

Schedule of Charges – Silkbank Personal Loan

Mark-up Rate Grid

Segment	Mark-up Rate
Salaried and Self-employed Businessmen & Self-employed Professionals	One year KIBOR + Predefined 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												
Processing Fee	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)												
Pre-payment Penalty	<p>Full penalty charges as per the following grid:</p> <table border="1"> <thead> <tr> <th>1st Year</th> <th>2nd Year</th> <th>3rd Year</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>7%</td> <td>5%</td> </tr> </tbody> </table> <p>Partial payment penalty charges as per the following grid:</p> <table border="1"> <thead> <tr> <th>1st Year</th> <th>2nd Year</th> <th>3rd Year</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>7%</td> <td>5%</td> </tr> </tbody> </table> <p>Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from the date of disbursement and only 1 partial payment is allowed in a year and no partial payments are allowed in 1st year.</p>	1st Year	2nd Year	3rd Year	10%	7%	5%	1st Year	2nd Year	3rd Year	10%	7%	5%
1st Year	2nd Year	3rd Year											
10%	7%	5%											
1st Year	2nd Year	3rd Year											
10%	7%	5%											
Late Payment Charges	Rs. 1,500/- per missed installment												
Insurance	At actual												
Top-up Facility	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)												
Litigation Charges	At actual												
Pay Order Re-Issuance	Rs. 500/-												
Pay of Sheet Re-Issuance	Rs. 500/-												
Credit Protector	0.60% of loan amount (third party payment)												

Note:

- Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to the customer where applicable in addition to the above-mentioned rates.
- 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.