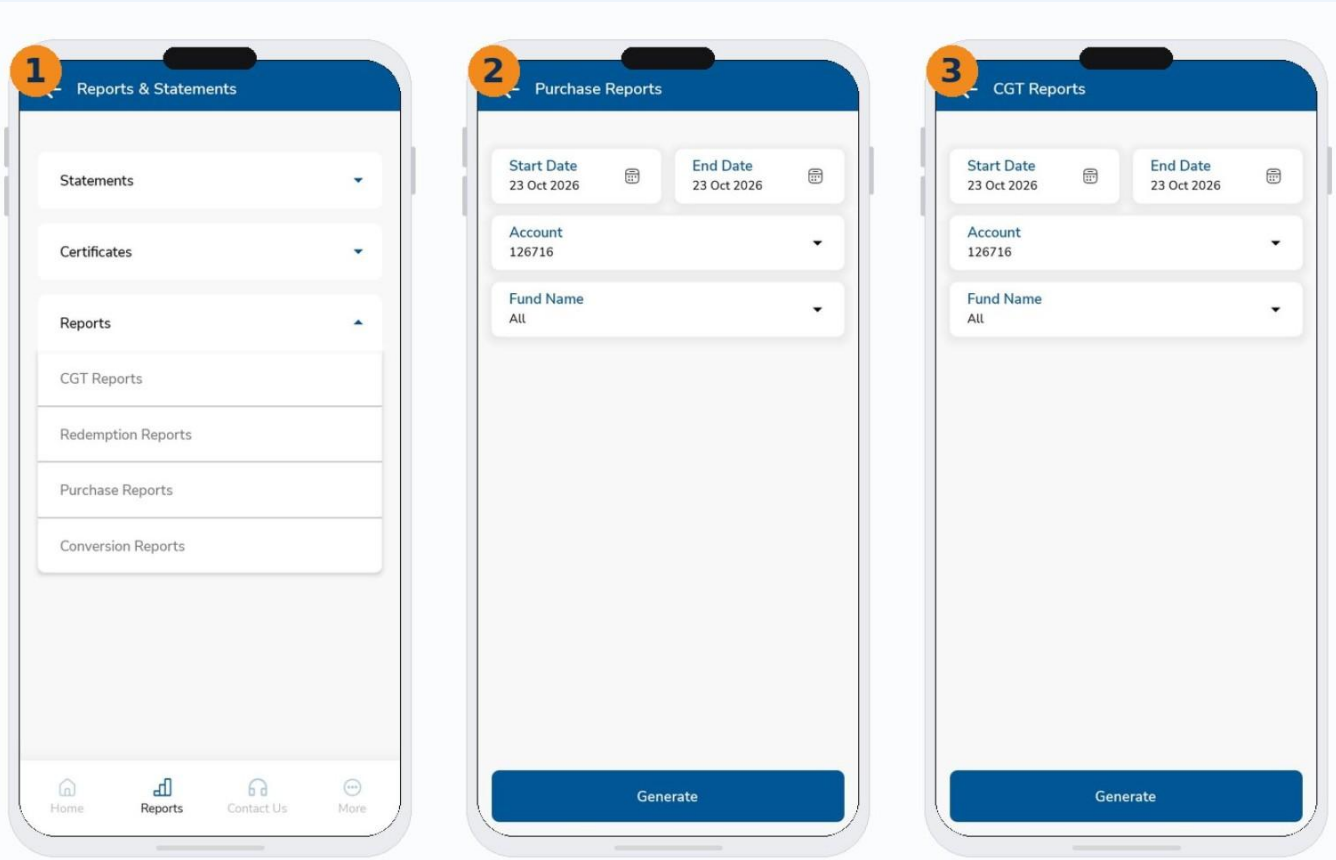
Purchase
Your investments.

Redemption
Your withdrawals.

Conversion
Fund switches.

CGT
Capital Gain Tax.

- Select Start Date, End Date, Account & Fund.
- Click on **Generate**.
- View, Download or Send.



Profile and Bank Details

More → Profile → Select the relevant option

Add or change a bank account

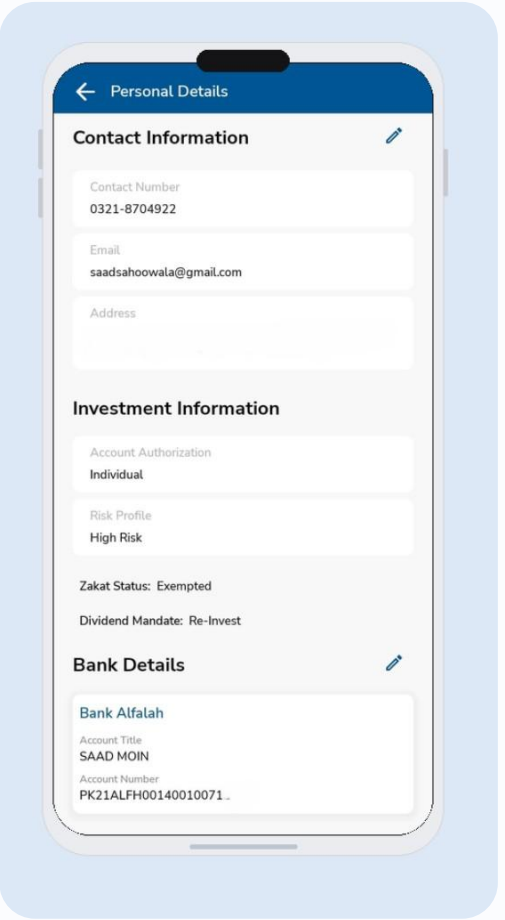
More → Profile → Bank Details → add account → enter bank name, account title, account number / IBAN → Submit. Do this before redeeming if your bank is not registered.

Update contact information

More → Profile → Contact Information → update the fields → Submit.

Discrepancies

More → Discrepancies. Check pending items such as CNIC / Passport expiry, W-9 Form, RQ Form or Source of Income.

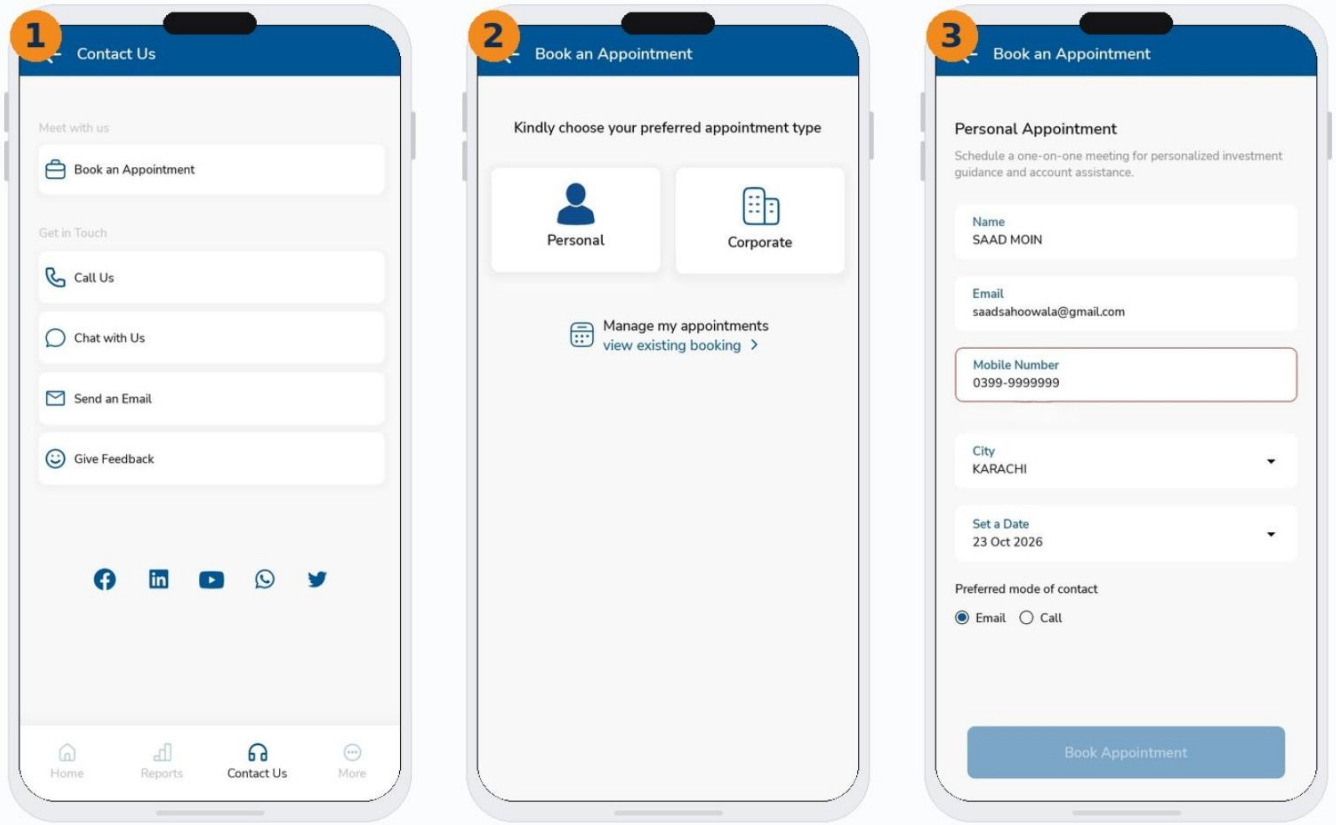


Contact Us and Book an Advisor

More → Contact Us → Book an Appointment

- Choose **Individual** or **Corporate**.
- Enter your contact details, city and preferred date.
- Select Preferred mode of contact (Email/Call)
- Click on **Book Appointment**.

Tip: Helpline 0800-00887 (toll free) · WhatsApp chat · ir@jsil.com



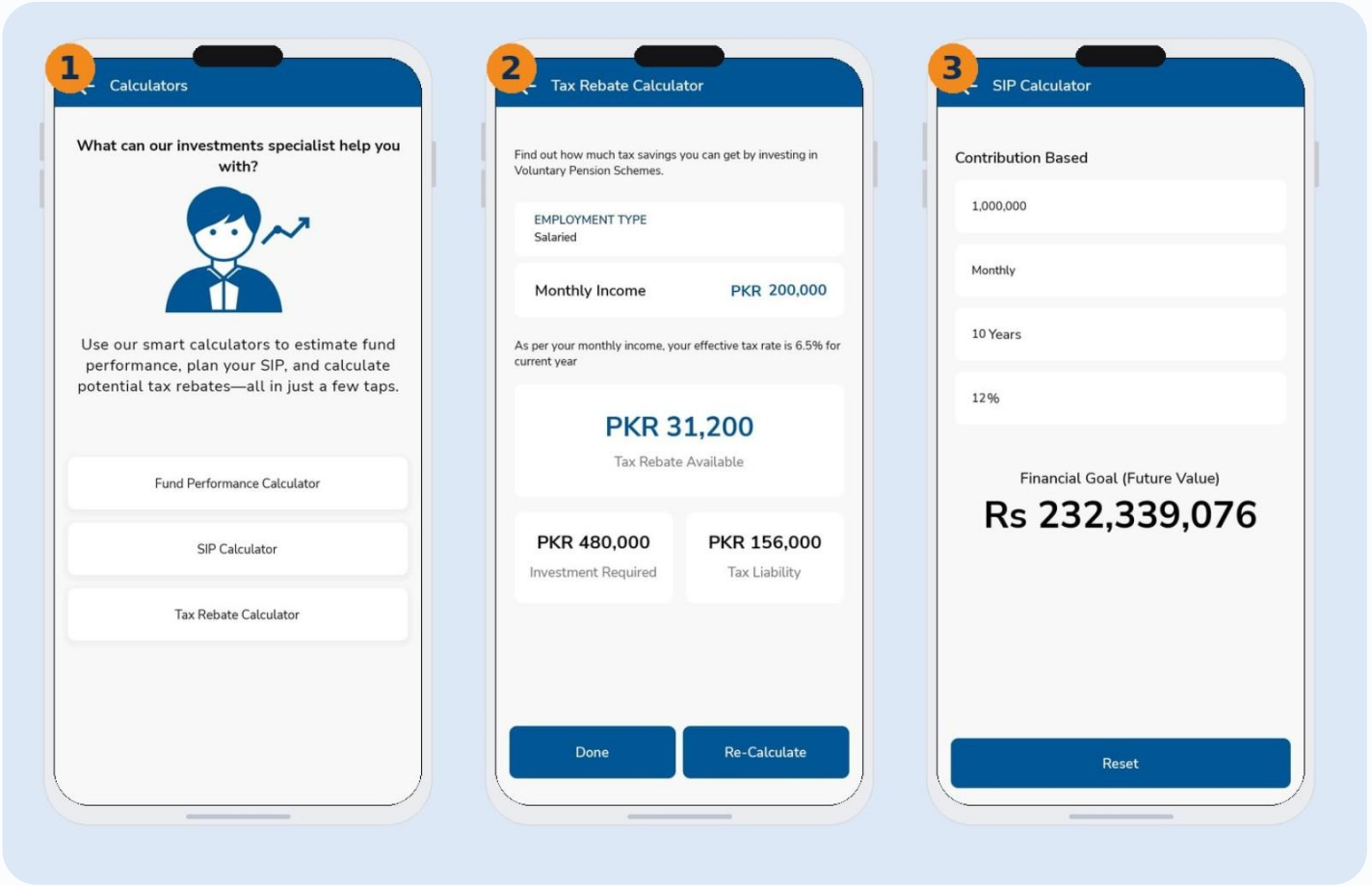
· PLANNING TOOLS

Calculators

Welcome screen or More → Calculators

Performance	See how a fund has performed base on select time.
SIP	Returns on a fixed amount invested regularly.
Tax Rebate	Estimate your tax saving.

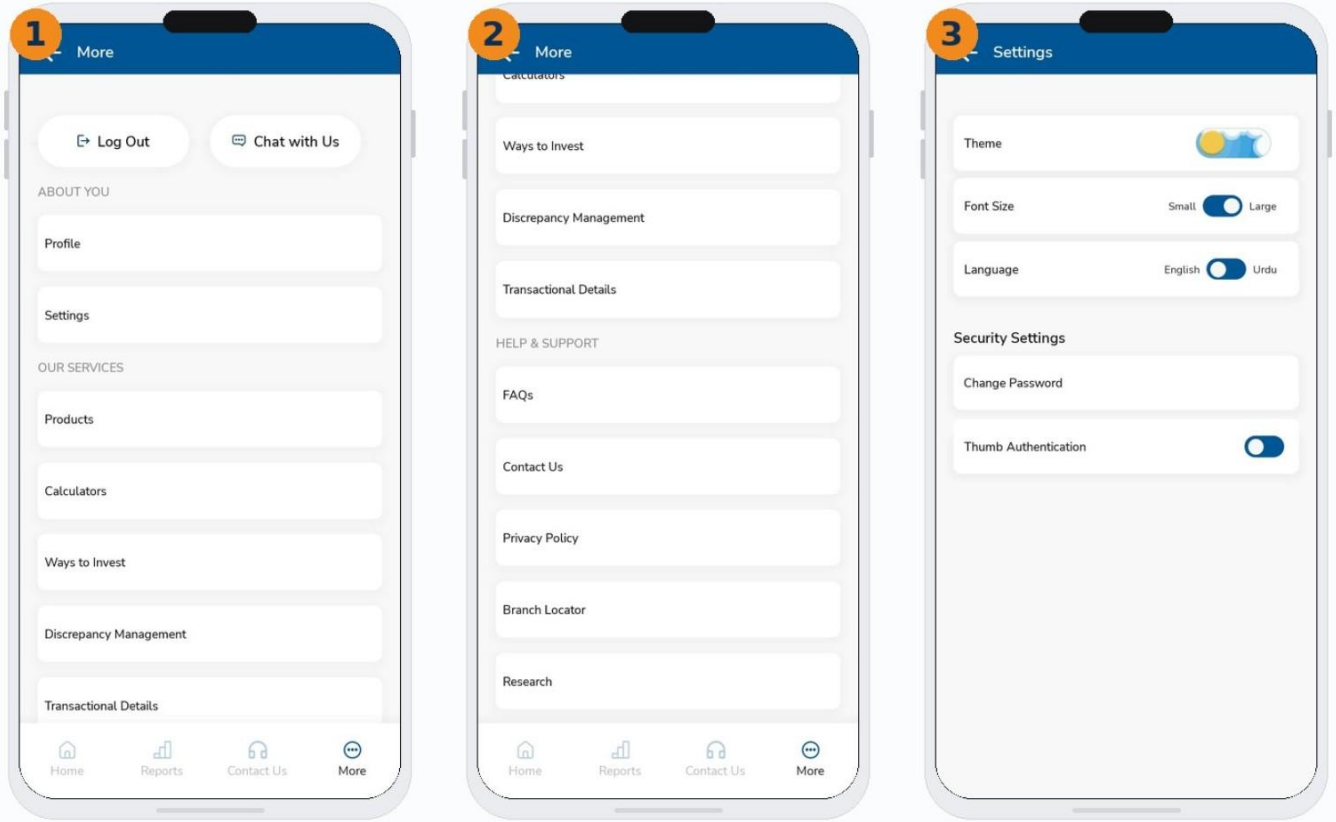
Tip: Results are estimates to help you plan.



More Menu and Settings

More → Settings → Change Password	
Profile	Personal, contact and bank details.
Settings	Theme, font size, language, fingerprint.
Products	Funds, benefits and performance.
FAQs	Common questions answered.
Branch Locator	Find JSIL offices on a map.
Research	Fund Manager Reports.

- To change password: **Settings → Change Password**.
- Enter Old, New password and Confirm New Password, then **Submit**.



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STAY SAFE

Never share your password or OTP with anyone.

This includes anyone claiming to be from JS Investments.

0800-00887 ir@jsil.com www.jsil.com