

SILKBANK
Credit Cards

Schedule of Charges

For the Period
Jan-June 2025



- Registered Office:
Silkbank Limited,
13-L, F-7 Markaz, Islamabad
- Direct Tel: (051) 26080-26-27-28,
PABX: (051) 26080-77-78-79 Ext: 111
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- (051) 26080-29
- companysecretary@silkbank.com.pk
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- /SilkbankCreditcards

SILKBANK 
Yes we can

*Fee Item	Fee Amount		
Membership Fee	Annual		
	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/-	
APR (Annualized Percentage Rate)			
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%	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	0.79% 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/-		
Education/Medical Installment Plan	3-months: 1.5% or 800 (whichever is higher) 6-months: 3% or 800 (whichever is higher) 12-months: 6% or 800 (whichever is higher)		
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. 1,600/-		
Cheque Return Fee	Rs. 1,000/-		
Direct Debit Rejection Fee	Rs. 620/-		
Cash Advance Fee	3% of transaction amount or Rs. 1,000/- (whichever is higher)		
Flexible Installment	Fixed Installment Plan: 2% or Rs.800/- (whichever is higher)		
Plan Processing Charges	Alliances: 2% or Rs. 800/-(whichever is higher) Online Installment Plans: 2% or Rs.800/- (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	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)
Gym Visit Fee	Rs. 2,000/- 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	Free
Rewards Category Switching Cost	Rs. 1,500/- per instance
Foreign Currency Transaction Charges	4.5% of transaction amount or PKR 100/- (whichever is higher)
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.	