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**WE BANK ON
YOUR TRUST**

Schedule of Charges
For the Period January to
June 2025

SILKBANK 
Yes we can

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INTERNATIONAL BANKING

IMPORTS

1. LETTERS OF CREDIT

1.1 Letters of Credit							
1.1.1 L/C Opening Commission	<table border="1"> <thead> <tr> <th style="text-align: center;">First Quarter or Part Thereof</th> <th style="text-align: center;">Subsequent Quarter or Part Thereof</th> <th style="text-align: center;">Minimum</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">0.40%</td> <td style="text-align: center;">0.25%</td> <td style="text-align: center;">Rs. 2,200/-</td> </tr> </tbody> </table>	First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum	0.40%	0.25%	Rs. 2,200/-
First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum					
0.40%	0.25%	Rs. 2,200/-					
1.1.2 Revalidation Commission (After expiry of L/C)	Revalidation Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC						
1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)	Transfer commission will be charged as applicable in case of fresh Letter of Credit						
1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans	1.0% on 1st Qtr and 0.30% for each subsequent Qtr or part thereof, Min. Rs.1,500/-						

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	
131 Commission	Commission @ 0.40% per Qtr or part thereof, Min. Rs.2,500/-
132 In case of L/C Undertaking to be Issued Favoring Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant or as per arrangement	Commission @ 1.6% per annum, Min. Rs.2,000/-
133 In case of Cancellation Charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)
1.4 Amendments	
141 Amendment without Increase in Amount or Extension in Period of Shipment	Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 and 4
142 Amendment that involves Increase in Amount or Validity	(a) Above, if amendment increase in amount or extension in period of shipment.

2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

2.1 Registration of Contract / Purchase Order / Pro forma Invoice, etc.	
2.1.1 Registration Charges	0.40%, (flat), Min Rs.2,500/- (flat)
2.1.2 Service Charges on Remittance of Documents Presented under Contract	Rs. 1,500/- (flat) per collection
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	Rs.1,500/-(flat) Plus service charges @ 18/-paise per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-
2.1.4 Charges on Amendment of Import Contract (Involves no Increase of Amount)	Rs. 1,500/- (flat)

3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

3.1 Mark-up	54 paisas per Rs.1,000/- per day from the date of negotiation till the date of retirement (on the amount for which PAD is created)
3.1.1 If retired within 10 days from the date of lodgment	No Commission
3.1.2 If retired during 15 days subsequent to the period at item (i) above	25 paisas per Rs.100/-
3.1.3 If retired during next 15 days after the period mentioned in (i) and (ii) above	30 paisas per Rs.100/-
3.1.4 If retired during next 190 days after the period mentioned in item (i) (ii) and (iii) above	40 paisas per Rs.100/-
*Note: Date of negotiation means value date of the Bank's Nostro Account debited.	
3.2 Commission	
3.2.1 If Retired within 10 Days from the Date of Lodgment	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgment	20 paisas per Rs. 100/- (flat) or as per arrangement
3.3 Service charges on L/cs retirement of Import bills under L/c's / Contracts	@ 15 paisa per Rs.100/- Min. Rs.1,500/-

4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

4.1 Handling Charges at the Time of Retirement	Rs. 1,100/-
4.2 Acceptance Commission	Rs.1,500/-per bill (flat) b) Extra Commission @ 0.10% per month or part thereof from any period beyond the L/C validity till maturity of the bill.
<p>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</p> <p>(Charges will be recovered at the time of lodgment / retirement / adjustment of bill when paid by the customer).</p>	
4.3 Service Charges	15 paise per Rs.100/- Min. Rs.1,500/- Plus 1,500/- (flat)
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)	In case forced PAD is created due to nonpayment on maturity against DA LC, commission @ 0.50% is to be charged (once only) on the amount (net of margin) for which FPAD is created in addition to mark-up @ 60 paise PTPD (or as revised from time to time) from the date of maturity till the date of payment.

5. IMPORT BILLS UNDER COLLECTION

5.1 Handling Charges	Rs.1,500/-(flat) Plus service charges @ 18/- paise per Rs .100/- Min, Rs 2,000/- swift Charges Rs.1,000/-
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6. OTHER CHARGES UNDER IMPORT TRANSACTIONS

6.1 Import against Advance Payment to Suppliers	Rs. 1,500/- (flat), plus service charges @15 paise per Rs.100/-, Min Rs 1,500/- plus swift charges Rs. 1,000/-
6.2 Reimbursement Charges (Payable to Reimbursing Banks)	At actual
6.3 Credit Report on Foreign Suppliers	Actual + Short form Swift Charges
6.4 Foreign Bank Charges	At Actual (as permitted by SBP)
6.5 Import Bills Returned Unpaid	Handling charges USD. 100/- (flat) or equivalent plus courier charges Rs. 2,000
6.6 Clearance of Consignment under Terms of Approved Limits or Forced Clearance	Commission @ 0.10% on CNF value of consignment. Min Rs. 1,000/-.
6.7 Endorsement of AWB Handling Charges	Rs. 1,850/- (flat)
6.8 Discrepant Document Handling Charges	USD 75/- or equivalent plus swift charges Rs. 1,000/- flat & communication charges
6.9 Issuance of Freight Certificate for Imports on FOB Basis	Rs 1,500/- per certificate

EXPORTS 8.COLLECTIONS

7. LETTERS OF CREDIT

7.1 L/C Advising	i) Beneficiary in Pakistan: Rs. 2000/- Flat ii) Beneficiary Outside Pakistan: USD 60 Flat iii) L/C Advising Non Customers: Rs. 2,500
7.2 L/C Amendment Advising	i) Beneficiary in Pakistan (For Both Customer & Non Customer): Rs.1,000/- Flat ii) Beneficiary outside Pakistan: USD 30 Flat
7.3 Negotiation of Pak Rupee Bill under L/C / ACU Arrangement	0.30%, Min. Rs.250/- or as per arrangement
7.4 Confirmation	0.25% per quarter or part thereof, Min. Rs.300/-
7.5 Transfer of Export L/C	Rs. 1,500/- (flat)
7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account	Rs. 750/- (flat)
7.7 If Documents are sent to other Banks for Negotiation under Restricted L/Cs	Rs. 600/- (flat)
7.8 Handling Charges for Research and Development Cases	Rs. 1,500/- (per case)

8.1.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:	
8.1.2 Rupee Account	0.25% of the amount. Minimum Rs. 475/- and Maximum Rs. 12,500
8.1.3 Foreign Currency Account	USD 5 Plus Courier Charges
8.2 Clean Foreign Bills sent for Collection Returned Unpaid	Rs. 500/- (flat)
8.3 Documentary Bills	15 paisas per Rs.100/-
8.4 Service Charges against Export Documents sent on Collection Basis	15 paisas per Rs.100/-
8.5 Advance Payment	a) Service Charges: 15 paisas per Rs.100/- b) Commission : Rs 240 (Flat)
8.6 EDS Handling Charges	Rs. 80/- (flat) per transaction

9. OTHER CHARGES UNDER EXPORT TRANSACTIONS

9.1 Processing Charges for Export Registration	Free
9.2 Handling of Duty Drawback Claims	0.25% of the amount of claim, Min. Rs. 250/- per case
9.3 Negotiation of Documents Drawn Under Sight Letter of Credit	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged

9.4 Negotiation (Usance)	Mark-up rate @ 54 paisa per Rs.1,000/- per day to be charged
9.5 Negotiation (Usance) Handling (Freight Subsidy)	Rs.400/- per case

FOREIGN REMITTANCES

10. OUTWARD

10.1 Service charges in addition to commission for Transfer / Remittance of funds abroad, if within 15 days from the date of deposit of foreign currency notes	Commission mentioned in 10.3 below plus Service charges @0.25% to be recovered
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<p>10.2 Remittance Abroad other than through Foreign Currency Accounts</p> <p>1021 Students (for education purposes)</p> <p>1022 Other than Students</p> <p>Commission against issuance of FDDs / FTT from PKR Account (Not Applicable on Advance payment imports)</p>	<p>Rs. 200 plus foreign bank charges and SWIFT messages charges also apply.</p> <p>Current Accounts: Commission @ 0.12% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$ 6/-, Max US\$ 30/- or equivalent for other currencies.</p> <p>Saving Accounts: Commission @ 0.25% per US\$1,000/- or part thereof, equivalent for other currencies, Min. US\$12/-, Max US\$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.</p> <p>Current FCY Accounts: Commission @ 0.12% perUS\$1,000/- or part thereof, equivalent for other currencies, Min. US\$6/-, Max US\$30/- or equivalent for other currencies.</p> <p>Saving FCY Accounts: Commission @ 0.25% perUS\$1,000/- or part thereof, equivalent for other currencies, Min. US\$12/-, Max US\$60/- or equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.</p>
10.3 Foreign Currency TT Charges	

<p>10.5 Foreign Currency DD Charges</p>	<p>Current FCY Accounts: Commission @0.12% per US\$1000/- or part thereof, equivalent for other currencies, Min US\$6/-, Max US\$30/- or equivalent for other currencies. Saving FCY Accounts: Commission @0.25% or US\$1,000/- or part thereof, equivalent for other currencies. In addition, SWIFT message charges and foreign bank charges also apply.</p>	<p>10.4 Remittance Stop Payment Charges</p>	<p>For PKR account: Rs. 500 per instruction For FCY account: USD 10/- or equivalent per instruction. GBP 6/ per instruction, Euro 7/- per instruction, AED 35 per instruction, SAR 35/- per instruction</p>
<p>10.6 Remittance Cancellation Charges</p>	<p>Rs. 500/- per item plus SWIFT charges. Foreign bank charges also apply in case of FDD cancellation. Against Exports: Rs. 1000 per cancellation plus SWIFT charges. Foreign bank charges also apply in case of FDD cancellation. Under general permission or specific approval of SBP: Rs. 500/-</p>	<p>10.7 Clean Foreign Bills Received for Collection</p>	<p>0.25% of the amount, Min: Rs. 475/-, Max: Rs. 12,500/-</p>

11. INWARD

11.1 Home Remittance	Free from all associated charges
11.2 Other	Free, if the proceeds are credited to an A/c with us. In other cases, flat charges @ Rs. 500/- inclusive postage/courier charges.
11.3 Home Remittance under PRI	Free
11.4 Charges on Payment of Inward foreign drafts	Free

12. MISCELLANEOUS CHARGES

121 Correspondent Bank Charges	At actual
122 Issuance of Proceeds Realization Certificates "Annexure A"	Rs. 500/- (flat) per certificate
123 Standing Instruction Charges in Foreign Currency Accounts	USD 5/- or equivalent in other foreign currencies
124 Out-of-Pocket Expenses	Will be recovered according to prescribed tariff.
125 Credit Report on Foreign Buyers / Sellers	Rs. 50/- (flat)
126 Inquiry / Photocopy of Old Record	At Actual
127 Issuance of Balance / Account Maintenance Certificate	Rs. 300 per certificate
128 Lodgment of Cheque in Local Dollar Clearing	Free
129 Return of Cheque in Local Dollar Clearing	For PKR account: Rs. 500 per transaction For FCY account: USD 10/- or equivalent per transaction

12.10 Central Excise Levy and any other Government Duties / Taxes	At Actual
12.11 Issuance of Business Performance Certificate at Customer Request	Rs. 2,000/- per certificate
12.12 Photocopy Charges, where applicable on IMP / EXP / ERF / LG transaction	At Actual

13. COMMUNICATION CHARGES

13.1 Inland Postage	Ordinary: Actual, Min Rs. 50/- . For Inland LC: Actual, Min Rs. 200/-
13.2 Foreign Postage	For foreign import LC: Actual, Min Rs. 1200. Others: Rs. 200/- flat
13.3 Inland Courier	Actual, Min Rs. 100
13.4 Foreign Courier	Actual, Min Rs. 2,600
13.5 Short Telex / SWIFT	Rs. 1000/- flat
13.6 Full Text Telex / SWIFT	Rs. 2000/- flat

14. FOREIGN CURRENCY ACCOUNT

14.1 Maintaining a total relationship of an average of USD 10,000 or Equivalent to other currencies	
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14.1 Maintaining a total relationship of an average of USD 10,000 or equivalent to other currencies	
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

BRANCH BANKING CURRENT ACCOUNT CHARGES

a. Lockers

1.1 Safe deposit Locker Charges Note: In addition, key deposit to be recovered as per size of locker	Small - Rs. 7,500, Medium - Rs. 10,000 Large Rs. 12,500, Extra Large Rs. 15,500
12 Late Fee on Locker Charges in case locker falls in arrears for more than one month	10% of the applicable annual locker rent every year.
13 Locker Breaking Charges	Rs. 4,000/- flat or actual whichever is higher
1.4 Key Deposit Charges (refundable) One Time key charges will apply at the time of issuance of new locker	Small - Rs. 3,500, Medium - Rs. 4,000 Large Rs. 5,000, Extra Large Rs. 6,500

1.5 Waiver of Safe Deposit Locker Fee (Only for SBL Existing Locker Holders)	Monthly Average Balance	Locker Charges
	Less than Rs. 1,000,000/-	Same as Locker Charges
	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
On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable. This Criteria is for existing SBL Locker Holders until 31st March 2025 and not applicable to new locker customers. After which, annual locker rent shall be charged as per SOC		

b. Branch Banking Charges

2.1	Issuance of PO/DD/CDR	Free
2.2	Cancellation/Replacement of PO	Free
2.3	Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.	Free

2.4	Minimum Balance Charges	No Minimum Balance Requirement. For BBA maximum of two deposit and two withdrawal transactions (Cash or Clearing) per month are allowed free of charge on BBA account holder. However, any transaction (Cash and Clearing) in a calendar month after those mentioned above will be charged a flat fee of Rs.50/- per transaction.
2.5	Duplicate Statement of account for more than 6 months	Rs. 35/- per statement
2.6	Duplicate Statement for closed accounts	Rs. 35/- per statement
2.7	Account closing charges	NIL
2.8	Inquiry/photocopy of old record	At Actual
2.9	Issuance of Balance/Account Maintenance Certificate	Rs. 300 per certificate
2.10	Out of pocket expenses	At actual

2.11	Central Excise levy & any other government duties/taxes	At Actual
2.12	Intercity transactions	Free
2.13	Online transfer from one account to another account	Free
2.14	Online Cash Deposit / Withdrawals (Intercity)	Free
2.15	Online Cash Deposit / Withdrawals (within city)	Free
2.16	OTC Cash Withdrawals	Free
2.17	SMS Alerts	Free for all ADC/Digital transactions related to digital/branchless/self-service channel / mobile / internet banking. Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month
2.18	E-Alert Charges	Free

2.19	Cheque Book Issuance Charges	Free
2.20	Charges on cheque returned in inward clearing	Rs. 800/- USD 5/- , GBP 3, EUR 4, AED 20, SAR 20
2.21	Same Day Outward Clearing Charges	Free
2.22	Same Day Outward Clearing Cheque Returned	Rs 500/- per transaction. USD 10/- or equivalent per transaction
2.23	Issuance of NBP/SBP Cheques	Rs. 500/- per cheque
2.24	Stop Payment of Cheques/PO/TT	Rs. 600/- flat per instruction. USD 10 per instruction GBP 6 per instruction Euro 7 per instruction AED 35 per instruction SAR 35 per instruction
2.25	Standing instruction Charges	Rs. 325/- per transaction. Note: not applicable on bancassurance instructions, markup recovery of SME/Consumer & internet banking instruction.
2.26	eCIB Report	Rs.50/- Flat

2.27	Other certificates	Emigration Certificate: Rs. 200/- per certificate. Proprietorship Certificate: Rs.175/- per Certificate. No Objection Certificate (NOC): Rs.175/- per Certificate.
2.28	Tax Certificate	Free
2.29	Proceeds Realization Certificate under PRI	Rs 500/- Per Certificate
2.30	Hold mail service	Free
2.31	Swift OD Finance	NA
2.32	RTGS	Free
2.33	Collection of Prize money & face value of National Prize Bonds through commercial banks	Rs. 500/- + CIT Charges at Actual (Per Transaction)

C. Debit Card Charges

3.1	Debit Card Issuance Fee - (Basic)	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs.3,500 Platinum VDC: Rs.5,300
3.2	Debit Card Annual Fee - (Basic)	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs.3,500 Platinum VDC: Rs.5,300
3.3	Card Re-Issuance	Paypak: Rs.1,800 Classic VDC : Rs. 1,800 Gold VDC: Rs. 1,800 Platinum VDC: Rs. 1,800
3.4	Re-Issuance of Pin	Free
3.5	Cash Withdrawal From other Bank's ATM	Rs. 23.44/- (For BVA Plus and AIO customers, if monthly average balance of Rs. 100,000/- is maintained, then fee will be reversed)
3.6	Cash Withdrawal International ATM/POS	4.5% or Rs. 100/- whichever is higher

3.7	Balance Inquiry From other Bank's ATM(1Link Network)	Rs. 3.13/- Per Transaction
3.9	International ATM Balance Inquiry	Rs. 225/- Per Transaction
3.10	Mini statement charges	Rs 3.5/- per transaction
3.11	IBFT Charges	a) Free up to Aggregate Monthly Limit of Rs.25,000/-. b) More than Aggregate Monthly Limit of Rs. 25,000/- 0.1% of the transaction amount or Rs. 200/-, whichever is lower (Charges are inclusive of Sales Tax/FED) c) IBFT visa Raast : Free
3.12	POS transactions in Pakistan	Free
3.13	Utility bill payment charges	Free
3.14	Document transaction retrieval charges	Free

3.16	Charge back - international	Free
3.17	Charge back - local	Free
3.18	Arbitration charges	At actual
3.19	VDC limit Enhancement	Rs. 1,450/-
3.20	ATM slip charges	Rs 3.5/- per transaction
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.		

SAVING ACCOUNT CHARGES

d. Lockers

4.1	Safe deposit Locker Charges Note: In addition, key deposit to be recovered as per size of locker	Small - Rs. 7,500 Medium - Rs. 10,000 Large Rs. 12,500 Extra Large Rs. 15,500
4.2	Late Fee on Locker Charges in case locker falls in arrears for more than one month	10% of the applicable annual locker rent every year.
4.3	Breaking Charges	Rs. 4,000/- flat or actual whichever is higher
4.4	Key Deposit Charges (refundable) One Time key charges will apply at the time of issuance of new locker	Small - Rs. 3,500 Medium - Rs. 4,000 Large Rs. 5,000 Extra Large Rs. 6,500

4.5	Waiver of Safe Deposit Locker Fee (Only for SBL Existing Clocker Holders)	Monthly average balance	Locker Charges
		Less than Rs. 3,000,000/-	Same as locker charges
		Rs. 3,000,000/- to 5,000,000/-	Small or medium free
		Rs. 5,000,001/- to 10,000,000	Large free
		Rs. 10,000,001/- and above	Extra-large free
On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable. This Criteria is for existing SBL Locker Holders until 31st March 2025. After which, annual locker rent shall be charged as per SOC			

e. Branch Banking Charges

5.1	Issuance of PO/DD/CDR	Free
5.2	Cancellation/Replacement of PO	Free
5.3	Issuance of Pay Order for payment of fees in favor of educational institutions, HEC/board, etc.	Free

5.4	Minimum Balance Charges	No Minimum Balance Requirement
5.5	Duplicate Statement of account for more than 6 months	Rs. 35/- per statement
5.6	Duplicate Statement for closed accounts	Rs. 35/- per statement
5.7	Account closing charges	NIL
5.8	Inquiry/photocopy of old record	At Actual
5.9	Issuance of Balance/Account Maintenance Certificate	Rs. 300 per certificate
5.10	Out of pocket expenses	At actual

5.11	Central Excise levy & any other government duties/taxes	At actual
5.12	Intercity transactions	Free
5.13	Online transfer from one account to another account	Free
5.14	Online Cash Deposit / Withdrawals (Intercity)	Free
5.15	Online Cash Deposit / Withdrawals (within city)	Free
5.16	OTC Cash Withdrawals	Free
5.17	SMS Alerts	Free for all ADC/Digital transactions related to digital/branchless/self-service channel / mobile / internet banking. Non digital/branch related SMS (for other than digital transactions) Rs. 250 + FED per month
5.18	E-Alert Charges	Free

5.19	Cheque Book Issuance Charges	Free
5.20	Charges on cheque returned in inward clearing	Rs. 800/- USD 5/- , GBP 3, EUR 4, AED 20, SAR 20
5.21	Same Day Outward Clearing Charges	Free
5.22	Same Day Outward Clearing Cheque Returned	Rs 500/- per transaction USD 10/- or equivalent per transaction
5.23	Issuance of NBP/SBP Cheques	Rs. 500/- per cheque
5.24	Stop Payment of Cheques/PO/TT	Rs. 600/- flat per instruction. USD 10 per instruction GBP 6 per instruction Euro 7 per instruction AED 35 per instruction SAR 35 per instruction
5.25	Standing instruction Charges	Rs. 325/- per transaction. Note: not applicable on bancassurance instructions, markup recovery of SME / Consumer & internet banking instruction
5.26	eCIB Report	Rs.50/- Flat

5.27	Other certificates	Emigration Certificate: Rs. 200/- per certificate. Proprietorship Certificate: Rs.175/- per Certificate. No Objection Certificate (NOC): Rs.175/- per Certificate
5.28	Tax Certificate	Free
5.29	Proceeds Realization Certificate under PRI	Rs 500/- Per Certificate
5.30	Hold mail service	Free
5.31	Swift OD Finance	NA
5.32	RTGS	Free
5.33	Collection of Prize money & face value of National Prize Bonds through commercial banks	Rs. 500/- + CIT Charges at Actual (Per Transaction)

Schedule of Bank Charges

6. Debit Card Charges

6.1	Debit Card Issuance Fee - (Basic)	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs. 3,500 Platinum VDC: Rs.5,300
6.2	Debit Card Annual Fee - (Basic)	Paypak: Rs.2,000 Classic VDC : Rs.2,800 Gold VDC: Rs. 3,500 Platinum VDC: Rs.5,300
6.3	Card Re-Issuance	Paypak: Rs.1,800 Classic VDC : Rs.1,800 Gold VDC: Rs.1,800 Platinum VDC: Rs.1,800
6.4	Re-Issuance of Pin	Free
6.5	Cash Withdrawal From other Bank's ATM	Rs. 23.44/-
6.6	Cash Withdrawal International ATM/POS	4.5% or Rs. 100/- whichever is higher

6.7	Balance Inquiry From other Bank's ATM(1Link Network)	Rs. 3.13/- Per Transaction
6.9	International ATM Balance Inquiry	Rs. 225/- Per Transaction
6.10	Mini statement charges	Rs 3.5/- per transaction
6.11	IBFT Charges	a) Free up to Aggregate Monthly Limit of Rs.25,000/-. b) More than Aggregate Monthly Limit of Rs. 25,000/- 0.1% of the transaction amount or Rs 200/-, whichever is lower (Charges are inclusive of Sales Tax/FED) c) IBFT visa Raast : Free
6.12	POS transactions in Pakistan	Free
6.13	Utility bill payment charges	Free

REMITTANCES

6.16	Charge back - international	Free
6.17	Charge back - local	Free
6.18	Arbitration charges	At actual
6.19	VDC limit Enhancement	Rs. 1,450/-
6.20	ATM slip charges	3.5 Per Transaction
All international transactions settled outside Pakistan will be charged at open market rate. Any variance in interbank and open market rates will be borne by the customers.		

7. INLAND LETTERS OF CREDIT

<p>71 Issuance</p> <p>Up to Rs. 100,000,000/- Over Rs. 100,000,000/-</p>	Up to 0.40% for 1 st Qtr or part thereof, up to 0.25%, for subsequent Qtr, Min Rs. 2,200/-
<p>72 Amendments</p> <p>721 Amendment involving increase in Amount of Validity</p> <p>722 Amendment without increase in Amount or Extension in Period of L/C</p> <p>723 Amendment charges on Transfer of Inland Letter of Credit to a New Beneficiary</p>	<p>Rs. 1,500/- per amendment (flat) or commission at rates specified under items 1 and 4</p> <p>(a) Above, if amendment increase in amount or extension in period of shipment.</p> <p>Case to be treated as opening of fresh L/C</p>

7.3 Advising	Same as 7.1
7.4 Amendment Advising	Same as 7.2
7.5 Confirmation Charges	0.25% per quarter or part thereof, Min. Rs.300/-
7.6 L/C Cancellation Charges	Rs. 2,000/- plus swift charges Rs. 1000/- flat & communication charge (at actual)

8. COLLECTION

8.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)	Rs. 250/- (flat) plus Courier or Postal Charges
8.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online	Rs. 150/- (flat)
8.3 Correspondent Bank Charges will be Recovered at Actual	At Actual
In case of Cheque Returned in Collection, Charges will be recovered on realization, but Postage / Courier Charges to be recovered at the time of lodgment.	

9. PURCHASE OF BILLS

91 Documentary Bills other than Drawn against Inland Letters of Credit	0.40%, Minimum Rs. 1,000/- Plus Mark-Up from the date of purchase to the date of payment (Plus Communication Charges)
92 Other Cheques / Demand Instruments (Like Dividend Warrant)	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual

9.3 Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid	Rs. 500/- per transaction USD 10/- or equivalent per transaction
9.4 Mark-up shall be Applied as under on Bills Purchased / Negotiated	
94.1 If Retired up to the 21 st day from the Date of Purchase	0.90%, Minimum Rs. 1,000/-
94.2 If Retired During Next 210 Days (Cushion Period)	
9.5 Storage Charges	At actual

10. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

10.1 Sight Bills	
10.1.1 Negotiating End	Commission @ 0.50% Minimum Rs. 1,000/- Plus markup as per DAC or approved by the Group/Business Head from the date of negotiation till realization. (Regular Bill period/tenure may be defined 07 days or 12 days whichever agreed by all stakeholders)
10.1.2 Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Rs. 1,000/- (flat) per bill

10.1.3 Mark-up at Opening End (at the Time of Retirement). Rates of mark-up:	60 paisas per Rs. 1,000/- per day from the date of negotiation Plus Bank's Commission @ 0.25% on the PAD amount (net of margin) created
i. If Retired within 3 Days of the Date of Lodgment	
ii. If Retired after 3 Days of Lodgment	65 paisas per Rs. 1,000/- per day from the date of negotiation Plus Bank's Commission @ 0.25% on the PAD amount (net of margin) created
Note: No mark-up will be charged from the date of negotiation till the receipt of document at the branch.	
10.1.4 Service Charges on Inland PAD	Rs. 1,500/- (flat) per bill
10.2 Usance Bills	
10.2.1 At Opening End:	0.40% per bill. Minimum Rs. 1,500/- Charges under b) i) plus delivery of documents against acceptance commission @ 0.10% per month on bill amount realization from the date of expiry of L/C
i. If Bill Matures after Expiry of L/C	
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)	
10.2.2 At Collecting End:	
i. Collecting Charges	0.40% per bill. Minimum Rs. 1,500/-
ii. In case of Purchase	0.40%, Minimum Rs. 1,000/- 0.90%, Minimum Rs. 1,000/-

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11. FINANCE / ADVANCES

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

	iii. Legal Documentation Fee iv. Project Monitoring Fee (one-time charge) at the time of sanction v. Trusteeship Fee (to be recovered by the lead bank in case of consortium financing)	At actual Negotiable Negotiable
11.3 SME / Commercial Advances including Funded and Non-Funded Facilities (Fresh/Enhancement/Renewal) Up to Rs. 1M Above 1M to 5M Above 5M to 10M Above 10 to 15M Above 15M to 20M Above 20M to 30M Above 30M to 50M Above 50M to 100M Above 100M	Rs. 4,000 Flat Rs. 5,500 or 0.05% (whichever is higher) Rs. 6,500 or 0.06% (whichever is higher) Rs. 12,000 or 0.05% (whichever is higher) Rs. 14,000 or 0.06% (whichever is higher) Rs. 17,000 or 0.05% (whichever is higher) Rs. 18,000 or 0.06% (whichever is higher) Rs. 27,000 or 0.06% (whichever is higher) Rs. 37,000 or 0.055% (whichever is higher)	
11.4 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	CBG & SME As per arrangement Rs. 5,000/- (flat)	

SME PRODUCTS

12. M'POWER

12.1 Processing Fee	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
12.2 Approval Charges	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
12.3 Management Consultancy Fee	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
12.4 Late Payment Charges	Rs. 15,000/- per late payment
12.5 Line Renewal	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

11.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:	
11.5.1 Godown Rent	At Actual
11.5.2 Muqaddam	At Actual
11.6 Godown Inspection Charges	To be credited to the Bank's Income Account
11.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
11.6.2 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 (11.6.1)
11.7 Delivery Charges	At actual
11.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered	
11.8 Other Incidental Expenses	At actual
11.9 Insurance Premia, Legal Charges	At actual

12.6 Appraisal	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/-
12.7 Property Insurance Premium	Insurance rate as quoted by the vendor
12.8 Legal Fee	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/-
12.9 Life Insurance	Optional and as per rate quoted by the vendor
12.10 Documentation, Stamp Duties and Levies	At actual
12.11 Litigation Charges	At actual
12.12 Re-Appraisal Charges	At actual
12.13 Standing Instruction Charges	As per Branch Banking
12.14 SMS Alerts Fee	Rs. 50/- per month
12.15 Account Closure Fee	Rs. 5,000/-
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.	

13. AGRICULTURE BUSINESS FINANCE

13.1 Processing Fee	Rs. 5,000/-
13.2 Management Consultancy Fee	Up to Rs. 6,000/- . 50% additional fee to be charged for any additional business
13.2.1 For Peripheral Areas	Rs. 500/- (additional charges)
13.3 Prompt Payment Bonus	As agreed on the facility acceptance letter
13.4 Line Renewal Fee	Rs. 5,000/-
13.5 Appraisal Fee	
13.5.1 Built Property	Up to Rs. 5,000/- per property
13.5.2 Flat	Up to Rs. 5,000/- per property
13.5.3 Land	Up to Rs. 4,000/- per property
13.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)
13.6 Insurance Charges	As quoted by the vendor
13.7 Legal Opinion	
13.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
13.7.2 Final Opinion	Up to Rs. 3,000/-

13.8 Letter of Guarantee	Bank Commission Charges will be 0.40% per quarter
13.9 Cheque Book Issuance Charges	Rs. 5/- per leaf
13.10 Cheque Return Fee	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
13.11 SMS / E-mail Alert Services	As per the SMS Alerts Charges table
13.12 Litigation Charges	At actual
13.13 Re-Appraisal Charges	At actual
13.14 Cash Collection Charges	Rs. 500/-
13.15 Documentation, Stamp Duties and Levies	At actual
Note: All Branch Banking Charges will apply to transactions through branches.	

14. TEXTILES

141 Processing Fee	Rs. 5,000/-
142 Management Consultancy Fee*	Rs. 6,000/-
143 Line Renewal Fee	Rs. 5,000/-
144 Appraisal Fee*	
144.1 Built Property	Rs. 5,000/- per property

14.4.2 Land	Rs. 3,000/- per property
14.4.3 Flat	Rs. 5,000/- per property
14.4.4 For Peripheral Areas	Rs. 500/-
14.5 Legal Fee*	
145.1 Preliminary Opinion	Rs. 3,500/-
145.2 Final Opinion	Rs. 3,000/-
14.6 Pay Orders and Demand Drafts	
146.1 Line Size Rs. 1 Million to Rs. 10 Million	3 free pay orders and / or demand drafts
146.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
14.7 Letter of Guarantee	
14.7.1 If Avg. Utilization of CF Limit is 0% - 25%	Bank Commission Charges will be 3% per annum
14.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%	Bank Commission will be 1.5% per annum
14.7.3 If Avg. Utilization of CF Limit is 50% and above	No Commission Charges
14.8 Cheque Book Issuance Charges	Rs. 5/- per leaf
14.9 Property Insurance Charges*	

14.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
14.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
14.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
14.10 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/-
	Rs. 500/-		
14.11 Cheque Return Fee	Rs. 500/-		
14.12 Documentation, Stamp Duties and Actual Levies*	At actual		
14.13 Litigation Charges	At actual		
<p>*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.</p>			

15. CASH EASE (BILL DISCOUNTING)

15.1 Pay Orders and Demand Drafts	
15.1.1 Up to Rs. 10 Million	3 free pay orders and / or demand drafts
15.1.2 Line Size above Rs. 10 Million	5 free pay orders and / or demand drafts
15.2 Penal Mark-up	3% above than the agreed mark-up rate for facility
15.3 Cheque Return Fee	Rs. 500/-
15.4 Cheque Book Issuance Charges	Up to Rs. 5/- per leaf
15.5 Processing Charges	0.1% of Loan Amount or as per agreement with customer
15.6 Management Consultancy Fee	Up to Rs. 5,000/-
15.7 Litigation Charges	At actual
15.8 Re-Appraisal Charges	At actual
15.9 Cash Collection Charges	Rs. 500/-
15.10 Line Renewal Fee	Rs. 5,000/- plus FED (If applicable)
15.11 Insurance on Hypothecated Stock	Up to 0.1% of line amount

15.12 For finance against pledge / hypothecation:

a) Godown Rent	At Actual
b) Mucaddam	At Actual
c) Delivery Charges	At Actual
i) If a Godown Keeper is not posted, conveyance charges will be recovered	
ii) Directors search / charge search / local credit report / independent stocks verification / independent credit report / assets valuation	
d) CIB Report	
i) For Individual	At Actual
ii) For Corporate Entities	
e) Other Incidental Expenses: Insurance Premium, Legal Charges etc.	Rs.50/- (flat)
f) Handling charges on marking of lien on Govt. Securities	Rs.50/- (flat) At Actual
g) Marking of lien on securities issued by UBL for other banks	Rs.500/- (flat) per customer

15.13 Other Charges on Advances

a) For the Issuance of NOC on the request of customers for creating additional/ pari-passu charge/second charge on their fixed assets for acquiring further project finance, finances from other banks/financial institutions.	Rs.10,000/- (flat) per transaction
b) For the Issuance of NOC on the request of customers for creating charge on their current assets.	Rs.10,000/- (flat) per transaction
6-a) Redemption of charge fee to be recovered from the party when bank officers are called before Registrar for redemption for the mortgage.	Rs. 3,000/- (flat) per property
b) Vacation of Charges	Rs.1,000/- per property
7-a) Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed assets is registered	Actual plus Rs. 1,000/- per case
b) Registration of charge at Registrar's office. For Partnership/Proprietorship firms/ individual finances exceeding Rs.0.500 (M) for mortgage at registrar of Property office	Actual plus Rs. 1,000/- per case

16. AGRICULTURE PASS BOOK FINANCE

161 Processing Fee Pre-Login	Rs. 1,000/-
162 Processing Charges Post-Login	1% of the loan amount up to 5.0 Million Rs. 50,000/- over and above 5.0 Million

16.3 Late Payment Charges	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/-
16.4 Line Renewal Fee	Rs. 1,000/-		
16.5 Appraisal Fee			
16.5.1 Built Property	Rs. 5,000/- per property		
16.5.2 Flat	Rs. 5,000/- per property		
16.5.3 Land	Up to Rs. 4,000/- per property		
16.5.4 For Peripheral Areas	Rs. 500/- (additional charges)		
16.6 Insurance Charges			
16.6.1 Residential	As quoted by the vendor		

16.6.2 Commercial	As quoted by the vendor
16.6.3 Crops	Up to 2% per year of limit amount
16.6.4 Tractor	Up to 3% of the loan amount for the entire period
16.7 Legal Fee (Residential / Commercial Properties)	
16.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)
16.7.2 Final Opinion	Up to Rs. 3,000/-
16.8 Legal Fee for Agricultural Land	
16.8.1 Preliminary Opinion	Up to Rs. 2,000/-*
16.8.2 Final Opinion	Up to Rs. 2,000/-*
*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer	
16.9 Cheque Book Issuance Charges	Rs. 5/- per leaf
16.10 Cheque Return Fee	Rs. 300/- per instrument

16.11 Documentation, Stamp Duties and Levies	At actual	
16.12 Repossession Charges for Moveable Assets	At actual, quoted by the agency	
16.13 Litigation Charges	At actual	
16.14 Deferrals	Within 90 days of approval of limit	NIL
	Above 90 days of approval of limit	Additional 1.50% markup rate will be charged on facility limit.

SALE AND PURCHASE OF SECURITIES

17. SECURITIES

171 Sale and Purchase of Shares and Securities	Rs. 500/- per transaction
172 Charges for Collection of Interest / Return / Dividend	0.30% on the amount of interest/return/dividend collected/paid minimum Rs. 20/- plus out of pocket expenses Rs. 8,000/-
173 Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities	Rs. 20/- per script.
174 No objection certificate / Release of collateral	Rs. 10,000/- Flat

18. GUARANTEES

18.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs 1,850/- (Flat)	
18.2 Letter of Guarantees	Volume in a Calendar Year	Charges
	Up to Rs 50,000,000	0.50% per quarter or part thereof, Min Rs.600/-
	Rs. 50,000,001/- to Rs. 150,000,000/-	0.40% per quarter or thereof
	Over Rs. 150,000,000/-	0.35% per quarter or part, thereof
Minimum Commission Rs.2,000/- per annum per Guarantee or Rs.600/- per quarter wherever Guarantee validity is less than one year. Charges may be waived against 100% cash kept in Margin Account		
18.3 LG with Operative Clause & 100% cash margin in non-remunerative accounts	0.50% per quarter or part thereof, Min Rs.600/-	

18.4 Amendment	Rs.1,200/- per amendment (flat) or commission at rate specified above if amendment involves increase in amount or extension in period. Incase or extension in period.
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19. COMMUNICATION CHARGES

BRANCH BANKING CHARGES

19.1 Ordinary Mail	Min Rs.50
19.2 Registered Post	For inland LC : Actual, Min Rs.200; For foreign import LC : Actual, Min Rs.1200
19.3 Courier (Within City)	Actual, Min Rs.100
19.4 Courier (Outside City)	Actual, Min Rs.100
19.5 Courier (Outside Country)	Actual, Min Rs.2,600
19.6 Fax / Telephone	Rs.100 Per call/per message

20. PHONE BANKING

20.1 Statement Regeneration	Rs.35
20.2 Pay Order Issuance	Free
20.3 Demand Draft Issuance	Free
20.4 Utility Bills Payment	Free
20.5 Account Balance Inquiry	Free
20.6 Transactions Inquiry	Free

20.7 Address / Telephone Number Change	Free
20.8 Cheque Book Issuance	Free
20.9 FOREX Rates	Free
20.10 Debit Card Replacement	Free
20.11 Debit Card Transaction Inquiry	Free
20.12 Debit Card Activation	Free
20.13 Debit Card Blocking	Free
20.14 Debit Card PIN Regeneration	Free
20.15 Account Linking Request	Free
20.16 Account De-Linking Request	Free
20.17 Personal Data Correction	Free
20.18 Internet Banking Registration	Free
20.19 Cheque Stop Payment Charges	Rs.600 (flat) per instruction for PKR A/C

21. 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.

22. IPS ACCOUNT

22.1 Account opening (Silkbank Customer)	Free
22.2 Custody Charges	Domestic : Free International :Free
22.3 Transaction Charges (Silkbank Customer)	Domestic : Free Primary market participation Fee : Free
22.4 Statement Charges	Quarterly Free. On demand. Rs. 100 per statement

23. PERSONAL LOAN

23.1 Processing Fee	Rs. 6,000/- or 1.5% of the loan amount (whichever is higher, subject to approval)
23.2 Pre-payment Charges	1st Year: 10% of the remaining principal 2nd year onwards: 7% of the remaining principal
23.3 Partial Payoff Fee	6% of partial payment amount
23.3 Late Payment Charges	Rs. 1,500/- per missed installment
23.4 Insurance	At Actual
23.5 Top-up Facility	Rs. 6,000/- or 1.5% of the loan amount (whichever is higher, subject to approval)
23.6 Litigation Charges	At actual
23.7 Pay Order Re-Issuance	Rs. 500/-
23.8 Pay of Sheet Re-Issuance	Rs. 500/-
23.9 Credit Protector	0.60% of loan amount (third party payment)

Note:

- All Government levies, duties and taxes will be charged to the customer where applicable in addition to the above-mentioned rates.
- All regular branch banking charges will be applied for the transactions through branches. In addition to the above, Commission/Service Charges, Recovery of Courier/Postage/Fax Charges will also be made according to the prescribed tariff? (Where applicable).
- The abovementioned details have been given here for information purpose and are subject to change from time to time. Please refer to the Schedule of Charges (SOC) placed on our website (www.silkbank.com.pk) or at our branches for amendments.

24. READY LINE

27.1 Annual Fee	Rs. 5,000/-
27.2 Processing Fee	Rs. 4,000/- or 1% of the loan amount (whichever is higher, subject to approval)
27.3 Late Payment Charges	Rs. 1,800/-
27.4 Enhancement Fee	Rs. 4,000/-
27.5 Credit Protector Fee	0.60% of monthly outstanding amount (third party payment)
27.6 Litigation Charges	At actual
27.7 Minimum Balance Penalty	Nil
27.8 Online Cash Deposit	No Charges on Re-payment Account
27.9 Stamp Duties	At actual
27.10 SMS Alert Fee	Free for Digital Messages (PKR 250/- for other messages)

27.11 Cheque Book Charges	Free
27.12 Pay Order Charges	Free
27.13 Cheque Return Fee	Rs. 800/-
27.14 VISA Debit Card Annual Fee - Classic	Rs. 1,500/- (First VDC Free)
27.16 VISA Debit Card - Replacement Charges - Classic	Rs. 1,000/-
27.17 VISA Debit Card - Re-issuance Charges - Classic	Rs. 1,000/-
27.18 VISA Debit Card Annual Fee - Platinum	Rs. 3,000/-
27.19 VISA Debit Card - Replacement Charges - Platinum	Rs. 1,500/-
27.20 VISA Debit Card - Re-issuance Charges - Platinum	Rs. 1,500/-
27.21 Auto Debit Payments	Rs. 100/- per month
27.24 Utility Bill Payment Charges	Free
27.24 Safe Deposit Locker Charges	Please refer to Safe Deposit Locker Charges (Section 1.1 branch banking in Main Schedule of Bank Charges)

Note:

- All regular branch banking charges will be applied for the transactions through branches.
- In addition to the above, Commission/ Service charges, Recovery of Courier/ Postage/ Fax charges Will also be made according to the prescribed tariff (where applicable).
 - In addition to the charges above, all applicable Government levies, duties, FED will also be recovered.
 - The abovementioned details have been given here for information purpose and are subject to Change from time to time. Please refer to the Schedule of Charges (SOC) placed on our Website (www.silkbank.com.pk) or at our branches for amendments.
 - 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.

25. SALARY PREMIUM ACCOUNT

28.1 Cheque Book	As per SOC
28.2 Over-the-Counter Cash Withdrawal	Free
28.3 Pay Order / Demand Draft / CDR	As per SOC
28.4 Intercity Transactions	Free
28.5 SMS Alerts	Free for all ADC/Digital transactions. Non digital/branch related SMS Rs. 250 + FED per month
28.6 VISA Debit Card	Free
28.7 E-Statement	Free

29. SALARY PREMIUM PLUS

29.1 Minimum Balance Requirement	Nil
29.2 Cheque Book (25 Leaves)	Free
29.3 Debit Cards	Free
29.4 Debit Card Re-issuance - Classic	As per SOC
29.5 Bank Statement	Free
29.6 Banker's Cheque	Free
29.7 Transactions within city	Free
29.8 Transactions outside city	Free
29.9 Bank Certificates	Free
29.10 SMS Alerts	Free for all ADC/Digital transactions. Non digital/branch related SMS Rs.250 + FED per month
29.11 IBFT	Free for IBFT Via Digital App and ATM
Note: All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.	

30. CREDIT CARDS

30.1 Membership Fee	Annual Fee		
	Basic	Supplementary	
VISA Signature	Rs. 30,000/-	Rs. 15,000/-	
VISA Platinum	Rs. 20,000/-	Rs. 10,000/-	
VISA Gold	Rs. 10,000/-	Rs. 5,000/-	
VISA Classic	Rs. 5,000/-	Rs. 2,500/-	
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/-	
30.2 Annualized Percentage Rate (APR)			
Retail	44%		
Cash	44%		
Open BTF	Up to 28%		
Installment Plans	Tenor	BTF Installment Plan	Retail Installment Plan
			PO / IBFT / Alliances Installment Plan
	3 months	26.80%	31.23%
	6 months	30.23%	35.15%
	9 months		40.05%
	12 months	31.72%	41.34%
	18 months	36.74%	41.70%
	24 months	31.76%	41.50%
	36 months	31.46%	40.88%
	48 months	30.59%	39.43%
	60 months	29.70%	38.05%
		28.88%	36.82%
30.3 Other Charges			
Late Payment Fee	Rs. 2,000/-		
Excess Over Limit Fee	Rs. 1,600/-		
Cheque Return Fee	Rs. 1,000/-		

Direct Debit Rejection Fee	Rs. 620/-
Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)
Flexible Installment Plan Processing Charges	Fixed Installment Plan: Rs. 800/- (Flat), Alliances: 2% or Rs. 800/- (whichever is higher) Online Installment Plans: 2% or Rs 800/- (whichever is higher)
Flexible Installment Plan Pre-payment Charges	5% of the outstanding amount or Rs. 1,000/- (whichever is higher)
0% APR BTF Processing Fee	5.25% (3 months), 9.00% (6 months), 12.75% (9 months) 16.50% (12 months)
Insurance Cancellation Fee	Free
SMS & E-Alert Charges	Free for Digital Messages (PKR 250/-for other messages)
Card Upgrade Fee	Rs. 740/-
Card Replacement Fee	Rs. 1,000/-
New Card Design Fee	Rs. 2,500/-
Direct Debit Enrollment Fee	Free
Utility Bill Payment Fee	Free
Top-up Facility (Limit Enhancement) Fee	Rs. 1,000/-
Pay Order / Demand Draft Issuance Charges	Free
Foreign Transaction Charges	4.5% of transaction amount or PKR 100/- (whichever is higher)
VISA Arbitration Charges for Disputed Transactions	USD 500/-
Voucher Retrieval Fee	Free
Litigation Charges	At actual
Lounge Access	CIP Lounge: Free for Signature Cardholders only (Karachi, Lahore, Islamabad for International Travel) Rs. 2,000/- per visit (where visits exceed allotment or spend criteria is not met)
Gym Visit Fee	

Other Card Bill Payment via Silkbank Credit Card Silkbank Card Bill Payment via Other Banks Rewards Category Switching cost Foreign Currency Transaction Charges Settled Outside Pakistan	2.5% of transaction amount. Free Rs. 1,500/- per instance 4.5% of transaction amount or PKR 100/- (whichever is higher)
30.4 Silkbank Credit Card Insurance Plans Silk Protect Charges Critical Illness Insurance Plan Charges Purchase Protection Charges Travel Cover Insurance Charges Covid-19 Protection Insurance Plan Education Insurance Plan Education/Medical Installment Plan Income Continuity Plan (1-5 years Coverage)	0.79% of outstanding amount Plan-A: Rs. 9,900/-, Plan-B: Rs. 16,500/-, Plan-C: Rs. 23,100/- Rs. 190/- to Rs. 6,120/- (Varies as per sum insured and desired coverage period) 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) Rs. 1,450/- to Rs. 27,325/- (Varies as per desired plan) Plan-A: Rs. 3,300/-, Plan-B: Rs. 6,500/-, Plan-C: Rs. 9,800/- Up to Rs. 2,400/- per month 3-months 1.5% or Rs 800/- , 6-months 3% or Rs 800/-, 12-months 6% or 800/- (whichever is higher) Up to Rs. 2,400/- per month
30.5 VISA Specific Charges Global Customer Assistant Service (GCAS) - VISA Fee Lost & Stolen Card Emergency Card Replacement (Platinum & Gold) 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

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

30. RUNNING FINANCE

Running Finance Facility (Branch Banking Customers) 31.1 Processing Charges 31.2 Late Payment Charges Note: All other charges/benefits as defined under SOC will remain in place for Running Finance Facility Branch Banking as well	0.1% or Rs. 5,000/- (whichever is higher) Rs. 1,000/- per month
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31. CHARGES WAIVER FOR STAFF

All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account) 32.1 Pay Order 32.2 Demand Draft	As per SOC As per SOC
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32.3 Intercity Transactions	As per SOC
32.4 Local Collection	As per SOC
32.5 Cheque Book for Salary Account Only	Free
32.6 Locker Rent	50% off on one locker rent
32.7 Lien on Locker Rent	As per SOC
32.8 Key Deposit	Free
32.9 PO / DD Cancellation	Free
32.10 Incidental Charges from Salary Account	As per SOC
32.11 Foreign Remittance (Home Remittance)	Free of charge upto Rs. 50 million
32.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
32.13 Stop Payment	As per SOC
32.14 Remittance Abroad other than through Foreign Currency Accounts	As per SOC
32.15 Over-the-Counter Cash Withdrawal on Salary Account	Free
32.16 SMS Alerts (on Salary Accounts)	As per SOC
32.17 VDC Service Fees / Mini-Statements	As per SOC
32.18 IBFT from Staff Salary Account	As per SOC
32.19 Foreign Remittance Commission / Service Charges	As per SOC
32.20 Inward Clearing Return Charges	As per SOC
32.21 Same Day Clearing Lodgment Charges	As per SOC
32.22 Same Day Clearing Return Charges	As per SOC

33. Waivers List	
33.1 VDC Issuance & Annual Charges	Free
33.2 Statement of Accounts	Unlimited Free
33.3 Foreign Currency / Travelers Cheque For one Individual's travel quota (Currently USD 2,100 per annum)	Free
33.4 Exemption on minimum balance penalty	Waived
Note: All other charges to staff will be as per SOC	

33. 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

Attock Branch,
B2, Pleader Lane, Attock City

Bahawalpur Branch,
Near Fawwara Chowk, Off: Ahmedpur
East Road, Bahawalpur

Batapur Branch,
Main G.T. Road, Batapur Lahore Lines

Dera Ghazi Khan Branch,
Block 13, Hospital Chowk, Opp. DHQ
Hospital, Railway Road, Dera Ghazi Khan

Dina Branch,
Chaudary Street, Mangla Road, Dina

Faisalabad Branch,
Kotwali Road Branch, Kotwali Road,
Faisalabad

Faisalabad, Satiana Branch,
P-719, Batala Colony, Satiana Road
Faisalabad

Gujranwala Branch,
Plot No.100 & 102, Mohallah Bhatia Nagar,
Near PSO Petrol Pump, G.T. Road

Gujrat Branch,
B-17/1553-R-R, Near Eidgah Masjid, G.
T. Road, Gujrat

Hazro Branch,
Plot No. B-III, 382/A, Allahwala Chowk,
Circular Road, Mohallah Abdul, Hazro

Hyderabad Branch,
F/17,Badri Manzil, Risala Road, Opp. Old
Cafe George, Risala Road, Hyderabad

ISLAMABAD

Bahria Town Branch,
Islamabad Bahria Town Phase 4, Plot No.
92, Civic Center, Rawalpindi

Chak Shahzad Branch,
Al-Farooq Plaza Kurri Road, New Mal
Chak Shahzad, Islamabad

E-11 Markaz Branch,
Plot No. 3, E11/3 Markaz, Islamabad

F-7 Markaz Branch,
Building No. 13-L, F-7 Markaz, Islamabad

F-10 Markaz Branch,
Building No. 5-C, Unit No. 7 & 8, VIP
Plaza, F-10 Markaz, Islamabad

F-11 Markaz Branch,
Plot No. 25-D, F-11 Markaz, Islamabad

I-8 Markaz Branch,
Plot No. 6, Laraib Plaza, Ground Floor, I-
8 Markaz, Islamabad

Islamabad Main Branch,
93, Razia Shareef Plaza, Blue Area,
Islamabad

Jhelum Branch,
Plot No. 8, Paswal Plaza, GTS Square,
Jhelum City

Murree Road Branch,
RoseArcade, Rehmanabad, Murree Road,
Islamabad

KARACHI

26th Street Branch,
26th Street, Plot No. 23C, Street 37,
Tauheed Commercial Area, Phase V,
DHA, Karachi

Badar Commercial Branch,
Plot No. 9-C, Badar Commercial Street
No. 10, Phase V, DHA, Karachi

Bahadurabad Branch,
Ground Floor, ZN Tower, Plot No. 106,
Bahadur Yar Jung Co-operative Housing
Society, Block 3, K.C.H.S. Union Limited,
Bahadurabad, Karachi

Boat Basin Branch,
Building No. GPC 4, Block 5, KDA Scheme
No. 5, Kehkashan Clifton, Karachi

Cloth Market Branch,
Khandwala Building, Fakhre Matri Road
Cloth Market, Kharadar, Karachi

DHA Shahbaz Branch,
Plot No. 20-C, Lane 2, Shahbaz
Commercial, Phase 6, DHA, Karachi

F.B. Area Branch,
Plot No. C-31/A, Ground Floor, Block 6,
F. B. Area, KDA Scheme 16, Karachi

Gulshan Chowrangi Branch,
Plot No. FL 2/5, Block 6, Gulshan-e-Iqbal,
Karachi

Gulshan-e-Iqbal Branch,
Block 10/A, Saima Classic, 118/B/A/XV,
Block 10/A, Main Rashid Minhas Road,
Gulshan-e-Iqbal, Karachi

Karachi Main Branch,
Saima Towers, I.I. Chundrigar Road,
Karachi

Khalid Bin Waleed Road Branch,
Shop No. 1, 2, 3 & 4, Plot No. 151-A,
Khalid Bin Waleed Road/Allama Iqbal
Road, Block 2, PECHS, Karachi

Khayaban-e-Ittehad Branch,
Plot No. 100-C, 11th Commercial Street
Main Khayaban-e-Ittehad, Phase II Ext.
DHA, Karachi

Khayaban-e-Nishat Branch,
C-25, Khayaban-e-Nishat, DHA Phase VI,
Karachi

Korangi Road Branch,
Plot No. 6-C, A-Commercial Market, DHA,
Phase-II, Main Korangi Road, Karachi

Korangi Industrial Area Branch,
Plot No. 25/1, Sector 23, Korangi Industrial
Area, Near Suzuki South, Karachi

M.A. Jinnah Road Branch,
Plot No. 40, Sheet No.7, situated on Serai
Quarters, Off: M. A. Jinnah Road, Karachi.

North Nazimabad Branch,
Ajwa Residency, Shop No. 3-5, Ground
Floor, Block-L, North Nazimabad, (Near
Five Star Roundabout), Karachi

PECHS Branch,
Shop No. S.5B Al Tijarah Center 32-1A,
Block No. 6, PECHS, Shahrah-e-Faisal,
Karachi

S.I.T.E. Branch,
Plot No. B/9, C-1, Unit No. 2, Sindh
Industrial Trading Estate, Karachi

Sohrab Goth Branch,
Al-Asif Square, Sohrab Goth, Karachi

University Road Branch,
Plot No. B-9/10, Block 16, Main University
Road, Karachi

LAHORE

Allama Iqbal Town Branch,
6-Hunza Block, Allama Iqbal Town, Lahore

Badami Bagh Branch,
203 Grain Market, Badami Bagh, Lahore

Bahria Town Branch,
57-B, Commercial Sector-C, Bahria Town,
Lahore

Cantt Branch,
31/4, Sarwar Road, Lahore Cantt, Lahore

Cavalry Ground Branch,
20-Commercial Area, Cavalry Ground,
Lahore

Circular Road Branch,
73, Circular Road, Lahore

DHA Phase-5 Branch,
74-CCA, Phase 5C, DHA, Lahore

DHA Phase-6 Branch,
47MB, Phase 6, DHA, Lahore

DHA Rahbar Branch,
Khasra No. 1388, Defence Road, Opp.
DHA Rahbar, Lahore

DHA - Z Block Branch,
Defence Branch, 320, Block Z,
Commercial Area, Phase-III, Lahore

Garden Town Branch,
Flat 1-4, Usman Block, New Garden Town,
Lahore

Johar Town Branch,
Block 15, M. M. A. Johar Town, Lahore

Kalma Chowk Branch,
Plot No. 27, Tipu Block, New Garden Town,
Main Ferozepur Road, Lahore

Lahore Gymkhana Booth,
31/4, Sarwar Road, Lahore Cantt, Lahore

Lahore Main Branch,
Silkbank House, 14-Egerton Road, Lahore

Liberty Gulberg Branch,
Gulberg Branch, 97-A/D-1 PEC Building
Liberty Roundabout, Gulberg III

Model Town Branch,
16, Bank Square Market, Model Town,
Lahore

Park View City Branch,
Plot # 17, Commercial Area, Park View
City, 3-Kilometer, Thokar Niaz Baig, Lahore

PECO Road Branch,
57-1, B/1 Township, PECO Road, Lahore

Shadman Town Branch,
119-A, Colony No. 1, Shadman Town,
Lahore

Thokar Niaz Branch,
7-B, Judicial Colony, Raiwind Road, Thokar
Niaz Baig, Lahore

Wapda Town Branch,
11-G, PIA Housing Society, (WAPDA Town
roundabout), Lahore

Larkana Branch,
Plot No. 1475/1, Ground Floor, Station
Road, Larkana

Manga Road Branch,
Glamour Adda, Opp. Glamour Textile Mill,
Mouza 65, Chack Manga Road Raiwind

Mirpur (Azad Kashmir) Branch,
82D, Allama Iqbal Road, Sector B4,
Mirpur Azad Kashmir

Multan Branch,
10-A Bosan Road Gulgasht, Multan

Multan, Qasim Road Branch,
76, Qasim Road, S. P. Chowk, Multan

Peshawar Main Branch,
Lamsy Arcade, 1-C Fakhar-e-Alam Road,
Peshawar Cantt

Peshawar, Khyber Bazar Branch,
Haji Khan Building, Soekarno Square,
Khyber Bazar, Peshawar

Quetta Branch,
Firdousi Building, Jinnah Road, Quetta

Rahim Yar Khan Branch,
Galaxy Cinema Market, Shahi Road,
Rahim Yar Khan

Raiwind Branch,
Railway Road, Adjacent Red Chilli
Restaurant, Raiwind

Rawalpindi Bahria Phase 8 Branch,
Building No. 194, Northern Commercial
Hub (Safari Valley) Bahria Town Phase
VIII, Rawalpindi

Rawalpindi Main Branch,
Plot No. 60-A, Shop No. 11, Survey No.
265, Canning Road, Rawalpindi Cantt

Rawalpindi, Satellite Town Branch,
Ground Floor, Munir Arcade, B-215,
4th Road, Satellite Town, Rawalpindi

Rawalpindi, Westridge Branch,
Plot No. 488-491, Westridge Bazar Road,
Westridge-1, Rawalpindi

Sahiwal Branch,
Khasra No. 4998, Khewat No. 07, Khatooni
No. 07, Jail Road, Civil Lines, Sahiwal

Sargodha Branch,
Khayyam Chowk, Gulberg Park, Sargodha

Sheikhupura Branch,
Sharif Plaza, Main Lahore Sargodha Road,
Sheikhupura

Sialkot Branch,
70, Paris Road, Sialkot

Sukkur Branch,
Hussaini Road, Suk

