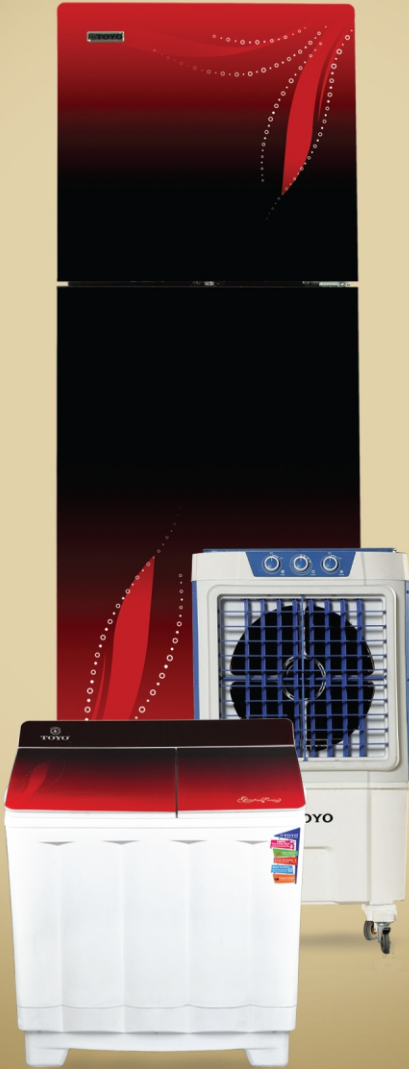


 **TOYO**
HOME APPLIANCES
INVITE HAPPINESS



SILKBANK CREDIT CARDS

For a
Million Reasons

**GET YOUR
INNOVATIVE
HOME
APPLIANCES AT
0% MARK-UP
FOR UP TO
9 MONTHS**



SILKBANK 
Yes we can

Product	Model	Price	0% MARK-UP				12 Months	18 Months	24 Months	36 Months
			03 Months	06 Months	09 Months					
8.5 KG Fully Automatic Washing Machine	TMA-8000	36,500	12,167	6,083	4,056	3,772	2,758	2,251	1,744	
11 KG Washing Machine (Semi Auto)	TWD-7000	19,300	6,433	3,217	2,144	1,994	1,458	1,190	922	
VCM Door Refrigerator	TR-255 VH	41,500	13,833	6,917	4,611	4,288	3,136	2,559	1,983	
Glass Door Refrigerator	TR-270 G	44,500	14,833	7,417	4,944	4,598	3,362	2,744	2,126	
Glass Door Refrigerator	TR-340 G	51,500	17,167	8,583	5,722	5,322	3,891	3,176	2,461	
Air Cooler Full Plastic Body	TC-975 Pad	20,500	6,833	3,417	2,278	2,118	1,549	1,264	979	
Water Dispenser with Refrigerator	WD-300	16,000	5,333	2,667	1,778	1,653	1,209	987	764	
Air Cooler Full Plastic Body	TC-995 Pad	19,500	6,550	3,250	2,167	2,015	1,473	1,203	932	

How to avail Silkbank Flexible Installment Plan

1. Call Silkbank 24-hour phone banking service at 021-111-100-777 to place an order for the product of your choice through Silkbank Flexible Installment Plan (FIP).
2. Enjoy 0% mark-up by opting for installment plan tenure for up to 09 months. Furthermore, Silkbank Credit Card customers can also choose from installment plans involving tenures of 12, 18, 24 and 36 months at a rate of 2% per month (flat).
3. Your selected product will be delivered to your doorstep without any delivery charges.

Terms & Conditions

- The offer can be availed by all Silkbank Credit Cardholders.
- Silkbank Credit Card customers can purchase product using Silkbank FIP during the validity of the offer.
- Silkbank shall process and authorize FIP transactions provided that the amount is within the available credit limit and card account is in good standing as per the terms and conditions of Silkbank Credit Cards and Silkbank policies.
- The offer is valid from 1st January 2021 to 31st December 2021.
- The approved FIP Transaction will appear on the next statement of account.
- The offer cannot be exchanged for cash and is not valid in conjunction with any other special promotions, offers, events or activities as defined by Silkbank and Alliance Partners.
- Customer or their authorized nominated person must provide his/her CNIC copy and sign the delivery documents at the time of product delivery.
- All products booked through Silkbank FIP will be delivered to the customer within 10-15 working days at designated address.
- First shipment delivery charges will be borne by the Alliance Partner for all products booked through Silkbank FIP. However, in case of warranty claims or upgrades, customer has to bear the cost of shipment and other related things as per standard terms & conditions of the Partner.
- Delivery of the product would be subject to availability of stock and prices are subject to change without notice.
- Card member's account(s) that are closed, terminated or delinquent prior to the offer period date will not be eligible for Silkbank FIP.
- Product warranty shall be determined as per the Alliance Partner's warranty terms & conditions for the particular item.
- Silkbank's decision on all matters, related to the offer and in case of any dispute, shall be final and binding on all eligible card members and no correspondences in relation therewith shall be entertained.
- The offer provided by Silkbank is subject to change anytime and new product(s) can be offered in future subject to stock availability maintained by the Partner.
- Please refer to Silkbank schedule of charges for processing/service fees.
- Silkbank will not be responsible for the services or if the product quality provided is not up to the satisfaction of Silkbank customers.
- In no event shall Silkbank or any of its representatives/affiliates, be liable or responsible for any loss, damage or expense arising out of or otherwise in connection with the offer/services.
- Silkbank, at its absolute discretion, shall have the right to terminate the offer without assigning any reason and without prior notice, and shall not be held liable for any inconvenience/damage caused due to termination of the offer.
- In case the card member decides to cancel his/her FIP, they will be liable to pay the prepayment penalty amount as per Silkbank schedule of charges.