

Schedule of Charges – Silkbank Ready Line

Mark-up Rate Grid

Segment	Mark-up Rate
Salaried and Self-employed Businessmen & Self-employed Professionals	One Year KIBOR + Spread

Note:

- The applicable rate will be adjusted every year based on prevailing KIBOR – One year rate (Offer Side).

Miscellaneous Charges

Type of Charges	Amount
Annual Fee	Rs. 5,000/- for loan amount of up to 1 million
	Rs. 7,500/- for loan amount greater than 1 million
Processing Fee	Rs. 4,000/- for loan amount of up to 1 million
	Rs. 6,000/- for loan amount greater than 1 million
Late Payment Charges	Rs. 1,500/- for every missed payment
Enhancement Fee	Rs. 5,000/-
Credit Protector Fee	0.60% of monthly outstanding amount (third party payment)
Cheque Return Fee	Up to Rs. 500/-
Litigation Charges	At actual
Minimum Balance Penalty	Nil
Online Cash Deposit	No charges on re-payment account
Stamp Duties	At actual
SMS Alert Fee	Rs. 125/- per month or Rs. 1,200/- annually
Account Closure Fee	Rs. 4,000/-
Cheque Book Charges	Rs. 15/- per leaf
Pay Order Charges	Rs. 100/-
VISA Debit Card Annual Fee - Classic	Rs. 1,200/- per annum (First VDC Free)
VISA Debit Card - Replacement Charges	Rs. 1,200/-
VISA Debit Card - Re-issuance Charges	Rs. 1,200/-
E-Alerts Enrollment	Rs. 100/- per month
Auto Debit Payments	Rs. 100/- per month
EPP - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
Balance Transfer - Processing Fee	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
Utility Bill Payment Charges	Rs. 100/- per transaction

Note:

- All regular branch banking charges will be applied for the transactions through branches.
- In addition to the above, Commission/Service charges, Recovery of Courier/Postage/Fax charges will also be made according to the prescribed tariff (where applicable).
- In addition to the charges above, all applicable Government levies, duties, FED will also be recovered.
- The abovementioned details have been given here for information purpose and are subject to change from time to time. Please refer to the Schedule of Charges (SOC) placed on our website (www.silkbank.com.pk) or at our branches for amendments.