

For the Period January - June 2025

## Schedule of Charges – Silkbank Ready Line

### Mark-up Rate Grid

Segment	Mark-up Rate
Salaried and Self-employed Businessmen & Self-employed Professionals	One Year KIBOR + Spread

#### Note:

- The applicable rate will be adjusted every year based on prevailing KIBOR – One year rate (Offer Side).

### Miscellaneous Charges

Type of Charges	Amount
Annual Fee	Rs. 5,000/-
Processing Fee	Rs. 4,000/- or 1% of the loan amount (Whichever is higher, subject to approval)
Late Payment Charges	Rs. 1,800/-
Enhancement Fee	Rs. 4,000/-
Credit Protector Fee	0.60% of monthly outstanding amount (third party payment)
Litigation Charges	At actual
Minimum Balance Penalty	Nil
Online Cash Deposit	No charges on re-payment account
Stamp Duties	At actual
SMS Alert Fee	Free for Digital Messages (PKR 250/- for other messages)
Cheque Book Charges	Free
Pay Order Charges	Free
Cheque Return Fee	Rs. 800/-
VISA Classic Debit Card - Annual Fee	Rs. 1,500/- (First VDC Free)
VISA Classic Debit Card - Replacement Charges	Rs. 1,000/-
VISA Classic Debit Card - Re-issuance Charges	Rs. 1,000/-
VISA Platinum Debit Card - Annual Fee	Rs. 3,000/-
VISA Platinum Debit Card - Replacement Charges	Rs. 1,500/-
VISA Platinum Debit Card - Re-issuance Charges	Rs. 1,500/-
Auto Debit Payments	Rs. 100/- per month
Utility Bill Payment Charges	Free
Safe Deposit Locker Charges	Please refer to Safe Deposit Locker Charges (Section 13 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](http://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.