

**Excellence**  
& Beyond

## Schedule of Bank Charges

For the Period January to June 2020

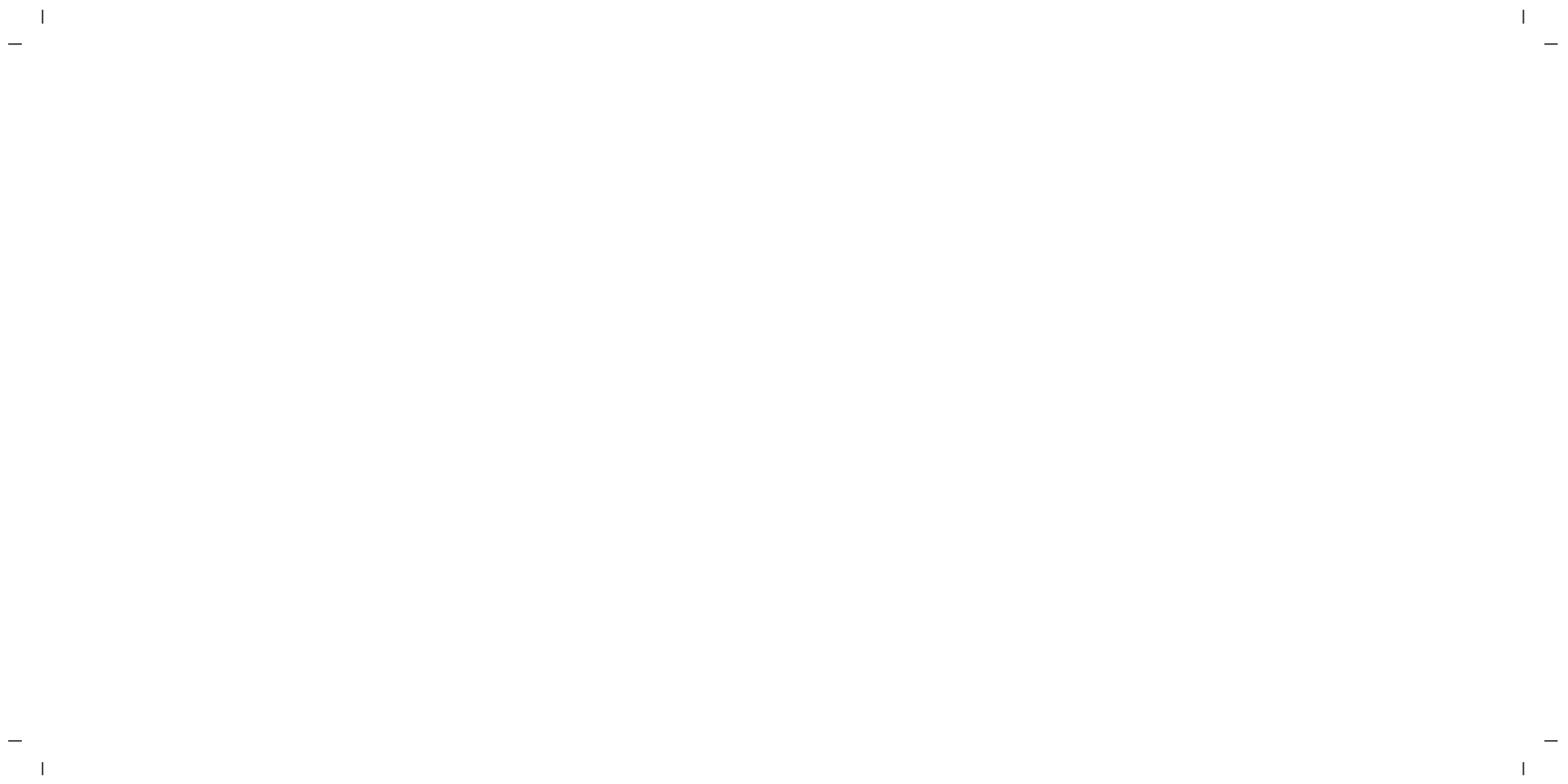
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## INTERNATIONAL BANKING

### IMPORTS

#### 1. LETTERS OF CREDIT

<b>1.1 Letters of Credit</b>																			
1.1.1 L/C Opening Commission	L/C volume of a customer (including allied account) during a calendar year:																		
	<table><tr><td>First Quarter or Part Thereof</td><td>Subsequent Quarter or Part Thereof</td><td>Minimum</td></tr><tr><td>Up to Rs. 5,000,000/-</td><td>0.35%</td><td>Rs. 1,000/-</td></tr><tr><td>Rs. 5,000,001/- – Rs. 50,000,000/-</td><td>0.25%</td><td></td></tr><tr><td>Rs. 50,000,001/- – Rs. 100,000,000/-</td><td>0.15%</td><td></td></tr><tr><td>Over Rs. 100,000,000/-</td><td>Negotiable</td><td></td></tr><tr><td>(Based on annual volume)</td><td></td><td></td></tr></table>	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	Up to Rs. 5,000,000/-	0.35%	Rs. 1,000/-	Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%		Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%		Over Rs. 100,000,000/-	Negotiable		(Based on annual volume)		
First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum																	
Up to Rs. 5,000,000/-	0.35%	Rs. 1,000/-																	
Rs. 5,000,001/- – Rs. 50,000,000/-	0.25%																		
Rs. 50,000,001/- – Rs. 100,000,000/-	0.15%																		
Over Rs. 100,000,000/-	Negotiable																		
(Based on annual volume)																			
	Or as per arrangement																		
1.1.2 Revalidation Commission (After expiry of L/C)	As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)																		
1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)	As in (1.1.1) mentioned above (Case to be treated as opening of fresh L/C)																		
<b>1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans</b>	1% on 1 <sup>st</sup> quarter or part thereof. 0.30% for each subsequent quarter or part thereof. Minimum Rs. 400/-																		

<b>1.3 L/Cs Under Suppliers / Buyers Credit, Pay as you Earn Scheme and Deferred Payment L/Cs for a Period of Over 1 Year</b>	
1.3.1 Commission	0.40% per quarter or part thereof (at the time of the opening of L/C) is to be charged on the full amount of L/C liability, plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C. Thereafter, commission is to be recovered on six-monthly basis on reducing liability till payment of the last and final installment
1.3.2 In case of L/C Undertaking to be Issued Favouring Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant	Commission @ 0.40% per quarter on reducing liability
1.3.3 In case of Cancellation Charges	Rs. 1,000/-
<b>1.4 Amendments</b>	
1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,000/- per transaction (flat)



1.4.2 Amendment that involves Increase in Amount or Validity	Rs. 1,000/- per transaction (flat) plus as per 1.1.1
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## 2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

<b>2.1 Registration of Contract / Purchase Order / Performa Invoice, etc.</b>	
2.1.1 Registration Charges	Up to 0.25%. Minimum Rs. 1,000/- or as per arrangement with the customer
2.1.2 Service Charges on Remittance of Documents Presented under Contract	0.10%. Minimum Rs. 1,000/- or as per arrangement
2.1.3 Service Charges on Import Remittance where Goods are Cleared and Remittance is made upon Presentation of Bill of Entry and Copies of Shipping Documents / Import Documents are Received Directly from the Supplier's Bank without Registration of Contract	0.10%. Minimum Rs. 1,000/- or as per arrangement
2.1.4 Charges on Amendment of Import Contract (Involves no Increase of Amount)	Rs. 1,000/-

## 3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

<b>3.1 Mark-up</b>	
3.1.1 If Retired within 10 Days from the Date of Negotiation	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.2 If Retired within 20 Days from the Date of Negotiation	60 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.3 If Retired within 30 Days from the Date of Negotiation	70 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
<b>*Note: Date of negotiation means value date of the Bank's Nostro Account debited.</b>	
<b>3.2 Commission</b>	
3.2.1 If Retired within 10 Days from the Date of Lodgement	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgement	20 paisas per Rs. 100/- (flat) or as per arrangement
<b>3.3 Service Charges</b>	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- or as per arrangement

#### 4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

<b>4.1 Handling Charges at the Time of Retirement</b>	Rs. 1,000/- per bill (flat)
<b>4.2 Acceptance Commission</b>	0.125% per month for any period beyond the validity / expiry of Letter of Credit until maturity / tenor of the bill as per terms of L/C. Minimum of Rs. 1,000/- charge will be applicable till lodgement / retirement / adjustment of bill when paid by the customer
<b>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</b>  <b>(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer).</b>	
<b>4.3 Service Charges</b>	10 paise per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- at the time of payment or as per arrangement
<b>4.4 Mark-up in case of Import Bills under Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)</b>	70 paise per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement

#### 5. IMPORT BILLS UNDER COLLECTION

<b>5.1 Handling Charges</b>	Rs. 1,000/- (flat) per collection
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#### 6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

<b>6.1 Import against Advance Payment to Suppliers</b>	0.10%. Minimum Rs. 2,500/-
<b>6.2 Reimbursement Charges (Payable to Reimbursing Banks)</b>	At actual
<b>6.3 Credit Report on Foreign Suppliers</b>	Rs. 1,000/- plus SWIFT Charges plus FB Charges or Rs. 1,000/- plus actual charges of D&B / ICIL, IFT Consultants and others
<b>6.4 Foreign Bank Charges</b>	At actual (as permitted by SBP)
<b>6.5 Import Bills Returned Unpaid</b>	USD 30/- (flat) from forwarding bank plus Postage Charges (if any)
<b>6.6 Clearance of Consignment under Terms of Approved Limits or Forced Clearance</b>	Commission @ 0.10% on C&F value of consignment. Minimum Rs. 1,000/-
<b>6.7 Endorsement of AWB Handling Charges</b>	Rs. 1,000/- against 100% cash margin, otherwise minimum Rs. 1,500/-
<b>6.8 Discrepant Document Handling Charges</b>	USD 10/- to be deducted from proceeds of discrepant documents
<b>6.9 Issuance of Freight Certificate for Imports on FOB Basis</b>	Rs. 1,000/-

## EXPORTS

### 7. LETTERS OF CREDIT

7.1 L/C Advising	Rs. 1,000/- (flat)
7.2 L/C Amendment Advising	Rs. 500/- (flat)
7.3 Negotiation of Pak Rupee Bill under L/C / ACU Arrangement	0.30%. Minimum Rs. 1,000/- or as per arrangement
7.4 Confirmation	0.25% per quarter or part thereof. Minimum Rs. 1,500/-
7.5 Transfer of Export L/C	Rs. 1,000/- (flat)
7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account	Rs. 1,000/- (flat)
7.7 If Documents are sent to other Banks for Negotiation under Restricted L/Cs	Rs. 1,000/- (flat)
7.8 Handling Charges for Research and Development Cases	Rs. 1,500/- (per case)

### 8. COLLECTIONS

8.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
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8.1.1 Rupee Account	0.2% of the amount. Minimum Rs. 100/- plus Courier Charges
8.1.2 Foreign Currency Account	USD 5/- plus Courier Charges
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat) plus Telecommunication Charges (if any)
8.3 Documentary Bills	Rs. 500/- plus Courier Charges
8.4 Service Charges against Export Documents sent on Collection Basis	15 paisas per Rs. 100/-. Minimum Rs. 1,000/- or as per arrangement
8.5 Advance Payment	0.10%. Minimum Rs. 1,000/- or as per arrangement
8.6 EDS Handling Charges	Rs. 100/- (flat) per transaction

### 9. OTHER CHARGES UNDER EXPORT TRANSACTIONS

9.1 Processing Charges for Export Registration	Nil
9.2 Handling of Duty Drawback Claims	0.25%. Minimum Rs. 500/- per claim
9.3 Negotiation of Documents Drawn Under Sight Letter of Credit	i) Service Charges: 15 paisas per Rs. 100/-. Minimum Rs. 1,000/- or as per arrangement

<b>9.4 Negotiation (Usance)</b>	<p>ii) If proceeds of negotiated sight bills are not credited within 12 days of negotiation to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged for delay beyond 12 days or as per arrangements</p> <p>i) Service Charges: 15 paisas per Rs. 100/-. Minimum Rs. 1,000/-</p> <p>ii) If proceeds of negotiated Usance are not credited on maturity to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged after the maturity date till realization or as per arrangements</p>
<b>9.5 Negotiation (Usance) Handling (Freight Subsidy)</b>	0.25%. Minimum Rs. 1,000/- per claim

## 10. OUTWARD

## FOREIGN REMITTANCES

<b>10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes</b>	0.50% (flat). Minimum USD 12/- or equivalent in other foreign currencies
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<b>10.2 Remittance Abroad other than through Foreign Currency Accounts</b>	
10.2.1 Students (For Education Purpose)	Rs. 550/- (flat)
10.2.2 Other than Students	Rs. 550/- (flat)
<b>10.3 Foreign Currency TT Charges</b>	USD 24/- plus SWIFT Charges
<b>10.4 Foreign Currency DD Charges</b>	USD 20/-
<b>10.5 Remittance Cancellation Charges</b>	USD 10/- plus Postage / SWIFT Charges
<b>10.6 Remittance Stop Payment Charges</b>	USD 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)
<b>10.7 Clean Foreign Bills Received for Collection</b>	USD 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable

## 11. INWARD

<b>11.1 Home Remittance</b>	Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank
<b>11.2 Other</b>	Free - if the proceeds are credited to an account with the drawee bank. In other cases, a flat charge of Rs. 250/- plus Instrument Charges

<b>11.3 Home Remittance under PRI</b>	Free
<b>11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied</b>	Free - if proceeds are credited to an account with us. Otherwise, a flat charge of Rs. 250/- plus Instrument Charges

## 12. MISCELLANEOUS CHARGES

<b>12.1 Correspondent Bank Charges</b>	At actual
<b>12.2 Issuance of Proceeds Realization Certificates "Annexure A"</b>	Rs. 300/- (flat) per certificate
<b>12.3 Standing Instruction Charges in Foreign Currency Accounts</b>	USD 10/- or equivalent in other foreign currencies
<b>12.4 Out-of-Pocket Expenses</b>	At actual
<b>12.5 Credit Report on Foreign Buyers / Sellers</b>	Rs. 1,000/- (flat) plus Foreign Bank Charges
<b>12.6 Inquiry / Photocopy of Old Record</b>	Within 3 months: Rs. 100/- Above 3 months to 1 year: Rs. 300/- Over 1 year: Rs. 500/-
<b>12.7 Issuance of Balance / Account Maintenance Certificate</b>	Rs. 100/- (flat) plus FED
<b>12.8 Lodgement of Cheque in Local Dollar Clearing</b>	Rs. 350/- per instrument
<b>12.9 Return of Cheque in Local Dollar Clearing</b>	Rs. 350/- per instrument

<b>12.10 Central Excise Levy and any other Government Duties / Taxes</b>	At actual
<b>12.11 Issuance of Business Performance Certificate at Customer Request</b>	Rs. 500/- (flat)
<b>12.12 Photocopy Charges, where applicable on IMP / EXP / ERF / LG transaction</b>	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-

## 13. COMMUNICATION CHARGES

<b>13.1 Inland Postage</b>	At actual
<b>13.2 Foreign Postage</b>	At actual
<b>13.3 Inland Courier</b>	At actual
<b>13.4 Foreign Courier</b>	At actual
<b>13.5 Short Telex / SWIFT</b>	Minimum Rs. 950/- or actual (whichever is higher)
<b>13.6 Full Text Telex / SWIFT</b>	Minimum Rs. 1,400/- or actual (whichever is higher)

## 14. FOREIGN CURRENCY ACCOUNT

<b>14.1 Maintaining a total relationship of an average of USD 10,000 or Equivalent to other currencies</b>	
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14.1.1 Free Foreign Currency TT	3 TT in a month
14.1.2 Free Foreign Currency DD	3 DD in a month
14.1.3 Remittance Cancellation Charges	Nil
14.1.4 Remittance Stop Payment Charges	Nil
14.1.5 Issuance of Proceeds Certificates	Free
14.1.6 Standing Instruction Charges in Foreign Currency Accounts	Free
14.1.7 Lodgement of Cheque in Local Dollar Clearing	Free
14.1.8 Return of Cheque in Local Dollar Clearing	Free
14.1.9 Issuance of Business Performance Certificate at Customer Request	Free

## DOMESTIC BANKING

### 1. COMMISSION ON PAY ORDER

### REMITTANCES

<b>1.1 Issuance of Pay Order against Debit to Account</b>	Amount	Charges
	Up to Rs. 500,000/-	Rs. 300/- (flat)
	Above Rs. 500,000/-	Rs. 500/- (flat)
<b>1.2 Issuance of Pay Order against Debit of Cash for MDA Payments</b>	Amount	Charges
	Up to Rs. 100,000/-	Rs. 300/-
	Above Rs. 100,000/-	0.5% or Rs. 750/- (whichever is higher)
<b>1.3 Cancellation / Issuance of Duplicate Pay Order</b>	Account Holder: Rs. 300/- (flat) MDA Customers: Rs. 1,000/-	
<b>1.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc.</b>	Rs. 25/- per instrument or 0.5% of the amount (whichever is less)	

## 2. INLAND LETTERS OF CREDIT

<b>2.1 Issuance</b>	
Up to Rs. 100,000,000/- Over Rs. 100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
<b>2.2 Amendments</b>	
2.2.1 Amendment involving increase in Amount of Validity	As mentioned above in (2.1)
2.2.2 Amendment without increase in Amount or Extension in Period of L/C	Rs. 1,000/- per transaction (flat)
2.2.3 Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	Case to be treated as opening of fresh L/C
<b>2.3 Advising</b>	Rs. 1,000/- (flat)
<b>2.4 Amendment Advising</b>	Rs. 500/- (flat)
<b>2.5 Confirmation Charges</b>	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
<b>2.6 L/C Cancellation Charges</b>	Rs. 1,000/-

## 3. COLLECTION

<b>3.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>	Rs. 250/- (flat) plus Courier or Postal Charges
<b>3.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online</b>	Rs. 150/- (flat)
<b>3.3 Correspondent Bank Charges will be Recovered at Actual</b>	Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches
<b>In case of Cheque Returned in Collection, Charges will be recovered on realization, but postage / courier charges to be recovered at the time of lodgement.</b>	

## 4. PURCHASE OF BILLS

<b>4.1 Documentary Bills other than Drawn against Inland Letters of Credit</b>	Same charges as for collection cited at (3.1) and (3.2) mentioned above, plus mark-up from the date of purchase to the date of payment at the negotiated rate
<b>4.2 Other Cheques / Demand Instruments (Like Dividend Warrant)</b>	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual

<b>4.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid</b>	Rs. 100/- plus Courier Charges
<b>4.4 Mark-up shall be Applied as under on Bills Purchased / Negotiated</b>	
4.4.1 If Retired up to the 21 <sup>st</sup> day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)
4.4.2 If Retired During Next 210 Days (Cushion Period)	0.60 paisas per Rs. 1,000/- on a daily product basis, plus the Bank's commission @ 0.10 paisas per Rs. 100/-
<b>4.5 Storage Charges</b>	At actual

## 5. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

<b>5.1 Sight Bills</b>	
5.1.1 Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement
5.1.2 Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-

5.1.3 Mark-up at Opening End (at the Time of Retirement). Rates of mark-up:	
i. If Retired within 3 Days of the Date of Lodgement	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
ii. If Retired after 3 Days of Lodgement	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
<b>Note: No mark-up will be charged from the date of negotiation till the receipt of document at the branch.</b>	
5.1.4 Service Charges on Inland PAD	0.10%. Minimum Rs. 1,000/- or as per arrangement
<b>5.2 Usance Bills</b>	
5.2.1 <b>At Opening End:</b>	
i. If Bill Matures after Expiry of L/C	0.40% per bill. Minimum Rs. 1,000/- plus delivery of documents against acceptance commission @ 0.15% per month on bill amount, on realization from the date of expiry of L/C or as per arrangement
ii. Mark-up in case of Bills under Inland Usance Letters of Credit, if Bills are not Paid on Due Date (i.e. Maturity Date)	70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement
5.2.2 <b>At Collecting End:</b>	
i. Collecting Charges	Commission @ 0.40%. Minimum Rs. 1,000/- on bill amount or as per arrangement



ii. In case of Purchase	Usual commission as mentioned in (5.2.2 (i)) and mark-up down up to 60 paise per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation
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## 6. FINANCE / ADVANCES

<b>Following Charges may be Recovered in Addition to Mark-up / Return on Investment</b>		
<b>6.1 Project Application Fee (Non-Refundable)</b>		
6.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Million	As per arrangement	
6.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Million	As per arrangement	
<b>6.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment</b>	i. Project Evaluation / Appraisal Fee	Negotiable
	ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement	Negotiable

<b>6.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others</b>	iii. Legal Documentation Fee	At actual
	iv. Project Monitoring Fee (one-time charge) at the time of sanction	Negotiable
<b>6.4 Charges for the Issuance of N.O.C. on the Request of Customers / Clients for Creating Additional / Pari-Passu Charge / Second Charge on their Fixed Assets for Acquiring further Project Finance from other Banks / Financial Institutions</b>	v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	Negotiable
	<b>Initial / Annual Review:</b> Processing Fee over and above 0.1% of amount, if agreed with the customer. CBG 0.1% of total facilities or as per arrangement <b>Interim Review (For Enhancement):</b> RBG 0.1% of total facilities or as per arrangement CBG As per arrangement  Rs. 5,000/- (flat)	

<b>6.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:</b>	
6.5.1 Godown Rent	At actual
6.5.2 Godown Staff Salaries. Salaries of Godown Keepers / Chowkidars	At actual
<b>6.6 Godown Inspection Charges</b>	To be credited to the Bank's Income Account
6.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
6.6.2 Outside the Above Limits	Rs. 3,000/- (flat) T.A. / D.A. admissible to staff as per Silkbank's travel policy in addition to charges as mentioned above in (6.6.1)
<b>6.7 Delivery Charges</b>	At actual
6.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered	
<b>6.8 Other Incidental Expenses</b>	At actual
<b>6.9 Insurance Premia, Legal Charges</b>	At actual

**7. M'POWER**

<b>7.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>7.2 Approval Charges</b>	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
<b>7.3 Management Consultancy Fee</b>	Cursory Report: Rs. 4,000/- and Detailed Report: Rs. 8,000/-  50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally
<b>7.4 Late Payment Charges</b>	Rs. 15,000/- per late payment
<b>7.5 Line Renewal</b>	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

<b>7.6 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- per property Peripheral Areas: Rs. 500/- additionally Drive By Appraisal: Rs. 2,500/-
<b>7.7 Property Insurance Premium</b>	Insurance rate as quoted by the vendor
<b>7.8 Legal Fee</b>	Preliminary Legal Opinion: Rs. 3,500/- (includes Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search). Final Legal Opinion: Rs. 3,000/-
<b>7.9 Life Insurance</b>	Optional and as per rate quoted by the vendor
<b>7.10 Documentation, Stamp Duties and Levies</b>	At actual
<b>7.11 Litigation Charges</b>	At actual
<b>7.12 Re-Appraisal Charges</b>	At actual
<b>7.13 Standing Instruction Charges</b>	As per Branch Banking
<b>7.14 SMS Alerts Fee</b>	Rs. 50/- per month
<b>7.15 Account Closure Fee</b>	Rs. 5,000/-
<b>Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to the customer where applicable in addition to the above-mentioned charges.</b>	

## 8. AGRICULTURE BUSINESS FINANCE

<b>8.1 Processing Fee</b>	Rs. 5,000/-
<b>8.2 Management Consultancy Fee</b>	Up to Rs. 6,000/-, 50% additional fee to be charged for any additional business
8.2.1 For Peripheral Areas	Rs. 500/- (additional charges)
<b>8.3 Prompt Payment Bonus</b>	As agreed on the facility acceptance letter
<b>8.4 Line Renewal Fee</b>	Rs. 5,000/-
<b>8.5 Appraisal Fee</b>	
8.5.1 Built Property	Up to Rs. 5,000/- per property
8.5.2 Flat	Up to Rs. 5,000/- per property
8.5.3 Land	Up to Rs. 4,000/- per property
8.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)
<b>8.6 Insurance Charges</b>	As quoted by the vendor
<b>8.7 Legal Opinion</b>	
8.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
8.7.2 Final Opinion	Up to Rs. 3,000/-

<b>8.8 Letter of Guarantee</b>	Bank Commission Charges will be 0.40% per quarter
<b>8.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>8.10 Cheque Return Fee</b>	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
<b>8.11 SMS / E-mail Alert Services</b>	As per the SMS Alerts Charges table
<b>8.12 Litigation Charges</b>	At actual
<b>8.13 Re-Appraisal Charges</b>	At actual
<b>8.14 Cash Collection Charges</b>	Rs. 500/-
<b>8.15 Documentation, Stamp Duties and Levies</b>	At actual
<b>Note: All Branch Banking Charges will apply to transactions through branches.</b>	

## 9. TEXTILES

<b>9.1 Processing Fee</b>	Rs. 5,000/-
<b>9.2 Management Consultancy Fee*</b>	Rs. 6,000/-
<b>9.3 Line Renewal Fee</b>	Rs. 5,000/-
<b>9.4 Appraisal Fee*</b>	
9.4.1 Built Property	Rs. 5,000/- per property

9.4.2 Land	Rs. 3,000/- per property
9.4.3 Flat	Rs. 5,000/- per property
9.4.4 For Peripheral Areas	Rs. 500/-
<b>9.5 Legal Fee*</b>	
9.5.1 Preliminary Opinion	Rs. 3,500/-
9.5.2 Final Opinion	Rs. 3,000/-
<b>9.6 Pay Orders and Demand Drafts</b>	
9.6.1 Line Size Rs. 1 Million to Rs. 10 Million	3 free pay orders and / or demand drafts
9.6.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
<b>9.7 Letter of Guarantee</b>	
9.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
9.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
9.7.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
<b>9.8 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>9.9 Property Insurance Charges*</b>	

9.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
9.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
9.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
9.10 Late Payment Charges	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Million	Up to Rs. 1,000/-	Nil
	Rs. 10 Million to Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Million	Up to Rs. 1,000/-	Up to Rs. 10,000/-
9.11 Cheque Return Fee	Rs. 500/-		
9.12 Documentation, Stamp Duties and Actual Levies*	At actual		
9.13 Litigation Charges	At actual		

\*All these charges are quoted by the vendor and are subject to change.

\*In addition to the above charges, all Government levies will be applicable.

## 10. CASH EASE (BILL DISCOUNTING)

<b>10.1 Pay Orders and Demand Drafts</b>	
10.1.1 Up to Rs. 10 Million	3 free pay orders and / or demand drafts
10.1.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
<b>10.2 Penal Mark-up</b>	3% above than the agreed mark-up rate for facility
<b>10.3 Cheque Return Fee</b>	Rs. 500/-
<b>10.4 Cheque Book Issuance Charges</b>	Up to Rs. 5/- per leaf
<b>10.5 Processing Charges</b>	Rs. 3,000/- plus FED
<b>10.6 Management Consultancy Fee</b>	Up to Rs. 5,000/-
<b>10.7 Litigation Charges</b>	At actual
<b>10.8 Re-Appraisal Charges</b>	At actual
<b>10.9 Cash Collection Charges</b>	Rs. 500/-
<b>10.10 Line Renewal Fee</b>	Rs. 5,000/- plus FED (If applicable)
<b>10.11 Insurance on Hypothecated Stock</b>	Up to 0.1% of line amount

## 11. AGRICULTURE PASS BOOK FINANCE

<b>11.1 Processing Fee Pre-Login</b>	Rs. 1,000/-
<b>11.2 Processing Charges Post-Login</b>	1% of the loan amount up to 5.0 Million Rs. 50,000/- over and above 5.0 Million

<b>11.3 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Up to Rs. 1 Million	Rs. 100/-	Nil
	Rs. 1 Million to Rs. 3 Million	Rs. 200/-	Rs. 1,000/-
	Rs. 3 Million to Rs. 5 Million	Rs. 300/-	Rs. 2,000/-
	Above Rs. 5 Million to Rs. 10 Million	Rs. 400/-	Rs. 3,000/-
<b>11.4 Line Renewal Fee</b>	Rs. 1,000/-		
<b>11.5 Appraisal Fee</b>			
11.5.1 Built Property	Rs. 5,000/- per property		
11.5.2 Flat	Rs. 5,000/- per property		
11.5.3 Land	Up to Rs. 4,000/- per property		
11.5.4 For Peripheral Areas	Rs. 500/- (additional charges)		
<b>11.6 Insurance Charges</b>			
11.6.1 Residential	As quoted by the vendor		

11.6.2 Commercial	As quoted by the vendor
11.6.3 Crops	Up to 2% per year of limit amount
11.6.4 Tractor	Up to 3% of the loan amount for the entire period
<b>11.7 Legal Fee (Residential / Commercial Properties)</b>	
11.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
11.7.2 Final Opinion	Up to Rs. 3,000/-
<b>11.8 Legal Fee for Agricultural Land</b>	
11.8.1 Preliminary Opinion	Up to Rs. 2,000/-*
11.8.2 Final Opinion	Up to Rs. 2,000/-*
<b>*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer</b>	
<b>11.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>11.10 Cheque Return Fee</b>	Rs. 300/- per instrument

11.11 Documentation, Stamp Duties and Levies	At actual
11.12 Repossession Charges for Moveable Assets	At actual, quoted by the agency
11.13 Litigation Charges	At actual

### SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS

#### 12. SECURITIES

12.1 Sale and Purchase of Shares and Securities	Actual charges incurred plus 0.10%. Minimum Rs. 100/-
12.2 Charges for Collection of Interest / Return / Dividend	0.10% on the amount of Interest / Return / Dividend Collected / Paid
12.3 Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities	Rs. 10/- per script. Minimum Rs. 100/-

#### 13. SAFE DEPOSIT LOCKERS

13.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)	
13.1.1 Small	Rs. 3,000/- per annum

13.1.2 Medium	Rs. 6,000/- per annum
13.1.3 Large	Rs. 9,000/- per annum
13.1.4 Extra Large	Rs. 12,000/- per annum
13.2 Lien against Locker Issuance	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)
13.3 Late Fee in case Locker Falls in Arrears for more than One Month	Rs. 500/- per month
13.4 Key Charges (Refundable)	
13.4.1 Key Charges will apply at the time of issuance of new locker	
13.4.1.1 Small	Rs. 3,000/-
13.4.1.2 Medium	Rs. 3,500/-
13.4.1.3 Large	Rs. 4,000/-
13.4.1.4 Extra Large	Rs. 5,000/-
13.5 Breaking Charges	Rs. 3,000/- per locker plus actual expenses incurred
13.6 Free Safe Deposit Locker Charges (Current Accounts)	
Monthly Average Balance	Locker Charges
Less than Rs. 1,000,000/- or above free limit	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)
Rs. 1,000,000/- to Rs. 2,000,000/-	Small or Medium Free
Rs. 2,000,001/- to Rs. 3,000,000/-	Large Free
Rs. 3,000,001/- & above	Extra Large Free

<b>13.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)</b>	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable	
<b>13.8 Free Safe Deposit Locker Charges (Savings Accounts)</b>	Monthly Average Balance	Locker Charges
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)
	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free
	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free
	Rs. 10,000,001/- & above	Large or Extra Large Free

#### 14. GUARANTEES

<b>14.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading</b>	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)	
<b>14.2 Letter of Guarantees</b>	Amount	Charges
	Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement
	Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement
	Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement

<b>14.3 Amendment</b>	<p>Rs. 500/- per amendment plus commission as per (14.2) for increased amount or extension in period</p> <p>Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin</p> <p>Rs. 500/- per Amendment Charges plus 50% commission of the given slab in (14.2) for increased amount or extension in period for Guarantees</p> <p><b>Note:</b> Where L/G is secured against 100% cash margin either in L/G margin account or held under lien in cost-free deposit, L/G commission will not be charged. Accordingly, where 50% cash margin either in L/G margin account or held under lien in cost-free deposit, commission will be charged half (50%) of the given slabs in 14.2.</p>
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#### 15. MISCELLANEOUS CHARGES

<b>15.1 Standing Instruction Charges</b>	<p>Rs. 300/- per instruction</p> <p><b>Note:</b> Not applicable on Bancassurance instructions. Mark-up recovery of SME / Consumer and Internet Banking instructions</p>
<b>15.2 Stop Payment of Cheques</b>	Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)



<b>15.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below USD 5,000/-, GBP 3,000/- &amp; EUR 3,000/-</b>	Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED) (i) Students (ii) Mustahiqeen of Zakat (iii) Employees of Government / Semi-Government (iv) Diplomatic Missions/attached/affiliated offices and their Staff (v) BBA / PLS / Asaan account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges	<b>15.10 Out-of-Pocket Expenses</b>	At actual	
<b>Note: No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows / children of deceased employees eligible for family pension / benevolent fund grant, etc.) and other similar types of accounts</b>		<b>15.11 Central Excise Levy and any other Government Duties / Taxes</b>	At actual	
		<b>15.12 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Rs. 500/- per cheque / instrument. Charges on cheque returned with the reason "Funds Insufficient"	
		<b>15.13 Same Day Outward Clearing Charges</b>	Rs. 550/- per instrument	
		<b>15.14 Same Day Outward Clearing Returned Charges</b>	Rs. 500/- per instrument	
		<b>15.15 eCIB Report</b>	At actual	
<b>15.4 Duplicate Statement of Accounts for more than 6 Months</b>	Rs. 35/- per statement	<b>15.16 Other Certificates not Specified Elsewhere</b>	Rs. 300/-	
<b>15.5 Issuance of SBP / NBP Cheque</b>	Rs. 500/- per request	<b>15.17 Tax Certificate</b>	Free	
<b>15.6 Issuance of Loose Cheque</b>	Rs. 300/-, Subsequent loose cheque Rs. 500/-	<b>15.18 Cheque Book Issuance Charges*</b>	Monthly Average Balance	Charges
<b>15.7 Account Closing Charges</b>	Nil	<b>*First Cheque Book of 25 leaves is free, if Balance Requirement is met</b>	Less than Rs. 50,000/-	Rs. 25/- per leaf
<b>15.8 Inquiry / Photocopy of Old Record</b>	Rs. 500/- (flat)		Rs. 50,000/- & above	Rs. 10/- per leaf
<b>15.9 Issuance of Balance / Account Maintenance Certificate</b>	Rs. 100/- (flat) plus FED			
		<b>15.19 Online Cash Withdrawal and Deposit Charges</b>		

15.191 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 175/- (whichever is higher), free for RF / OD accounts of SME & CBG segment or as per agreement	
15.192 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	
<b>15.20 Over-the-Counter Cash Withdrawals</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 100/- per transaction
	Rs. 50,000/- & above	Free
	BBA & SPA account charges defined separately. Not applicable on Asaan and PLS account.	
<b>15.21 ATM Withdrawal Charges (at Silkbank ATMs)</b>	Free	
<b>15.22 Online Transfer from One Customer Account to Another Account</b>	Same as inter-city charges Free - within the branches of the same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches Free for RF / OD accounts of SME & Commercial Segment	

<b>15.23 Issuance of CDR</b>	Rs. 300/-		
<b>15.24 Proceeds Realization Certificate under PRI</b>	Free		
<b>15.25 Hold Mail Service</b>	Rs. 2,000/- per annum (payable in advance)		
<b>15.26 SMS Alert Charges Basic (ATM / POS) All Transactions</b>	Free Rs. 100/- per month (flat) AIO, BVA account charges defined separately *Rs. 75/- per month (flat) *Free, if E-Alerts availed with SMS Alerts facility		
<b>15.27 E-Alert Charges</b>	Rs. 3,000/-		
<b>15.28 Swift / OD Finance</b>			
<b>15.29 RTGS</b>	Days	Timing	Max charge per transaction to customer
<b>MT102 Threshold: &gt; Rs. 100,000/- up to Rs. 1,000,000</b>  <b>MT103 Threshold: &gt; Rs. 1,000,000 and above</b>	Mon to Sat	9:00 am to 4:30 pm	Rs. 50/- plus FED
	Mon to Fri	9:00 am to 1:30 pm 1:30 pm to 3:00 pm 3:00 pm to 4:00 pm	Rs. 220/- plus FED Rs. 330/- plus FED Rs. 550/- plus FED
	Sat	9:00 am to 11:30 am 11:30 am to 12:30 pm	Rs. 220/- plus FED Rs. 330/- plus FED

## 16. COMMUNICATION CHARGES

16.1 Ordinary Mail	Rs. 15/-
16.2 Registered Post	Rs. 50/-
16.3 Courier (Within City)	Rs. 50/-
16.4 Courier (Outside City)	Rs. 100/-
16.5 Courier (Outside Country)	At actual
16.6 Fax / Telephone	Minimum Rs. 100/- or actual (whichever is higher)

## 17. PHONE BANKING

17.1 Statement Regeneration	As per Miscellaneous Charges table
17.2 Pay Order Issuance	As per Commission on Pay Order table
17.3 Demand Draft Issuance	As per DDs, TTs and MTs table
17.4 Utility Bills Payment	Free
17.5 Account Balance Inquiry	Free
17.6 Transactions Inquiry	Free
17.7 Address / Telephone Number Change	Free
17.8 Cheque Book Issuance	As per Miscellaneous Charges table or as defined in respective Product tables
17.9 FOREX Rates	Free

17.10 Debit Card Replacement	As per Debit Cards table
17.11 Debit Card Transaction Inquiry	Free
17.12 Debit Card Activation	Free
17.13 Debit Card Blocking	Free
17.14 Debit Card PIN Regeneration	Free
17.15 Account Linking Request	Free
17.16 Account De-Linking Request	Free
17.17 Personal Data Correction	Free
17.18 Internet Banking Registration	Free
17.19 Cheque Stop Payment Charges	As per Miscellaneous Charges table

## DEPOSIT, ASSET & TECHNOLOGY PRODUCTS

### 18. ALL-IN-ONE ACCOUNT

18.1 Security Benefit Coverage Fee	Rs. 500/- to be marked lien upfront. Rs. 500/- per month, if monthly average balance drops below Rs. 100,000/-
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<b>18.2 VISA Debit Card Annual Fee - Classic</b>	Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied	
	Monthly Average Balance	VISA Debit Card
	Below Rs. 100,000/-	Rs. 1,300/-
<b>18.3 Cheque Book</b>	Rs. 100,000/- & above	Free
	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
<b>18.4 Over-the-Counter Cash Withdrawals</b>	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	Free
	Monthly Average Balance	Charges
<b>18.5 SMS Alert Charges Basic (ATM / POS) All Transactions</b>	Less than Rs. 100,000/-	Rs. 100/- per transaction
	Rs. 100,000/- & above	Free
	Free	
<b>18.6 Pay Orders / Demand Drafts / Call Deposits</b>	Less than Rs. 100,000/-	Rs. 100/-
	Rs. 100,000/- to Rs. 499,000/-	Rs. 50/-
	Rs. 500,000/- & above	Free
	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 300/- (flat)
	Rs. 50,000/- to Rs. 99,999 or above free limits	Rs. 100/- per instrument
	Rs. 100,000/- to Rs. 499,999/-	6 free for the month
	Rs. 500,000/- & above	All free for the month

<b>18.7 Online (Inter-City) Transactions</b>	Monthly Average Balance	Charges
	Less than Rs. 100,000/- Rs. 100,000/- to Rs. 499,999/-	Rs. 175/- or 0.1% (whichever is higher) 50 free per month. Rs. 175/- or 0.1% (whichever is higher)
	Rs. 500,000/- & above	All free

### 19. ASAAN CURRENT ACCOUNT

<b>19.1 Minimum Balance Charge</b>	Nil
<b>19.2 Opening / Closing of Account</b>	Nil
<b>19.3 Stop Payment of Cheques</b>	Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)
<b>19.4 Return Cheques (inward / outward)</b>	Rs. 350/- per instrument
<b>19.5 Online Transfer Charges</b>	Rs. 175/- or 0.1% (whichever is higher)
<b>19.6 Online Cash Deposit and Withdrawals</b>	Rs. 175/- or 0.1% (whichever is higher)
<b>19.7 Cheque Book Charges</b>	Free first cheque book of 10 leaves. Subsequent 25-leaf cheque book @ Rs. 25/- per leaf
<b>19.8 Cash Withdrawal from Silkbank ATM</b>	Free
<b>19.9 Cash Withdrawal from other Bank's ATM</b>	Rs. 18.75/-
<b>19.10 VISA Debit Card Annual Fee - Classic</b>	Rs. 1,300/-
<b>19.11 VISA Debit Card Re-issuance Fee - Classic</b>	Rs. 650/- (flat)
<b>19.12 IBFT Charges</b>	Rs. 50/- or 0.1% (whichever is higher)
<b>19.13 Mini-Statement from Silkbank ATM</b>	Nil
<b>19.14 SMS Alerts</b>	Please refer to Miscellaneous Charges (15.26)
<b>19.15 Pay Order / Demand Draft / CDR</b>	Rs. 120/- per PO or DD or CDR
<b>19.16 Inter-City Transactions</b>	Rs. 175/- or 0.1% (whichever is higher)

## 20. AUTO FINANCE

20.1 Processing Charges	Rs. 5,000/-
20.2 Appraisal Fee (Used / Imported Cars)	At actual (minimum Rs. 2,000/-)
20.3 Late Payment Fee	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
20.4 Vehicle Repossession Charges	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
20.5 Insurance Charges	At actual
20.6 Repossessed Vehicle Storage Charges	Minimum Rs. 2,500/- per month
20.7 Pre-Payment Charges	6% of the outstanding amount
20.8 Tracker Activation Charges	At actual
20.9 Litigation Charges	At actual
<b>Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches. All Government excise duties / taxes will be charged to the customer where applicable in addition to the above-mentioned charges.</b>	

## 21. BASIC BANKING ACCOUNT (BBA)

21.1 Debit Transactions (over-the-counter)	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
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21.2 Credit Transactions (over-the-counter)	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
21.3 Stop Payment of Cheques	Rs. 500/- per instrument
21.4 Return Cheques (inward / outward)	Rs. 500/- per instrument
21.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
21.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
21.7 Cheque Book Charges	25-leaf cheque book @ Rs. 25/- per leaf
21.8 Cash Withdrawal from Silkbank ATM	Free
21.9 Mini-Statement from Silkbank ATM	Nil

## 22. BUSINESS VALUE ACCOUNT

22.1 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	Free

<b>22.2 Pay Orders / Demand Drafts / Call Deposits</b>	Monthly Average Balance	PO, DD, CDR
	Less than Rs. 50,000/-	Rs. 300/- (flat)
	Rs. 50,000/- to Rs. 99,999/-	Rs. 100/- per PO, DD, CDR
	Rs. 100,000/- to Rs. 499,999/-	6 free per month, Rs. 100/- for subsequent PO, DD, CDR
<b>22.3 Inter-City Transactions</b>	Rs. 500,000/- & above	All free
	Monthly Average Balance	Inter-City Transaction Charges
	Below Rs. 100,000/-	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 100,000/- to Rs. 499,999/-	50 free per month, Rs. 175/- or 0.1% (whichever is higher)
<b>22.4 VISA Debit Card Annual Fee - Classic</b>	Rs. 500,000/- & above	All free
	Monthly Average Balance	VISA Debit Card
	Below Rs. 100,000/-	Rs. 1,300/-
	Rs. 100,000/- & above	Free
<b>22.5 Over-the-Counter Cash Withdrawals</b>	Monthly Average Balance	Charges
	Less than Rs. 100,000/-	Rs. 100/- per transaction
	Rs. 100,000/- & above	Free
	Free	
<b>22.6 SMS Alert Charges Basic (ATM / POS) All Transactions</b>	Less than Rs. 100,000/-	Rs. 100/-
	Rs. 100,000/- to Rs. 499,000/-	Rs. 50/-
	Rs. 500,000/- & above	Free

<b>22.7 Security Benefit Coverage Fee</b>	Rs. 500/- per month, if monthly average balance drops below Rs. 100,000/- Rs. 500/- to be marked lien upfront. Charges to be recovered, if monthly average balance drops below Rs. 100,000/- & new lien to be automatically applied	
<b>22.8 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.12)
	Rs. 500,000/- & above	5 free for the month
<b>22.9 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.13)
	Rs. 500,000/- & above	5 free for the month

### 23. DORMANT ACCOUNT

In case a customer does not operate the account for 1 year, the Bank will mark the account as dormant. Non-operative loan accounts will be marked PND instead of dormant.

### 24. HOME FINANCE

<b>24.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>24.2 Management Consultancy Fee</b>	Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/- 50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally
<b>24.3 Pre-payment Penalty</b>	2% of the outstanding amount

<b>24.4 Late Payment Charges</b>	Rs. 1,000/- per month
<b>24.5 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
<b>24.6 Property Insurance Premium</b>	At actual
<b>24.7 Legal Fee</b>	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
<b>24.8 Life Insurance</b>	Optional and as per rate quoted by the vendor
<b>24.9 Documentation, Stamp Duties &amp; Levies</b>	At actual
<b>24.10 Litigation Charges</b>	At actual
<b>24.11 Re-Appraisal Charges</b>	At actual
<b>24.12 Cash Collection Charges</b>	Rs. 500/-
<b>24.13 Standing Instruction Charges</b>	Free
<b>Note: Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches.</b>	

## 25. IPS ACCOUNT

<b>25.1 Account Opening Charge (One-Time)</b>	Silkbank Customer	Rs. 500/-
	Non-Silkbank Customer	Rs. 1,000/-
<b>25.2 Account Maintenance Charges</b>	Average Balance	
	Rs. 0 - 100 Million	0.05% per annum
	Above Rs. 100 Million	0.025% per annum
<b>25.3 Security Movement Charges</b>	Silkbank Account Holder	Rs. 250/-
	Non-Silkbank Customer	Rs. 500/-

## 26. MONEY MARKET EXPRESS

<b>26.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Rs. 100/- (flat)
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
<b>26.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs. 250/-
	Rs. 500,000/- & above	5 free for the month

<b>26.3 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 18 (15.13)
	Rs. 500,000/- & above	5 free for the month
<b>26.4 Cheque Book Charges</b>	Monthly Average Balance	Cheque Book
	Up to Rs. 500,000/- or above free limits	Please refer to page 18 (15.18)
	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
	Rs. 1,000,001/- & above	All free
	Monthly Average Balance	Inter-City Transaction Charges
<b>26.5 Inter-City Transactions</b>	Less than Rs. 50,000/- or above free limits	Rs. 150/-
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- to Rs. 500,000/-	50 free for the month
	Rs. 500,001/- & above	All free for the month
	Monthly Average Balance	CDR Charges
<b>26.6 Call Deposits (CDR)</b>	Less than Rs. 100,000/-	Rs. 100/- (flat)
	Rs. 100,000/- & above	All free for the month

## 27. MUNAFA ROZANA / SUPER SAVER

<b>27.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 300/- (flat)
	Rs. 1,000,000/- to Rs. 2,000,000/-	1 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	4 free for the month
	Rs. 3,000,001/- & above	6 free for the month
<b>27.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 3,000,000/- or above free limits	Rs. 500/- (flat)
	Rs. 3,000,000/- & above	5 free for the month
<b>27.3 Over-the-Counter Cash Withdrawals</b>	Please refer to Miscellaneous Charges (15.20)	
<b>27.4 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 8 (3.1, 3.2)
	Rs. 3,000,000/- & above	2 free for the month
	Monthly Average Balance (Tier)	Cheque Book Charges
<b>27.5 Cheque Book Charges</b>	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 3,000,000/- or above free limits	Rs. 10/- per leaf
	Rs. 3,000,000/- & above	2 free for the month (25 leaves)



<b>27.6 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month
	Rs. 3,000,001/- & above	All free for the month

## 28. ONLINE EXPRESS

<b>28.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 7 (1.1)
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
<b>28.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Rs. 500/- (flat)	
<b>28.3 Over-the-Counter Cash Withdrawals</b>	Please refer to Miscellaneous Charges (15.20)	

<b>28.4 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (3.1)
<b>28.5 Cheque Book Charges</b>	Rs. 500,000/- & above	5 free for the month
	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
<b>28.6 Inter-City Transactions</b>	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	All free
	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- & above	All free for the month

## 29. PERSONAL LOAN

<b>29.1 Processing Fee</b>	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)		
<b>29.2 Pre-payment Penalty</b>	Full penalty charges as per the following grid:		
	1st year	2nd year	3rd year
	10%	7%	5%
	Partial payment penalty charges as per the following grid:		
	1st year	2nd year	3rd year
	10%	7%	5%

	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 date of disbursal and only 1 partial payment is allowed in a year and no partial payments are allowed in the 1 <sup>st</sup> year.
29.3 Late Payment Charges	Rs. 1,500/- per missed installment
29.4 Insurance	At actual
29.5 Top-up Facility	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)
29.6 Litigation Charges	At actual
29.7 Pay Order Re-Issuance	Rs. 500/-
29.8 Pay of Sheet Re-Issuance	Rs. 500/-
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.	

### 30. PLS ACCOUNT

30.1 Pay Orders / Demand Drafts	Rs. 300/- per instrument
30.2 Charges on Cheques / Instruments Returned in Inward Clearing	As per Miscellaneous Charges table

30.3 Collection of Cheques in Outward Clearing	As per Collection table
30.4 Cheque Book Charges	Rs. 25/- per leaf
30.5 Inter-City Transactions	Rs. 175/- or 0.1% (whichever is higher)
30.6 Account Closure Charges	Free
30.7 Cash Withdrawal from Silkbank ATM	Free
30.8 Mini-Statement from Silkbank ATM	Nil

### 31. READY LINE

31.1 Annual Fee	Rs. 5,000/- for loan amount of up to Rs. 1 million Rs. 7,500/- for loan amount greater than Rs. 1 million
31.2 Processing Fee	Rs. 4,000/- for loan amount of up to Rs.1 million Rs. 6,000/- for loan amount greater than Rs. 1 million
31.3 Late Payment Charges	Rs. 1,500/- per missed payment
31.4 Enhancement Fee	Rs. 5,000/-
31.5 Credit Protector Fee (Optional)	0.60% of the monthly outstanding amount
31.6 Cheque Return Fee	Up to Rs. 500/-
31.7 Litigation Charges	At actual
31.8 Minimum Balance Penalty	Nil
31.9 Online Cash Deposit	No Charges on Re-payment Account

<b>31.10 Stamp Duties</b>	At actual
<b>31.11 SMS Alerts Fee</b>	
<b>Basic (ATM / POS)</b>	Free
<b>All Transactions</b>	Rs. 125/- per month or Rs. 1,200/- annually
<b>31.12 Account Closure Fee</b>	Rs. 4,000/-
<b>31.13 Cheque Book Charges</b>	Rs. 15/- per leaf
<b>31.14 Pay Order Charges</b>	Rs. 100/-
<b>31.15 VISA Debit Card Annual Fee - Classic</b>	Rs. 1,200/- per annum (First VDC Free)
<b>31.16 VISA Debit Card - Replacement Charges</b>	Rs. 1,200/-
<b>31.17 VISA Debit Card - Re-issuance Charges</b>	Rs. 1,200/-
<b>31.18 E-Alerts Enrollment</b>	Rs. 100/- per month
<b>31.19 Auto Debit Payments</b>	Rs. 100/- per month
<b>31.20 EPP - Processing Fee</b>	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
<b>31.21 Balance Transfer - Processing Fee</b>	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
<b>31.22 Utility Bill Payment Charges</b>	Rs. 100/- per transaction

**Note:** \*All Regular Branch Banking Charges will be applied for the transaction through Branches.

**\*\*In addition to the above, Commission / Service Charges, Recovery of Courier / Postage / Fax Charges will also be made according to prescribed tariff (wherever applicable).**

**\*\*\*In addition to the above Charges, all applicable Government levies, FED will also be recovered.**

## 32. SALARY PREMIUM ACCOUNT

<b>32.1 Cheque Book</b>	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	First free (10-leaf starter cheque book); Rs. 25/- per cheque
	Rs. 50,000/- & above	First free (10-leaf starter cheque book); Rs. 10/- per leaf

<b>32.2 Over-the-Counter Cash Withdrawal</b>	Monthly Average Balance	Withdrawal Charges
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Free
<b>32.3 Pay Order / Demand Draft</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free per month
	Rs. 100,001/- to Rs. 500,000/-	4 free per month
	Rs. 500,001/- & above	All free per month
<b>32.4 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transactions Charges
	Less than Rs. 50,000/-	Rs. 250/- or 0.1% (whichever is higher)
	Rs. 50,000/- to Rs. 100,000/-	5 free per month
	Rs. 100,001/- to Rs. 500,000/-	10 free per month
	Rs. 500,001/- & above	All free per month
		Subsequently Rs. 250/- or 0.1% (whichever is higher)
<b>32.5 SMS Alerts</b>	Please refer to Miscellaneous Charges (15.26)	
<b>32.6 VISA Debit Card - Classic</b>	First free; subsequent as per section 34 on page 29	
<b>32.7 ATM Cash Withdrawal Charges</b>	Nil	
<b>32.8 Mini-Statement from Silkbank ATM</b>	Free	
<b>32.9 VISA Debit Card Service Fee</b>	Free	

### 33. SALARY PREMIUM PLUS

33.1 Minimum Balance Requirement	Nil
33.2 Cheque Book (25 Leaves)	Free
33.3 VISA Debit Card Annual Fee - Classic	Free
33.4 VISA Debit Card Re-issuance - Classic	as per section 34 on page 29
33.5 Bank Statement	Free
33.6 Banker's Cheque	Free
33.7 Transactions within city	Free
33.8 Transactions outside city	Free
33.9 Bank Certificates	Free
33.10 ATM Withdrawals	Free at Silkbank ATMs only
33.11 IBFT	Free
33.12 SMS Alerts	Please refer to Miscellaneous Charges (15.26)
<b>Note:</b> All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.	

### 34. DEBIT CARDS

34.1 Annual Fee - Basic	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
34.2 Annual Fee - Supplementary	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
Re-issuance		
34.3 Card Re-issuance	PayPak Classic Gold Platinum	Rs. 500/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-
34.4 Re-issuance of PIN	Free	
Cash Withdrawal Fee		
34.5 From other Bank's ATM	Rs. 18.75/-	
34.6 @ International ATM / POS	Rs. 500/- per transaction or 4% (whichever is higher)	
Balance Inquiry		
34.7 From Silkbank's ATM	Free	
34.8 From other Bank's ATM (1 Link Network)	Free	
34.9 From other Bank's ATM (Mnet Network)	Rs. 5/-	
34.10 International ATM	Rs. 200/-	

<b>Other Charges</b> <b>34.11 Mini-Statement Silkbank ATM*</b>	Average Balance Below Rs. 50,000/-	Rs. 10/-
	Average Balance of Rs. 50,000/- & above	Free
	*Note: Not applicable on BBA, PLS account & Asaan account	
<b>34.12 IBFT Charges</b>	Rs. 50/- or 0.1% (whichever is higher)	
<b>34.13 POS Transaction (in Pakistan)</b>	Free	
<b>34.14 Utility Bill Payment Charges</b>	Free	
<b>34.15 Document Transaction Retrieval Charges</b>	Local Rs. 300/-, International Rs. 800/- per transaction	
<b>34.16 Visa Debit Card Service Fee - Classic</b> <small>Note: VDC Service Fee is exempted on maintaining required monthly average balance in relationship based accounts i.e. TDR, Online Express, Munafa Rozana, Salary Premium Account, Salary Premium Plus or equivalent in FCY Account.</small>	Monthly Average Balance	Service Fee Charges
	Rs. 50,000/- & above	No Charge
<b>34.17 Charge Back - International</b>	Rs. 500/- (per transaction)	
<b>34.18 Charge Back - Local</b>	Rs. 250/- (per transaction)	
<b>34.19 Arbitration Charges</b>	At actual	
<b>34.20 VDC Limit Enhancement</b>	Rs. 1,200/-	

## 35. CREDIT CARDS

<b>35.1 Membership Fee</b>	Annual Fee		Chip Issuance Fee	
	Basic	Supplementary	Basic	Supplementary
	Platinum Titanium Gold Silver Other Specialized / Premium Cards Silkbank Corporate Card	Rs. 4,000/- Rs. 3,000/- Rs. 1,750/- Rs. 1,000/- Rs. 5,000/- Rs. 2,500/-	Rs. 2,500/- Rs. 2,500/- Rs. 1,250/- Rs. 1,250/- Rs. 5,000/- Rs. 2,500/-	Rs. 1,250/- Rs. 1,000/- Rs. 625/- Rs. 625/- Rs. 2,500/- Rs. 1,250/-
<b>35.2 Annualized Percentage Rate (APR)</b>	Retail 40.99% Cash 41.99% Open BTF 27.00%			
Installment Plans	<b>Tenor</b>	<b>BTF Installment Plan</b>	<b>Retail Installment Plan</b>	<b>PO / IBFT / Alliances Installment Plan</b>
	3 months	26.80%	31.23%	35.65%
	6 months	30.23%	35.15%	40.05%
	9 months			41.34%
	12 months	31.72%	36.74%	41.70%
	18 months	31.76%	36.68%	41.50%
	24 months	31.46%	36.22%	40.88%
	36 months	30.59%	35.07%	39.43%
	48 months	29.70%		38.05%
	60 months	28.88%		36.82%
<b>35.3 Other Charges</b>	Late Payment Fee Excess Over Limit Fee Cheque Return Fee Direct Debit Rejection Fee Cash Advance Fee Rs. 1,500/- Rs. 1,500/- Rs. 1,000/- Rs. 1,000/- 3% of the transaction amount or Rs. 1,000/- (whichever is higher)			

Flexible Installment Plan Processing Charges	Fixed Installment Plan: Rs. 1,500/- (Flat), Alliances: 1.5% or Rs. 1,500/- (Whichever is higher), Online Installment Plans: 1.5% or Rs. 1,500/- (Whichever is higher)
Flexible Installment Plan Pre-payment Charges	7% of the outstanding amount or Rs. 1,500/- (whichever is higher)
0% APR BTF Processing Fee	3.75% (3 months), 7.50% (6 months), 15.00% (12 months)
ATM Cash Advance Withdrawal Insurance Fee	0.5% of the withdrawal fee or Rs. 50/- (Whichever is higher)
Silk Protect Charges	0.6% of the outstanding amount
Insurance Cancellation Fee	Rs. 250/-
SMS & E-Alert Charges	Rs. 100/- per month
Card Upgrade Fee	Rs. 1,250/-
Card Replacement Fee	Rs. 1,250/-
New Card Design Fee	Rs. 1,250/-
Direct Debit Enrollment Fee	Free
Utility Bill Payment Fee	Rs. 100/- per transaction
Top-up Facility (Limit Enhancement) Fee	Rs. 1,500/-
Pay Order / Demand Draft Issuance Charges	Rs. 750/-
Foreign Transaction Charges	4% of the transaction amount
VISA Arbitration Charges for Disputed Transactions	USD 500/-
Voucher Retrieval Fee	Rs. 300/- (Local Transactions), Rs. 800/- (International Transactions)
Litigation Charges	At actual
Cash Payment at Branch Processing Charges	Free
Lounge Access	CIP Lounge: Free for Platinum Cardholders & 1 Guest
Gym Visit Fee	Rs. 1,500/- per visit (Where visits exceed allotment or spend criteria is not met)

### 35.4 VISA Specific Charges

Global Customer Assistant Service (GCAS) - VISA Fee Lost & Stolen Card	USD 35/- per request
Emergency Card Replacement (Platinum & Gold)	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

### 36. CHARGES WAIVER FOR STAFF

<b>All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)</b>	
36.1 Pay Order	Free
36.2 Demand Draft	Free
36.3 Inter-City Transactions	Free
36.4 Local Collection	Free
36.5 Cheque Book for Salary Account Only	Free
36.6 Locker Rent	50% waiver of charges mentioned on page 16 (section 13)
36.7 Lien on Locker Rent	Free
36.8 Key Deposit	Free
36.9 PO / DD Cancellation	Free
36.10 Incidental Charges from Salary Account	Free
36.11 Foreign Remittance (Home Remittance)	Free
36.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
36.13 Stop Payment	Free
36.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
36.15 ATM Cash Withdrawal Charges	Nil

36.16 Over-the-Counter Cash Withdrawal on Salary Account	Free
36.17 ATM Withdrawal Charge on Salary Account	Free
36.18 SMS Alerts (on Salary Accounts)	Free
36.19 VDC Service Fees / Mini-Statements	Free
36.20 IBFT from Staff Salary Account	Free
36.21 Foreign Remittance Commission / Service Charges	Free
36.22 Inward Clearing Return Charges	Free
36.23 Same Day Clearing Lodgement Charges	Free
36.24 Same Day Clearing Return Charges	Free

37. NOTES

The above facilities will also be available free of charge to Diplomatic Missions and Attaché Offices.  
No charges will be recovered on remittances from charitable institutions and trusts.

**Out-of-Pocket Expenses**

Out-of-Pocket Expenses (not specifically mentioned elsewhere in this Schedule of Charges) such as Telephone Charges, SWIFT Charges, Fax Charges, Courier Charges, Postages, Conveyance, etc., and / or other expenses / charges paid by the Bank in connection with the services / facilities provided to customers shall be charged at actual.

Charges relating to corporate / prime / high net worth individual customers may differ and are subject to special arrangement.

All Government excise duties / taxes / Zakat, etc. are for the customer's account and will be deducted in addition to the above-mentioned charges.

Out-of-Pocket Expenses and Correspondence Bank Charges will be recovered at actual, on free services.

Cash Management Transactions & System Charges	
Collection Solutions	Fees / Charges to be negotiated on case-to-case basis
Payment Solutions	Fees / Charges to be negotiated on case-to-case basis
Silk Cash Manager System	Fees / Charges to be negotiated on case-to-case basis



# Silkbank Branch Network

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## LAHORE WEST

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