

Frequently Asked Questions for Branch Banking

1. Have the banking timings changed because of Covid-19? If yes, what are they?

In these challenging times, Silkbank continues to serve you through selected branches.

State Bank of Pakistan has revised branch banking hours to:

- Monday to Thursday: 10:00 AM to 4:30 PM
- Friday: 10:00 AM to 1:00 PM
- Saturday & Sunday: Closed

A complete list of open branches, and alternate locations for closed branches, is available on our website at www.silkbank.com.pk

Our closed branches will be open on Mondays and Thursdays, from 10 am to 12 pm, for you to use your lockers and receive cheque books and debit cards.

2. Is it safe to visit the branches?

Yes! We are ensuring to provide you a safe banking experience at our operational branches. Our staff is taking all necessary precautions against COVID 19.

Moreover for your own safety, we advise you to wear a mask, while entering and leaving branch, and sanitize your hands especially when using ATMs, or when dealing with cash, cheques, or other documents. And try to limit your stay at the branch.

3. I don't want to visit the branch to pay my bills. Is there any other way to do so?

Yes! You can pay your bills through Silkmobile. Our Internet Banking services and Silkmobile also available 24/7 to help you meet your routine banking requirements including Fund Transfers, pay order request, Interbank fund transfer, utility bill payments, credit card bill payment and much more. Our Internet Banking and Silkmobile offer the following services:

- IBFT
- Internal transfer
- Payorder request
- Guard your card
- Bill payments
- Statement Request
- E-Statement request
- Mobile Top up

4. I have downloaded Silkmobile, but how will I generate my PIN to access it?

For pin generation, kindly follow the following steps:

- Call our call center at 021-111-100-777 from your registered mobile number.
- Our Call Center Agent will ask basic information for verification like NIC etc
- Your call will then be transferred to IVR for pin generation to access your Silkmobile
- Once your pin is generated, that pin will be used to log into Silkmobile. You can also use biometric fingerprint verification feature after you log into Silkmobile for the first time.

5. How to get access to Silkbank internet banking?

You can have access to Silkbank internet banking by calling on our helpline 021-111-100-777. Upon your request, you will be contacted by our representative after 2-3 working days for verification purposes where you will be asked to share some basic information like NIC number and so on.

6. How will the State Bank's New Cheque Deposit policy affect me?

Under the new SBP guidelines, cheque deposit has been made easier to limit person-to-person contact while facilitating customers. A crossed cheque made from Silkbank account can be presented at any of our open branches to be cleared directly to the beneficiary's account. Previously, the beneficiary would have to present this cheque at their own bank's branch.