

1- All in One Current Account

Q Is there any average balance maintenance requirement?

No, Silkbank All in one account has no minimum balance requirement

Q Will a customer be covered if the monthly average balance falls below PKR 100,000?

No, customer will only be covered if the average balance of last month is above PKR 100,000

Q For joint account holders, will both applicants be covered?

In case of joint account holders only primary account holder (First Applicant) will be covered as per stipulated terms and conditions and qualification criteria mentioned by Silkbank Limited. Secondary applicant or the authorized signatories of the account are not covered under this scheme

Q If a customer has multiple AIO accounts, will he/she be entitled for multiple insurance covers?

(Customer are not entitled to multiple claims on the basis of multiple All-In-One accounts for a same incident)

Q Is Debit Card issuance fee free in an AIO account?

No, customer will be charged for Debit Card issuance fee

Q How do I file a claim?

To file a claim, customers have to fill out the Insurance Claim Form, which is available at all Silkbank branches, and our website www.silkbank.com.pk. Customers may be required to attach additional documents as evidence