

SILKBANK 
Yes we can

Schedule of Charges

July - December 2017



Silkbank Limited

Card Operations, Mezzanine Floor, Hussain Centre 47-A,
Dar-ul-Aman Housing Society, P.E.C.H.S., Block 7 & 8,
Sharah-e-Faisal, Karachi.

111-100-777

www.silkbank.com.pk

[f/SilkbankCreditcards](https://www.facebook.com/SilkbankCreditcards)

*Fee Item	Fee Amount
Annual Fee - Basic	PKR 8,000/-
Other Specialized/Premium Cards - Silkbank Corporate Card	PKR 10,000/- PKR 5,000/-
Annual Fee - Supplementary	PKR 2,000/-
Chip Issuance Fee - Basic	PKR 2,000/-
Chip Maintenance Fee - Basic	PKR 2,000/-
Chip Issuance Fee - Supplementary	PKR 1,000/-
Chip Maintenance Fee - Supplementary	PKR 1,000/-
Design My Card Fee - Basic/Supplementary	PKR 1,000/-
Retail APR	42% per Annum
Cash Advance APR	42% per Annum
Open BTF APR	33% per Annum
Balance Transfer Fee (0% APR only)	20% of BT amount
Balance Transfer, Pay Order, Alliances on Installment Plan - Flat Service Fee	2% per month
Tenor	APR
3 months	35.65%
6 months	40.05%
12 months	41.70%
18 months	41.50%
24 months	40.88%
36 months	39.43%
48 months	38.05%
60 months	36.82%
Retail Balance Outstanding on Installment Plan - Flat Service Fee	1.75% per month
Tenor	APR
3 months	31.23%
6 months	35.15%
12 months	36.74%
18 months	36.68%
24 months	36.22%
36 months	35.07%
Cash Advance Fee	3% of the transaction amount or PKR 1,000/- whichever is higher
Late Payment Fee	PKR 2,000/-
Overlimit Fee	PKR 2,000/-
Duplicate Statement	No charges
Card Replacement Fee - Basic/Supplementary	PKR 1,000/-
Return Cheque Charges	PKR 1,000/-
Installment Plan Processing Fee	2.50% of the transaction amount or PKR 1,000/- whichever is higher
Installment Plan Pre-Payment Penalty Charges	5% of the outstanding amount or PKR 1,000/- whichever is higher
FX Conversion Charges	4% of the transaction amount
VISA Arbitration Charges for Disputed Transactions	USD 500/-
Document Retrieval Charges - Local	PKR 300/-
Document Retrieval Charges - International	PKR 800/-
SMS and E-Alert Charges	PKR 100/-
Litigation Charges	At Actual
Top-up Facility (Credit Limit Enhancement)	PKR 1,000/-
Pay Order/Demand Draft Issuance Charges	PKR 750/-
Cash Payment at Branch - Processing Fee	No charges
Direct Debit Enrollment Fee	PKR 500/-
Rejected Autopay Service Fee	PKR 1,000/-
Utility Bill Payment	PKR 100/- per transaction
*Silk Protect	0.80% of the outstanding amount
*Health Insurance Program (Individual Plan, Annual Premium)	PKR 3,000/-
**Health Insurance Program (Family Plan, Annual Premium)	PKR 6,000/-
CIP Lounge Fee	PKR 1,000/- per visit
Lounge Key Annual Fee	PKR 2,000/-
Lounge Key Per Visit Charges	Per visit USD 35/-

*All government, excise, stamp duties, taxes etc. will be levied in addition to the fees/charges listed above.

Global Customer Assistance Service (GCAS) - VISA Fee	
Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement (Gold & Platinum)	USD 250/- per request
Emergency Card Disbursement	USD 175/- per request
Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
Cardholder Inquiry Service/Visa Assistance Centre	USD 7.50/- per request

Note: Other VISA Charges may be applied at actual, based on VISA policy.
Bank Charges may be waived based on any special promotions.

*Family Structure - Cardholder + Spouse + Up to 4 Children
**This is a third party insurance product. Silkbank Limited is acting as a distributor of 60 Life Insurance. Limited and Premium amount will be charged with the consent of cardholder.

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 /SilkbankCreditcards

*Fee Item	Fee Amount
Annual Fee - Basic	PKR 4,000/-
Other Specialized/Premium Cards - Silkbank Corporate Card	PKR 10,000/- PKR 5,000/-
Annual Fee - Supplementary	PKR 500/-
Chip Issuance Fee - Basic	PKR 1,000/-
Chip Maintenance Fee - Basic	PKR 1,000/-
Chip Issuance Fee - Supplementary	PKR 500/-
Chip Maintenance Fee - Supplementary	PKR 500/-
Card Upgrade (Gold to Platinum) Basic	PKR 2,000/-
Card Upgrade (Gold to Platinum) Supplementary	PKR 1,000/-
Design My Card Fee - Basic/Supplementary	PKR 500/-
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