

**SILKBANK**   
Yes we can

## Schedule of Charges


July - December 2018



### Silkbank Limited

Card Operations, Mezzanine Floor, Hussain Centre 47-A,  
Dar-ul-Aman Housing Society, P.E.C.H.S., Block 7 & 8,  
Sharah-e-Faisal, Karachi.

021-111-100-777

www.silkbank.com.pk  
 /SilkbankCreditcards

*Fee Item	Fee Amount
Annual Fee - Basic	PKR 8,000/-
Other Specialized / Premium Cards	PKR 10,000/-
Silkbank Corporate Card	PKR 5,000/-
Annual Fee - Supplementary	PKR 2,000/-
Joining Fee - Basic	Not Applicable
Joining Fee - Supplementary	Not Applicable
Chip Maintenance Fee - Basic	PKR 2,500/-
Chip Maintenance Fee - Supplementary	PKR 1,250/-
Chip Issuance Fee - Basic	PKR 2,500/-
Chip Issuance Fee - Supplementary	PKR 1,250/-
ATM Cash Advance Withdrawal	0.5% of the withdrawal amount
Insurance Fee	or Rs. 50/- (whichever is higher)
Retail APR	39.99% per Annum
Cash Advance APR	41.99% per Annum
Open BTF APR	33% per Annum
Cash Advance Fee	3% of the transaction amount
	or Rs. 1,000/- (whichever is higher)
Late Payment Fee	PKR 2,000/-
Overlimit Fee	PKR 2,000/-
Return Cheque	PKR 1,000/-
Card Replacement Fee	PKR 1,000/-
New Card Design Fee	PKR 500/-
Utility Bill Payment	PKR 100/- per transaction
0% APR BT Processing Fee	
Tenor	APR
3 months	3.75%
6 months	7.50%
12 months	15%
BTF on Installment Plans APRs	
Tenor	APR
3 months	26.80%
6 months	30.23%
12 months	31.72%
18 months	31.76%
24 months	31.46%
36 months	30.59%
48 months	29.70%
60 months	28.88%
Retail Transactions Installment Plans APRs	
Tenor	APR
3 months	31.23%
6 months	35.15%
12 months	36.74%
18 months	36.68%
24 months	36.22%
36 months	35.07%
PO / IBFT / Alliances Installment Plans APRs	
Tenor	APR
3 months	35.65%
6 months	40.05%
12 months	41.70%
18 months	41.50%
24 months	40.88%
36 months	39.43%
48 months	38.05%
60 months	36.82%
Installment Plan Processing Fee	2.50% of the transaction amount
	or Rs. 1,000/- (whichever is higher)
Installment Plan Pre-payment Charges	5% of the outstanding amount
	or Rs. 1,000/- (whichever is higher)
Foreign Transactions	4% of the transaction amount
VISA Arbitration Charges for	USD 500/-
Disputed Transactions	
Credit Protector	0.80% of the outstanding amount
SMS and E-Alert Charges	PKR 100/- per month
Litigation Charges	At Actual
Top-up Facility (Limit Enhancement)	PKR 1,000/-
Pay Order/Demand Draft Issuance Charges	PKR 750/-
Cash Payment at Branch - Processing Fee	Nil
Direct Debit Enrollment Fee	PKR 500/-
Rejected Autopay Service Fee	PKR 1,000/-
CIP Lounge Fee	Free for Platinum Cardholder & 1 Guest
Global Customer Assistance Service (GCAS) - VISA Fee	
Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement (Gold & Platinum)	USD 250/- per request
Emergency Card Disbursement	USD 175/- per request
Emergency Service Request Denied or Fulfilled	
by Issuer or Cancelled	USD 50/- per request
Cardholder Inquiry Service/Visa Assistance Centre	USD 7.50/- per request

Note: Other VISA Charges may be applied at actual, based on VISA policy.  
Bank Charges may be waived based on any special promotions.

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*Fee Item	Fee Amount
Annual Fee - Basic	PKR 4,000/-
Other Specialized / Premium Cards	PKR 10,000/-
Silkbank Corporate Card	PKR 5,000/-
Annual Fee - Supplementary	PKR 1,000/-
Joining Fee - Basic	Not Applicable
Joining Fee - Supplementary	Not Applicable
Chip Maintenance Fee - Basic	PKR 1,250/-
Chip Maintenance Fee - Supplementary	PKR 625/-
Chip Issuance Fee - Basic	PKR 1,250/-
Chip Issuance Fee - Supplementary	PKR 625/-
Card Upgrade (Gold to Platinum) - Basic	PKR 1,000/-
Card Upgrade (Gold to Platinum) - Supplementary	PKR 1,000/-
ATM Cash Advance Withdrawal	0.5% of the withdrawal amount
Insurance Fee	or Rs. 50/- (whichever is higher)
Retail APR	39.99% per Annum
Cash Advance APR	41.99% per Annum
Open BTF APR	33% per Annum
Cash Advance Fee	3% of the transaction amount
Late Payment Fee	or Rs. 1,000/- (whichever is higher)
Overlimit Fee	PKR 2,000/-
Return Cheque	PKR 2,000/-
Card Replacement Fee	PKR 1,000/-
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