

*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/- Not Applicable
Joining Fee - Basic Joining Fee - Supplementary	Not Applicable Not Applicable
Chip Maintenance Fee - Basic Chip Maintenance Fee - Supplementary	PKR 2,500/-
Chip Maintenance Fee - Supplementary	PKR 1,250/- PKR 2,500/-
Chip Issuance Fee - Basic Chip Issuance Fee - Supplementary	PKR 2,500/-
ATM Cash Advance Withdrawal	0.5% of the withdrawal amount
Insurance Fee Retail APR	or Rs. 50/- (Whichever is higher)
Cash Advance APR	39.99% per Annum 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 New Card Design Fee	PKR 1,000/- PKR 500/-
Utility Bill Payment	PKR 100/- per transaction
o% APR BT Processing Fee	ADD
Tenor 3 months	APR 3-75%
6 months	7.50%
12 months BTF on Installment Plans APRs	15%
Tenor	APR
3 months	26.80%
6 months	30.23%
12 months 18 months	31.72% 31.76%
24 months	31.46%
36 months	30.59%
48 months 60 months	29.70% 28.88%
Retail Transactions Installment Plans APRs	2010010
Tenor	APR
3 months 6 months	31.23% 35.15%
12 months	36.74%
18 months	36.68%
24 months 36 months	36.22% 35.07%
PO / IBFT / Alliances Installment Plans APRs	
Tenor 3 months	APR
6 months	35.65% 40.05%
12 months	41.70%
18 months 24 months	41.50% 40.88%
36 months	39.43%
48 months	38.05%
60 months Installment Plan Processing Fee	36.82% 2.50% of the transaction amount
matatinent Flan Frocessing Fee	or Rs. 1,000/- (whichever is higher)
Installment Plan Pre-payment Charges	5% of the outstanding amount
Foreign Transactions	or Rs. 1,000/- (whichever is higher) 4% of the transaction amount
VISA Arbitration Charges for	USD 500/-
Disputed Transactions	
Credit Protector SMS and E-Alert Charges	0.80% of the outstanding amount
Litigation Charges	PKR 100/- per month At Actual
Top-up Facility (Limit Enhancement)	PKR 1,000/-
Pay Order/Demand Draft Issuance Charges Cash Payment at Branch - Processing Fee	PKR 750/- Nil
Direct Debit Enrollment Fee	PKR 500/-
Rejected Autopay Service Fee	PKR 1,000/-
CIP Lounge Fee	Free for Platium Cardholder & 1 Guest
Global Customer Assistance Service (GCAS) - VISA Fee	
Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement (Gold & Platinum) Emergency Card Disbursement	USD 250/- per request USD 175/- per request
Emergency Service Request Denied or Fulfilled	

USD 50/- per request USD 7.50/- per request

by Issuer or Cancelled Cardholder Inquiry Service/Visa Assistance Centre

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

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 f/SilkbankCreditcards

*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 Joining Fee - Basic	PKR 1,000/- Not Applicable
Joining Fee - Supplementary	Not Applicable 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
	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 New Card Design Fee	PKR 1,000/- PKR 500/-
Utility Bill Payment	PKR 100/- per transaction
0% APR BT Processing Fee	rkk 100/- per transaction
Tenor	APR
3 months	3.75%
6 months	7.50%
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Retail Transactions Installment Plans APRs	APR
Tenor 3 months	
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PO / IBFT / Alliances Installment Plans APRs	33,107,70
Tenor	APR
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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
la e II a e Di a Di a e a cara Chia	or Rs. 1,000/- (whichever is higher)
Installment Plan Pre-payment Charges	5% of the outstanding amount
Farrier Truncations	or Rs. 1,000/- (whichever is higher)
Foreign Transactions VISA Arbitration Charges for	4% of the transaction amount USD 500/-
Disputed Transactions	030 500/-
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/-

Global Customer Assistance Service (GCAS) - VISA Fee Lost & Stolen Card Emergency Card Replacement (Gold & Platinum) Emergency Card Disbursement Emergency Service Request Denied or Fulfilled by Issuer or Cancelled Cardholder Inquiry Service/Visa Assistance Centre

USD 35/- per request USD 250/- per request USD 175/- per request

USD 50/- per request 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.