

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 Classic Account |
| | Rs. 7,000/- For Platinum Account |
| Processing Fee | Rs. 4,000/- or 1% of the loan amount (Whichever is higher, subject to approval) |
| Late Payment Charges | Rs. 1,800/- |
| Enhancement Fee | Rs. 3,500/- |
| Credit Protector Fee | 0.60% of monthly outstanding amount (third party payment) |
| Cheque Return Fee | 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. 150/- per month |
| Account Closure Fee | Rs. 4,000/- |
| Cheque Book Charges | Rs. 15/- per leaf |
| Pay Order Charges | Rs. 300/- |
| VISA Classic Debit Card - Annual Fee | Rs. 1,500/- (First VDC Free) |
| VISA Classic Debit Card - Replacement Charges | Rs. 1,000/- |
| VISA Classic Debit Card - Re-issuance Charges | Rs. 1,000/- |
| VISA Platinum Debit Card - Annual Fee | Rs. 3,000/- |
| VISA Platinum Debit Card - Replacement Charges | Rs. 1,500/- |
| VISA Platinum Debit Card - Re-issuance Charges | Rs. 1,500/- |
| 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 |
| Safe Deposit Locker Charges | Please refer to Safe Deposit Locker Charges (Section 13 in Main Schedule of Bank Charges) |

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.
- All International transactions settled outside Pakistan will be charged at Open Market rate. Any variance in Inter-bank and Open Market rates will be borne by the customers.