

Schedule of Charges

For the Period
Jan-June 2025



- 📍 Registered Office:
Silkbank Limited,
13-L, F-7 Markaz, Islamabad.
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*Fee Item	Fee Amount	
Membership Fee	Annual	
	Basic	Supplementary
VISA Signature	Rs. 30,000/-	Rs. 12,500/-
VISA Platinum	Rs. 20,000/-	Rs. 10,000/-
VISA Gold	Rs. 10,000/-	Rs. 5,000/-
VISA Classic	Rs. 3,500/-	Rs. 1,750/-
Mastercard Platinum	Rs. 16,000/-	Rs. 8,000/-
Mastercard Titanium	Rs. 12,000/-	Rs. 6,000/-
Mastercard Gold	Rs. 7,500/-	Rs. 3,750/-
Mastercard Standard	Rs. 3,000/-	Rs. 1,500/-

APR (Annualized Percentage Rate)

Retail	41.99%
Cash	41.99%
Open BTF	27.00%

Installment Plans

Tenor	BTF Installment Plan	Retail Installment Plan	PO / IBTF / Alliances Installment Plan
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%

Silkbank Credit Card Insurance Plans

Silk Protect Charges	0.6% of outstanding amount
Critical Illness Insurance Plan Charges	Plan-A: Rs. 9,900/- Plan-B: Rs. 16,500/- Plan-C: Rs. 23,100/-
Purchase Protection Charges	Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period)
Travel Cover Insurance Charges	Domestic Air Travel: Rs. 90/- to Rs. 1,600/- (Varies as per desired plan and coverage period) International Air Travel: Rs. 600/- to Rs. 93,000/- (Varies as per desired plan and coverage period) Student Air Travel: Rs. 9,500/- to Rs. 53,500/- (Varies as per desired plan and coverage period)
Covid-19 Protection Insurance Plan	Rs. 1,450/- to Rs. 27,325/- (Varies as per desired plan)
Education Insurance Plan	Plan-A: Rs. 3,300/- Plan-B: Rs. 6,500/- Plan-C: Rs. 9,800/-
Income Continuity Plan (1-5 Years Coverage)	Up to Rs. 2,400/- per month

Other Charges

Late Payment Fee	Rs. 2,000/-
Excess Over Limit Fee	Rs. 2,000/-
Cheque Return Fee	Rs. 1,000/-
Direct Debit Rejection Fee	Rs. 1,000/-
Cash Advance Fee	3% of transaction amount or Rs. 1,000/- (whichever is higher)
Flexible Installment	Fixed Installment Plan: Rs. 1,500/-
Plan Processing Charges	Alliances: 1.75% or Rs. 1,500/- (whichever is higher) Online Installment Plans: 1.75% or Rs. 1,500/- (whichever is higher)

*Fee Item	Fee Amount
Flexible Installment Plan Pre-payment Charges	5% of outstanding amount or Rs. 1,000/- (whichever is higher)
0% APR BTF Processing Fee	4.50% (3 months) 9.00% (6 months) 18.00% (12 months)
Insurance Cancellation Fee	Free
SMS & E-Alert Charges	Rs. 150/- per month
Card Upgrade Fee	Rs. 1,500/-
Card Replacement Fee	Rs. 1,500/-
New Card Design Fee	Rs. 2,500/-
Direct Debit Enrollment Fee	Free
Utility Bill Payment Fee	Rs. 100/- per transaction or 1% of transaction amount (whichever is higher)
Top-up Facility (Limit Enhancement) Fee	Rs. 1,500/-
Pay Order / Demand Draft Issuance Charges	Rs. 750/-
Foreign Transaction Charges	4.5% of 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
Lounge Access	CIP Lounge: Free for Signature Cardholders only (Karachi, Lahore, Islamabad for International Travel)
Gym Visit Fee	Rs. 1,500/- per visit (Where visits exceed allotment or spend criteria is not met)
Card to Account Payment	3% of transaction amount or Rs 1,000/- (whichever is higher)
Other Card Bill Payment via Silkbank Credit Card	2.5% of transaction amount
Silkbank Card Bill Payment via Other Banks	Rs. 200/-
Rewards Category Switching Cost	Rs. 1,500/- per instance
Foreign Currency Transaction Charges Settled Outside Pakistan	4.5% of transaction amount

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
Mastercard Specific Charges	
Global Service (GS) - Mastercard Fee Lost & Stolen Card	USD 40/- per request
Emergency Card Replacement	USD 148/- per request
Emergency Authorization	USD 125/- per request
Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request
Cardholder Inquiry Service / Mastercard Assistance Centre	USD 7.75/- per request

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