

# PROTECTING DREAMS

## ***Schedule of Bank Charges***

*For the Period July 2016 to December 2016*



**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

Up to Rs. 5,000,000/-  
 Rs. 5,000,001/- – Rs. 50,000,000/-  
 Rs. 50,000,001/- – Rs. 100,000,000/-  
 Over Rs. 100,000,000/-  
 (Based on annual volume)

L/C volume of a customer (including allied account) during a calendar year:

First Quarter or Part Thereof	Subsequent Quarter or Part Thereof	Minimum
0.35%	0.25%	Rs. 1,000/-
0.25%	0.20%	
0.15%	0.10%	
Negotiable		

Or as per arrangement

###### 1.1.2 Revalidation Commission (After expiry of L/C)

As in (1.1.1) mentioned above  
(Case to be treated as opening of fresh L/C)

###### 1.1.3 Transfer Commission (On transfer of L/C to new beneficiary)

As in (1.1.1) mentioned above  
(Case to be treated as opening of fresh L/C)

##### 1.2 Non-Reimbursable Letters of Credit Under Barter / Aid / Loans

1% on 1<sup>st</sup> quarter or part thereof. 0.30% for each subsequent quarter or part thereof.  
 Minimum Rs. 400/-

##### 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

###### 1.3.1 Commission

0.40% per quarter or part thereof (at the time of the opening of L/C) is to be charged on the full amount of L/C liability, plus interest payable thereon for the period from the date of opening of L/C till the expiry of L/C. Thereafter commission is to be recovered on six-monthly basis on reducing liability till payment of the last and final installment

###### 1.3.2 In case of L/C Undertaking to be Issued Favouring Lead Bank for Providing Forward Cover for Exchange Risk under Suppliers / Buyers Credit on Behalf of Applicant

###### 1.3.3 In case of Cancellation Charges

Commission @ 0.40% per quarter on reducing liability

Rs. 1,000/-

##### 1.4 Amendments

###### 1.4.1 Amendment without Increase in Amount or Extension in Period of Shipment

Rs. 1,000/- per transaction (flat)

1.4.2 Amendment that involves Increase in Amount or Validity	Rs. 1,000/- per transaction (flat), plus as per 1.1.1
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## 2. IMPORTS UNDER REGISTERED CONTRACTS (CONSIGNMENTS) / IMPORT REMITTANCE WITHOUT REGISTRATION OF CONTRACT

2.1 Registration of Contract / Purchase Order / Performa Invoice, etc.	
2.1.1 Registration Charges	Up to 0.25%. Minimum Rs. 1,000/- or as per arrangement with the customer
2.1.2 Service Charges on Remittance of Documents Presented under Contract	0.10%. Minimum Rs. 1,000/- or as per arrangement
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	0.10%. Minimum Rs. 1,000/- or as per arrangement
2.1.4 Charges on Amendment of Import Contract (Involves no Increase of Amount)	Rs. 1,000/-

## 3. IMPORT BILLS UNDER SIGHT LETTERS OF CREDIT

3.1 Mark-up	
3.1.1 If Retired within 10 Days from the Date of Negotiation	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.2 If Retired within 20 Days from the Date of Negotiation	60 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
3.1.3 If Retired within 30 Days from the Date of Negotiation	70 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation till the date of retirement or as per arrangement
<b>*Note: Date of negotiation means value date of the Bank's Nostro Account debited</b>	
3.2 Commission	
3.2.1 If Retired within 10 Days from the Date of Lodgement	No commission
3.2.2 If Retired after 10 Days from the Date of Lodgement	20 paisas per Rs. 100/- (flat) or as per arrangement
3.3 Service Charges	
10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- or as per arrangement	

#### 4. IMPORT BILLS UNDER USANCE LETTERS OF CREDIT

4.1 Handling Charges at the Time of Retirement	Rs. 1,000/- per bill (flat)
4.2 Acceptance Commission	0.125% per month for any period beyond the validity / expiry of Letter of Credit until maturity / tenor of the bill as per terms of L/C. Minimum of Rs. 1,000/- charge will be applicable till lodgement / retirement / adjustment of bill when paid by customer
<b>Note: If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.</b>	
(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer)	
4.3 Service Charges	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- at the time of payment or as per arrangement
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)	70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement

#### 5. IMPORT BILLS UNDER COLLECTION

5.1 Handling Charges	Rs. 1,000/- (flat) per collection
<b>6. OTHER CHARGES UNDER IMPORT TRANSACTIONS</b>	
6.1 Import against Advance Payment to Suppliers	0.10%. Minimum Rs. 2,500/-
6.2 Reimbursement Charges (Payable to Reimbursing Banks)	At actual
6.3 Credit Report on Foreign Suppliers	Rs. 1,000/- plus SWIFT Charges plus FB Charges or Rs. 1,000/- plus actual charges of D&B / ICIL, IFT Consultants and others
6.4 Foreign Bank Charges	At actual (as permitted by SBP)
6.5 Import Bills Returned Unpaid	USD 30/- (flat) from forwarding bank, plus Postage Charges (if any)
6.6 Clearance of Consignment under Terms of Approved Limits or Forced Clearance	Commission @ 0.10% on C & F value of consignment. Minimum Rs. 1,000/-
6.7 Endorsement of AWB Handling Charges	Rs. 1,000/- against 100% cash margin, otherwise minimum Rs. 1,500/-
6.8 Discrepant Document Handling Charges	USD 10/- to be deducted from proceeds of discrepant documents
6.9 Issuance of Freight Certificate for Imports on FOB Basis	Rs. 1,000/-

**EXPORTS****7. LETTERS OF CREDIT**

<b>7.1 L/C Advising</b>	Rs. 1,000/- (flat)
<b>7.2 L/C Amendment Advising</b>	Rs. 500/- (flat)
<b>7.3 Negotiation of Pak Rupee Bill under L/C / ACU Arrangement</b>	0.30%. Minimum Rs. 1,000/- or as per arrangement
<b>7.4 Confirmation</b>	0.25% per quarter or part thereof. Minimum Rs. 1,500/-
<b>7.5 Transfer of Export L/C</b>	Rs. 1,000/- (flat)
<b>7.6 Reimbursement Payment to other Local Banks from Non-Resident Rupee Account</b>	Rs. 1,000/- (flat)
<b>7.7 If Documents are sent to other Banks for Negotiation under Restricted L/Cs</b>	Rs. 1,000/- (flat)
<b>7.8 Handling Charges for Research and Development Cases</b>	Rs. 1,500/- (per case)

<b>8.1.1 Rupee Account</b>	0.2% of the amount. Minimum Rs. 100/- plus Courier Charges
<b>8.1.2 Foreign Currency Account</b>	USD 5/- plus Courier Charges
<b>8.2 Clean Foreign Bills sent for Collection Returned Unpaid</b>	Rs. 500/- (flat), plus Telecommunication Charges (if any)
<b>8.3 Documentary Bills</b>	Rs. 500/- plus Courier Charges
<b>8.4 Service Charges against Export Documents sent on Collection Basis</b>	15 paisas per Rs. 100/-, Minimum Rs. 1,000/- or as per arrangement
<b>8.5 Advance Payment</b>	0.10%. Minimum Rs. 1,000/- or as per arrangement
<b>8.6 EDS Handling Charges</b>	Rs. 100/- (flat) per transaction

**9. OTHER CHARGES UNDER EXPORT TRANSACTIONS**

<b>9.1 Processing Charges for Export Registration</b>	Nil
<b>9.2 Handling of Duty Drawback Claims</b>	0.25%. Minimum Rs. 500/- per claim
<b>9.3 Negotiation of Documents Drawn Under Sight Letter of Credit</b>	i) Service Charges: 15 paisas per Rs. 100/-, Minimum Rs. 1,000/- or as per arrangement

**8. COLLECTIONS**

<b>8.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:</b>	
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	<p>ii) If proceeds of negotiated sight bills are not credited within 12 days of negotiation to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged for delay beyond 12 days or as per arrangements</p>		
<p><b>9.4 Negotiation (Usance)</b></p> <p><b>9.5 Negotiation (Usance) Handling (Freight Subsidy)</b></p>	<p>i) Service Charges: 15 paisas per Rs. 100/-. Minimum Rs. 1,000/-</p> <p>ii) If proceeds of negotiated Usance are not credited on maturity to our Nostro Account, then an overdue mark-up rate of 70 paisas per Rs. 1,000/- on a daily product basis will be charged after the maturity date till realization or as per arrangements</p> <p>0.25%. Minimum Rs. 1,000/- per claim</p>	<p><b>10.2 Remittance Abroad other than through Foreign Currency Accounts</b></p> <p><b>10.3 Foreign Currency TT Charges</b></p> <p><b>10.4 Foreign Currency DD Charges</b></p> <p><b>10.5 Remittance Cancellation Charges</b></p> <p><b>10.6 Remittance Stop Payment Charges</b></p> <p><b>10.7 Clean Foreign Bills Received for Collection</b></p>	<p>Rs. 500/- (flat)</p> <p>Rs. 500/- (flat)</p> <p>USD 20/- plus SWIFT / Telex Charges</p> <p>USD 20/-</p> <p>USD 10/- plus Postage / SWIFT Charges</p> <p>USD 10/- (flat) plus actual charges of correspondent bank / SWIFT Charges (if any)</p> <p>USD 20/- or equivalent in other foreign currencies plus actual Courier, TT / DD Charges, as applicable</p>

<p><b>10. OUTWARD</b></p> <p><b>10.1 Service Charges in Addition to Commission for Transfer / Remittance of Funds Abroad, if within 07 Days from the Date of Deposit of Foreign Currency Notes</b></p>	<p><b>FOREIGN REMITTANCES</b></p> <p>0.50% (flat). Minimum USD 10/- or equivalent in other foreign currencies</p>	<p><b>11. INWARD</b></p> <p><b>11.1 Home Remittance</b></p> <p><b>11.2 Other</b></p>	<p>Actual charges, if any, incurred by the Bank. No charges to be recovered, if the funds are remitted to any branch of Silkbank</p> <p>Free - if the proceeds are credited to an account with the drawee bank. In other cases a flat charge of Rs. 250/- plus Instrument Charges</p>
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11.3 Home Remittance under PRI	Free	
11.4 Charges on Payment of Inward Foreign Drafts / Foreign Mail Transfers where Payment is made to Beneficiaries after Payment Cover is received in our Foreign Currency Accounts. These Charges are to be Recovered only when TT Buying Rate is Applied	Free - if proceeds are credited to an account with us. Otherwise flat charge of Rs. 250/- plus Instrument Charges	

## 12. MISCELLANEOUS CHARGES

12.1 Correspondent Bank Charges	At actual
12.2 Issuance of Proceeds Realization Certificates "Annexure A"	Rs. 300/- (flat) per certificate
12.3 Standing Instruction Charges in Foreign Currency Accounts	USD 10/- or equivalent in other foreign currencies
12.4 Out of Pocket Expenses	At actual
12.5 Credit Report on Foreign Buyers / Sellers	Rs. 1,000/- (flat) plus Foreign Bank Charges
12.6 Inquiry / Photocopy of Old Record	Within 3 months: Rs. 100/- Above 3 months to 1 year: Rs. 300/- Over 1 year: Rs. 500/-
12.7 Issuance of Balance / Account Maintenance Certificate	Rs. 250/- (flat) plus FED
12.8 Lodgement of Cheque in Local Dollar Clearing	Rs. 300/- per instrument
12.9 Return of Cheque in Local Dollar Clearing	Rs. 300/- per instrument

12.10 Central Excise Levy and any other Government Duties / Taxes	At actual
12.11 Issuance of Business Performance Certificate at Customer Request	Rs. 500/- (flat)
12.12 Photocopy Charges, where applicable on IMP / EXP / ERF / LG transaction	ERF Processing Fee: Rs. 200/- NOC Issuance Charges: Rs. 200/- Photocopy Charges: Rs. 100/-

## 13. COMMUNICATION CHARGES

13.1 Inland Postage	At actual
13.2 Foreign Postage	At actual
13.3 Inland Courier	At actual
13.4 Foreign Courier	At actual
13.5 Short Telex / SWIFT	Minimum Rs. 800/- or actual (whichever is higher)
13.6 Full Text Telex / SWIFT	Minimum Rs. 1,200/- or actual (whichever is higher)

## 14. FOREIGN CURRENCY ACCOUNT

14.1 Maintaining average balance of USD 1,000/- in Current Account, USD 2,000/- in Savings Account and USD 2,000/- in TD or having total relationship of USD	

<b>100,000/- or Equivalent in other FCY Accounts or Rs. 5 Million Relationship in CA / SA / TD</b>		
14.1.1 Free Foreign Currency TT	3 TT in a month	0.2%. Minimum Rs. 200/-
14.1.2 Free Foreign Currency DD	3 DD in a month	0.10%. Minimum Rs. 300/-
14.1.3 Remittance Cancellation Charges	Nil	Rs. 200/- (flat)
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	

## DOMESTIC BANKING

## REMITTANCES

### 1. DDs

<b>1.1 Commission on DDs Drawn on Branches of Correspondent Bank (MCB) or Silbank Branches</b>	
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<b>1.1.1 Up to Rs. 100,000/-</b>	0.2%. Minimum Rs. 200/-
<b>1.1.2 Over Rs. 100,000/-</b>	0.10%. Minimum Rs. 300/-
<b>1.2 Cancellation / Issuance of Duplicate Drafts</b>	Rs. 200/- (flat)

## 2. COMMISSION ON PAY ORDER

<b>2.1 Issuance of Pay Order against Debit to Account</b>	Rs. 100/- (flat)
<b>2.2 Issuance of Pay Order against Debit of Cash for MDA Payments</b>	
2.2.1 Up to Rs. 100,000/-	Rs. 300/-
2.2.2 Over Rs. 100,000/-	0.5% or Rs. 750/- (whichever is higher)
<b>2.3 Cancellation / Issuance of Duplicate Pay Order</b>	Account Holder: Rs. 200/- MDA Customers: Rs. 1,000/-
<b>2.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc.</b>	Rs. 25/- per instrument or 0.5% of amount (whichever is less)

### **3. INLAND LETTERS OF CREDIT**

<b>3.1 Issuance</b>  Up to Rs. 100,000,000/- Over Rs.100,000,000/-	0.40% per quarter (negotiable) Minimum Rs. 1,000/- or as per arrangement
<b>3.2 Amendments</b>  3.2.1 Amendment involving increase in Amount of Validity  3.2.2 Amendment without increase in Amount or Extension in Period of L/C  3.2.3 Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	As mentioned above in (3.1)  Rs. 1,000/- per transaction (flat)  Case to be treated as opening of fresh L/C
<b>3.3 Advising</b>	Rs. 1,000/- (flat)
<b>3.4 Amendment Advising</b>	Rs. 500/- (flat)
<b>3.5 Confirmation Charges</b>	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
<b>3.6 L/C Cancellation Charges</b>	Rs. 1,000/-

### **4. COLLECTION**

<b>4.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>	Rs. 250/- (flat) plus Courier or Postal Charges
<b>4.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online</b>	Rs. 150/- (flat)
<b>4.3 Correspondent Bank Charges will be Recovered at Actual</b>  <b>In case of Cheque Returned in Collection, Charges will be recovered on realization, but postage / courier charges to be recovered at the time of lodgement.</b>	Free for cheques sent for collection between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches

### **5. PURCHASE OF BILLS**

<b>5.1 Documentary Bills other than Drawn against Inland Letters of Credit</b>	Same charges as for collection cited at (4.1) and (4.2) mentioned above, plus mark-up from the date of purchase to the date of payment at the negotiated rate
<b>5.2 Other Cheques / Demand Instruments (Like Dividend Warrant)</b>	0.35%. Minimum Rs. 100/- Collecting Agents Charges. If the collecting bank is other than Silkbank, it will be at actual

<b>5.3</b>	<b>Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid</b>	Rs. 100/- plus Courier Charges	
<b>5.4</b>	<b>Mark-up shall be Applied as under on Bills Purchased / Negotiated</b>		
5.4.1	If Retired up to the 21 <sup>st</sup> day from the Date of Purchase	0.50 paisas per Rs. 1,000/- on a daily product basis (on actual finance)	42 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
5.4.2	If Retired During Next 210 Days (Cushion Period)	0.60 paisas per Rs. 1,000/- on a daily product basis, plus the Bank's commission @ 0.10 paisas per Rs. 100/-	50 paisas per Rs. 1,000/- on a daily product basis from the date of negotiation or as per arrangement
<b>5.5</b>	<b>Storage Charges</b>	At actual	0.10%. Minimum Rs. 1,000/- or as per arrangement

## 6. DOCUMENTARY BILLS DRAWN UNDER INLAND LETTERS OF CREDIT

<b>6.1</b>	<b>Sight Bills</b>		
6.1.1	Negotiating End	Negotiation commission @ 0.40%. Minimum Rs. 1,000/- per bill or as per arrangement	0.40% per bill. Minimum Rs. 1,000/- plus delivery of documents against acceptance commission @ 0.15% per month on bill amount on realization from the date of expiry of L/C or as per arrangement
6.1.2	Collection Charges for Restricted L/Cs (where negotiation is restricted to some other Bank and presented to us for forwarding)	Forwarding bank / branch would charge Handling Charges of Rs. 300/- (flat) per bill commission recoverable @ 0.40%. Minimum Rs. 1,000/-	70 paisas per Rs. 1,000/- on a daily product basis from the date of maturity till the date of payment or as per arrangement
			Commission @ 0.40%, Minimum Rs. 1,000/- on bill amount or as per arrangement

ii. In case of Purchase	Usual commission as mentioned in (6.2.2 (i)) and mark-up down up to 60 paisas per Rs. 1,000/- on a daily product basis from the date of purchase till the date of maturity or as per negotiation
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## 7. FINANCE / ADVANCES

Following Charges may be Recovered in Addition to Mark-up / Return on Investment		
<b>7.1 Project Application Fee (Non-Refundable)</b>		
7.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Mn	As per arrangement	
7.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Mn	As per arrangement	
<b>7.2 Fees and Charges in Respect of Project Financing in Addition to Interest / Return on Investment</b>	i. Project Evaluation / Appraisal Fee ii. Commitment Fee (on undisbursed balance) from the date of sanction to the date of disbursement	Negotiable 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
<b>Initial / Annual Review:</b>		
RBG 0.1% of total facilities / Rs. 2,500/- or as per arrangement		
CBG 0.1% of total facilities or as per arrangement		
MM 0.1% of total facilities or as per arrangement		
<b>Interim Review (For Enhancement):</b>		
RBG 0.1% of total facilities or as per arrangement		
CBG As per arrangement		
MM As per arrangement		
Rs. 5,000/- (flat)		
<b>Note: In case of annual internal review of TF / DF facilities, the fee shall not be applicable.</b>		
<b>Note: Above charge does not apply to running finance facility for Branch Banking customers.</b>		
<b>7.4 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</b>		

## SME PRODUCTS

<b>7.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:</b>	
7.5.1 Godown Rent	At actual
7.5.2 Godown Staff Salaries, Salaries of Godown Keepers / Chowkidars	At actual
<b>7.6 Godown Inspection Charges</b>	To be credited to the Bank's Income Account
7.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits	Rs. 1,000/- (flat)
7.6.2 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 (7.6.1)
<b>7.7 Delivery Charges</b>	At actual
7.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered	
<b>7.8 Other Incidental Expenses</b>	At actual
<b>7.9 Insurance Premia, Legal Charges</b>	At actual

## 8. M'POWER

<b>8.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-	
<b>8.2 Approval Charges</b>	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)	
<b>8.3 Management Consultancy Fee</b>	Cursory Report: Rs. 4,000/- and Detailed Report: Rs. 8,000/-	
<b>8.4 Late Payment Charges</b>	50% additional fee would be charged for any additional business. Peripheral area - Rs. 500/- additionally	
Loan Amount	Per Day Charges	Fixed Charges - One-Time
Up to Rs. 10 Mn	Rs. 1,000/-	Rs. 10,000/-
Rs. 10 Mn to Rs. 20 Mn	Rs. 1,000/-	Rs. 10,000/-
More than Rs. 20 Mn	Rs. 2,000/-	Rs. 20,000/-
Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)		
<b>8.5 Line Renewal</b>		

<b>8.6 Appraisal</b>	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. 2,000/-
<b>8.7 Property Insurance Premium</b>	Insurance rate as quoted by vendor
<b>8.8 Legal Fee</b>	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/-
<b>8.9 Life Insurance</b>	Optional and as per rate quoted by vendor
<b>8.10 Documentation, Stamp Duties and Levies</b>	At actual
<b>8.11 Litigation Charges</b>	At actual
<b>8.12 Re-Appraisal Charges</b>	At actual
<b>8.13 Standing Instruction Charges</b>	As per Branch Banking
<b>8.14 SMS Alerts Fee</b>	Rs. 50/- per month
<b>8.15 Account Closure Fee</b>	Rs. 5,000/-
<b>Note:</b> 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 customer where applicable in addition to the above-mentioned charges.	

<b>9. AGRICULTURE BUSINESS FINANCE</b>		
<b>9.1 Processing Fee</b>	Rs. 5,000/-	
<b>9.2 Management Consultancy Fee</b>	Up to Rs. 6,000/-, 50% additional fee to be charged for any additional business	
9.2.1 For Peripheral Areas	Rs. 500/- (additional charges)	
<b>9.3 Prompt Payment Bonus</b>	As agreed on the facility acceptance letter	
<b>9.4 Line Renewal Fee</b>	Rs. 5,000/-	
<b>9.5 Appraisal Fee</b>		
9.5.1 Built Property	Up to Rs. 5,000/- per property	
9.5.2 Flat	Up to Rs. 5,000/- per property	
9.5.3 Land	Up to Rs. 4,000/- per property	
9.5.4 For Peripheral Areas	Up to Rs. 500/- (additional charges)	
<b>9.6 Insurance Charges</b>	As quoted by vendor	
<b>9.7 Legal Opinion</b>		
9.7.1 Preliminary Opinion	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)	
9.7.2 Final Opinion	Up to Rs. 3,000/-	

<b>9.8 Letter of Guarantee</b>	Bank Commission Charges will be 0.40% per quarter	<b>10.4.2 Land</b>	Rs. 3,000/- per property
<b>9.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf	<b>10.4.3 Flat</b>	Rs. 5,000/- per property
<b>9.10 Cheque Return Fee</b>	Rs. 500/- or actual (whichever is higher) and mode of return mentioned	<b>10.4.4 For Peripheral Areas</b>	Rs. 500/-
<b>9.11 SMS / E-mail Alert Services</b>	As per the SMS Alerts Charges table	<b>10.5 Legal Fee*</b>	
<b>9.12 Litigation Charges</b>	At actual	<b>10.5.1 Preliminary Opinion</b>	Rs. 3,500/-
<b>9.13 Re-Appraisal Charges</b>	At actual	<b>10.5.2 Final Opinion</b>	Rs. 3,000/-
<b>9.14 Cash Collection Charges</b>	Rs. 500/-	<b>10.6 Pay Orders and Demand Drafts</b>	
<b>9.15 Documentation, Stamp Duties and Levies</b>	At actual	<b>10.6.1 Line Size Rs. 1 Mn to Rs. 10 Mn</b>	3 free pay orders and / or demand drafts
<b>Note:</b> All branch banking charges will apply to transactions through branches.		<b>10.6.2 Line Size above Rs. 10 Mn</b>	5 free pay orders and / or demand drafts

## **10. TEXTILES**

<b>10.1 Processing Fee</b>	Rs. 5,000/-	<b>10.7.1 If Avg. Utilization of CF Limit is 0% - 25%</b>	Bank Commission Charges will be 3% per annum
<b>10.2 Management Consultancy Fee*</b>	Rs. 6,000/-	<b>10.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%</b>	Bank Commission will be 1.5% per annum
<b>10.3 Line Renewal Fee</b>	Rs. 5,000/-	<b>10.7.3 If Avg. Utilization of CF Limit is 50% and above</b>	No Commission Charges
<b>10.4 Appraisal Fee*</b>		<b>10.8 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>10.4.1 Built Property</b>	Rs. 5,000/- per property	<b>10.9 Property Insurance Charges*</b>	

10.9.1 Residential Property	Up to 0.07% of the line amount + 0.15% terrorism cover		
10.9.2 Commercial Property	Up to 0.09% of the line amount + 0.15% terrorism cover		
10.9.3 Industrial Property	Up to 0.27% of the line amount + 0.15% terrorism cover		
<b>10.10 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time
	Less than Rs. 10 Mn	Up to Rs. 1,000/-	Nil
	Rs. 10 Mn to Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 5,000/-
	Above Rs. 20 Mn	Up to Rs. 1,000/-	Up to Rs. 10,000/-
10.11 Cheque Return Fee	Rs. 500/-		
10.12 Documentation, Stamp Duties and Actual Levies*	At actual		
10.13 Litigation Charges	At actual		

\*All these charges are quoted by the vendor and are subject to change.  
\*In addition to charges above, all Government levies will be applicable.

## 11. CASH EASE (BILL DISCOUNTING)

<b>11.1 Pay Orders and Demand Drafts</b>	3 free pay orders and / or demand drafts
11.1.1 Up to Rs. 10 Mn	5 free pay orders and / or demand drafts
11.1.2 Line Size above Rs. 10 Mn	3% above than the agreed mark-up rate for facility
<b>11.2 Penal Mark-up</b>	
<b>11.3 Cheque Return Fee</b>	Rs. 500/-
<b>11.4 Cheque Book Issuance Charges</b>	Up to Rs. 5/- per leaf
<b>11.5 Processing Charges</b>	Rs. 3,000/- plus FED
<b>11.6 Management Consultancy Fee</b>	Up to Rs. 5,000/-
<b>11.7 Litigation Charges</b>	At actual
<b>11.8 Re-Appraisal Charges</b>	At actual
<b>11.9 Cash Collection Charges</b>	Rs. 500/-
<b>11.10 Line Renewal Fee</b>	Rs. 5,000/- plus FED (If applicable)
<b>11.11 Insurance on Hypothecated Stock</b>	Up to 0.1% of line amount

## 12. AGRICULTURE PASS BOOK FINANCE

<b>12.1 Processing Fee Pre-Login</b>	Rs. 1,000/-
<b>12.2 Processing Charges Post-Login</b>	1% of the loan amount up to 5.0 Mn Rs. 50,000/- over and above 5.0 Mn

<b>12.3 Late Payment Charges</b>	Loan Amount	Per Day Charges	Fixed Charges - One-Time					
	Up to Rs. 1 Mn	Rs. 100/-	Nil					
	Rs. 1 Mn to Rs. 3 Mn	Rs. 200/-	Rs. 1,000/-					
	Rs. 3 Mn to Rs. 5 Mn	Rs. 300/-	Rs. 2,000/-					
	Above Rs. 5 Mn to Rs. 10 Mn	Rs. 400/-	Rs. 3,000/-					
<b>12.4 Line Renewal Fee</b>	Rs. 1,000/-							
<b>12.5 Appraisal Fee</b>								
12.5.1 Built Property	Rs. 5,000/- per property							
12.5.2 Flat	Rs. 5,000/- per property							
12.5.3 Land	Up to Rs. 4,000/- per property							
12.5.4 For Peripheral Areas	Rs. 500/- (additional charges)							
<b>12.6 Insurance Charges</b>								
12.6.1 Residential	As quoted by vendor							
<b>12.6.2 Commercial</b>								
As quoted by vendor								
<b>12.6.3 Crops</b>								
Up to 2% per year of limit amount								
<b>12.6.4 Tractor</b>								
Up to 3% of the loan amount for the entire period								
<b>12.7 Legal Fee (Residential / Commercial Properties)</b>								
12.7.1 Preliminary Opinion								
Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)								
<b>12.7.2 Final Opinion</b>								
Up to Rs. 3,000/-								
<b>12.8 Legal Fee for Agricultural Land</b>								
12.8.1 Preliminary Opinion								
Up to Rs. 2,000/-*								
12.8.2 Final Opinion								
Up to Rs. 2,000/-*								
<b>*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer</b>								
<b>12.9 Cheque Book Issuance Charges</b>								
Rs. 5/- per leaf								
<b>12.10 Cheque Return Fee</b>								
At actual								

12.11 Documentation, Stamp Duties and Levies	At actual
12.12 Repossession Charges for Moveable Assets	At actual quoted by agency
12.13 Litigation Charges	At actual

**SALE AND PURCHASE OF SECURITIES, SAFE CUSTODY  
ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS**

**13. SECURITIES**

13.1 Sale and Purchase of Shares and Securities	Actual charges incurred plus 0.10%. Minimum Rs. 100/-
13.2 Charges for Collection of Interest / Return / Dividend	0.10% on the amount of Interest / Return / Dividend Collected / Paid
13.3 Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities	Rs. 10/- per script. Minimum Rs. 100/-

**14. SAFE DEPOSIT LOCKERS**

14.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)	
14.1.1 Small	Rs. 2,500/- per annum

14.1.2 Medium	Rs. 4,000/- per annum
14.1.3 Large	Rs. 6,000/- per annum
14.1.4 Extra Large	Rs. 9,000/- per annum
<b>14.2 Lien against Locker Issuance</b>	In addition to first year rental charges, lien will be marked for 01 year locker rental (as per size of locker)
<b>14.3 Late Fee in case Locker Falls in Arrears for more than One Month</b>	Rs. 100/- per month
<b>14.4 Key Charges (Refundable)</b>	
14.4.1 Key Charges will apply at the time of issuance of new locker	
14.4.1.1 Small	Rs. 3,000/-
14.4.1.2 Medium	Rs. 3,500/-
14.4.1.3 Large	Rs. 4,000/-
14.4.1.4 Extra Large	Rs. 5,000/-
<b>14.5 Breaking Charges</b>	Rs. 3,000/- per locker plus actual expenses incurred
<b>14.6 Free Safe Deposit Locker Charges (Current Accounts)</b>	
Monthly Average Balance	Locker Charges
Less than Rs. 1,000,000/- or above free limit	Please refer to 14.1.1, 14.1.2, 14.1.3
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

14.7	<b>Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)</b>	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable										
14.8	<b>Free Safe Deposit Locker Charges (Saving Accounts)</b>	<table border="1"> <tr> <td>Monthly Average Balance</td> <td>Locker Charges</td> </tr> <tr> <td>Less than Rs. 3,000,000/- or above free limits</td> <td>Please refer to page 16 (14.1, 14.2, 14.3)</td> </tr> <tr> <td>Rs. 3,000,000/- to Rs. 5,000,000/-</td> <td>Small or Medium Free</td> </tr> <tr> <td>Rs. 5,000,001/- to Rs. 10,000,000/-</td> <td>Large Free</td> </tr> <tr> <td>Rs. 10,000,001/- &amp; above</td> <td>Large or Extra Large Free</td> </tr> </table>	Monthly Average Balance	Locker Charges	Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (14.1, 14.2, 14.3)	Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free	Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free	Rs. 10,000,001/- & above	Large or Extra Large Free
Monthly Average Balance	Locker Charges											
Less than Rs. 3,000,000/- or above free limits	Please refer to page 16 (14.1, 14.2, 14.3)											
Rs. 3,000,000/- to Rs. 5,000,000/-	Small or Medium Free											
Rs. 5,000,001/- to Rs. 10,000,000/-	Large Free											
Rs. 10,000,001/- & above	Large or Extra Large Free											

## 15. GUARANTEES

15.1	<b>Guarantees Issued to Shipping Companies in Lieu of Bill of Lading</b>	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)								
15.2	<b>Letter of Guarantees</b>	<table border="1"> <tr> <th>Amount</th> <th>Charges</th> </tr> <tr> <td>Up to Rs. 50,000,000/-</td> <td>0.40% per quarter or as per arrangement</td> </tr> <tr> <td>Rs. 50,000,001/- to Rs. 150,000,000/-</td> <td>0.30% per quarter or as per arrangement</td> </tr> <tr> <td>Over Rs. 150,000,000/-</td> <td>0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement</td> </tr> </table>	Amount	Charges	Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement	Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement	Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement
Amount	Charges									
Up to Rs. 50,000,000/-	0.40% per quarter or as per arrangement									
Rs. 50,000,001/- to Rs. 150,000,000/-	0.30% per quarter or as per arrangement									
Over Rs. 150,000,000/-	0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement									

15.3	<b>Amendment</b>	Rs. 500/- per amendment plus commission as per (15.2) for increased amount or extension in period
		Rs. 500/- per Amendment Charges for L/Gs issued against 100% cash margin
		Rs. 500/- per Amendment Charges, plus 50% commission of the given slab in (15.2) for increased amount or extension in period for Guarantees

**Note:** Where L/G is secured against 100% cash margin either in L/G margin account or held under lien in cost-free deposit, L/G commission will not be charged. Accordingly, where 50% cash margin either in L/G margin account or held under lien in cost-free deposit, commission will be charged half (50%) of the given slabs in 15.2.

## 16. MISCELLANEOUS CHARGES

16.1	<b>Standing Instruction Charges</b>	Rs. 200/- per instruction  <b>Note:</b> Not applicable on Bancassurance instructions. Mark-up recovery of SME / Consumer and Internet Banking instructions
16.2	<b>Stop Payment of Cheques</b>	Rs. 300/- per customer request irrespective of number of cheques (to be stopped)

<p><b>16.3 Charges on Accounts where Average Minimum Monthly Balances in any Account is below Rs. 50,000/- and for Foreign Currency Account below USD 5,000/-, GBP 3,000/- &amp; EUR 3,000/-</b></p> <p>Note: No initial deposit would be required for opening of accounts by (i) to (iii) institutions for salary and pension purposes (including widows / children of deceased employees eligible for family pension / benevolent fund grant, etc.) and other similar types of accounts.</p> <p><b>16.4 Duplicate Statement of Accounts for more than 6 Months</b></p> <p><b>16.5 Issuance of SBP / NBP Cheque</b></p> <p><b>16.6 Issuance of Loose Cheque</b></p> <p><b>16.7 Account Closing Charges</b></p> <p><b>16.8 Inquiry / Photocopy of Old Record within 06 months</b></p> <p><b>16.9 Inquiry / Photocopy of Old Record from 06 months to 01 year</b></p> <p><b>16.10 Inquiry / Photocopy of Old Record more than 01 year old</b></p>	<p>Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED)</p> <ul style="list-style-type: none"> <li>(i) Students</li> <li>(ii) Mustahiqeen of Zakat</li> <li>(iii) Employees of Government / Semi-Government</li> <li>(iv) Diplomatic Missions &amp; Attaché Offices</li> <li>(v) BBA / PLS account holders, Silbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges</li> </ul> <p>Rs. 35/- per statement</p> <p>Rs. 300/- per cheque</p> <p>Rs. 300/- Subsequent loose cheque Rs. 500/-</p> <p>Nil</p> <p>Rs. 100/-</p> <p>Rs. 300/-</p> <p>Rs. 500/- per inquiry / page plus actual charges incurred</p>	<p><b>16.11 Issuance of Balance / Account Maintenance Certificate</b></p> <p><b>16.12 Out of Pocket Expenses</b></p> <p><b>16.13 Central Excise Levy and any other Government Duties / Taxes</b></p> <p><b>16.14 Charges on Cheques / Instruments Returned in Inward Clearing</b></p> <p><b>16.15 Same Day Outward Clearing Charges</b></p> <p><b>16.16 Same Day Outward Clearing Returned Charges</b></p> <p><b>16.17 eCIB Report</b></p> <p><b>16.18 Other Certificates not Specified Elsewhere</b></p> <p><b>16.19 Tax Certificate</b></p> <p><b>16.20 Cheque Book Issuance Charges*</b></p> <p>*First Cheque Book of 25 leaves free if Balance Requirement is met</p> <p><b>16.21 Online Cash Withdrawal and Deposit Charges</b></p>
Rs. 250/- (flat) plus FED	At actual	At actual
Rs. 250/- per cheque / Instrument deducted on the return reason of Funds Insufficient.	Rs. 500/-	Rs. 300/- per instrument
At actual	Rs. 250/-	Free
Monthly Average Balance	Charges	
Less than Rs. 50,000/-	Rs. 25/- per leaf	
Rs. 50,000/- & above	Rs. 5/- per leaf	

<p>16.21.1 Online Cash Deposit and Withdrawals (Online)</p> <p>16.21.2 Online Cash Deposit and Withdrawals (Within City)</p>	<p>0.10% or Rs. 150/- free for RF / OD accounts of SME &amp; CBG segment or as per arrangement</p> <p>Free - within the branches of same city and between:</p> <ul style="list-style-type: none"> <li>i) Rawalpindi and Islamabad city branches</li> <li>ii) Lahore and Raiwind city branches</li> </ul>													
<p><b>16.22 Over-the-Counter Cash Withdrawals</b></p>	<table border="1"> <thead> <tr> <th>Monthly Average Balance</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 50,000/-</td> <td>Rs. 25/- per transaction</td> </tr> <tr> <td>Rs. 50,000/- &amp; above</td> <td>Free</td> </tr> </tbody> </table>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 25/- per transaction	Rs. 50,000/- & above	Free	<p>16.25 Issuance of CDR</p> <p>Rs. 100/- (flat)</p>						
Monthly Average Balance	Charges													
Less than Rs. 50,000/-	Rs. 25/- per transaction													
Rs. 50,000/- & above	Free													
<p><b>16.23 ATM Withdrawal Charges (at Silkbank ATMs)</b></p>	<table border="1"> <thead> <tr> <th>Monthly Average Balance</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 50,000/-</td> <td>Rs. 10/- per transaction</td> </tr> <tr> <td>Rs. 50,000/- &amp; above</td> <td>Free</td> </tr> </tbody> </table>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 10/- per transaction	Rs. 50,000/- & above	Free	<p>16.26 Issuance of Proceeds Realization Certificate "Annexure A"</p> <p>Rs. 100/- (flat)</p>						
Monthly Average Balance	Charges													
Less than Rs. 50,000/-	Rs. 10/- per transaction													
Rs. 50,000/- & above	Free													
<p><b>16.24 Online Transfer from One Customer Account to Another Account</b></p>	<p>BBA, PLS &amp; SPA accounts are exempted from ATM withdrawal charges</p> <p>Same as inter-city charges</p> <p>Free - within the branches of the same city and between:</p> <ul style="list-style-type: none"> <li>i) Rawalpindi and Islamabad city branches</li> <li>ii) Lahore and Raiwind city branches</li> </ul> <p>Free for RF / OD accounts of SME &amp; Commercial Segment</p>	<p>16.26.1 Proceeds Realization Certificate under PRI</p> <p>Free</p> <p>16.27 Hold Mail Service</p> <p>Rs. 2,000/- per annum (payable in advance)</p> <p>16.28 SMS Alert Charges</p> <table border="1"> <thead> <tr> <th>Monthly Average Balance</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 50,000/-</td> <td>Rs. 85/-</td> </tr> <tr> <td>Rs. 50,000/- to Rs. 499,999/-</td> <td>Rs. 50/-</td> </tr> <tr> <td>Rs. 500,000/- &amp; above</td> <td>Free</td> </tr> </tbody> </table> <p>16.29 Funds Transferred through RTGS</p> <p>Rs. 500/- (flat)</p>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 85/-	Rs. 50,000/- to Rs. 499,999/-	Rs. 50/-	Rs. 500,000/- & above	Free				
Monthly Average Balance	Charges													
Less than Rs. 50,000/-	Rs. 85/-													
Rs. 50,000/- to Rs. 499,999/-	Rs. 50/-													
Rs. 500,000/- & above	Free													
		<p><b>17. COMMUNICATION CHARGES</b></p> <table border="1"> <tr> <td><b>17.1 Ordinary Mail</b></td> <td>At actual</td> </tr> <tr> <td><b>17.2 Registered Post</b></td> <td>At actual</td> </tr> <tr> <td><b>17.3 Courier (Within City)</b></td> <td>At actual</td> </tr> <tr> <td><b>17.4 Courier (Outside City)</b></td> <td>At actual</td> </tr> <tr> <td><b>17.5 Courier (Outside Country)</b></td> <td>At actual</td> </tr> <tr> <td><b>17.6 Fax / Telephone</b></td> <td>Minimum Rs. 100/- or actual (whichever is higher)</td> </tr> </table>	<b>17.1 Ordinary Mail</b>	At actual	<b>17.2 Registered Post</b>	At actual	<b>17.3 Courier (Within City)</b>	At actual	<b>17.4 Courier (Outside City)</b>	At actual	<b>17.5 Courier (Outside Country)</b>	At actual	<b>17.6 Fax / Telephone</b>	Minimum Rs. 100/- or actual (whichever is higher)
<b>17.1 Ordinary Mail</b>	At actual													
<b>17.2 Registered Post</b>	At actual													
<b>17.3 Courier (Within City)</b>	At actual													
<b>17.4 Courier (Outside City)</b>	At actual													
<b>17.5 Courier (Outside Country)</b>	At actual													
<b>17.6 Fax / Telephone</b>	Minimum Rs. 100/- or actual (whichever is higher)													

## **18. PHONE BANKING**

<b>18.1 Statement Regeneration</b>	As per Miscellaneous Charges table
<b>18.2 Pay Order Issuance</b>	As per Commission on Pay Order table
<b>18.3 Demand Draft Issuance</b>	As per DDs, TTs and MTs table
<b>18.4 Utility Bill Payments</b>	Free
<b>18.5 Account Balance Inquiry</b>	Free
<b>18.6 Transactions Inquiry</b>	Free
<b>18.7 Address / Telephone Number Change</b>	Free
<b>18.8 Cheque Book Issuance</b>	As per Miscellaneous Charges table, or as defined in respective Product tables
<b>18.9 FOREX Rates</b>	Free
<b>18.10 VDC Card Replacement</b>	As per VISA Debit Card table
<b>18.11 VDC Transaction Inquiry</b>	Free

<b>18.12 VDC Activation</b>	Free
<b>18.13 VDC Blocking</b>	Free
<b>18.14 VDC PIN Regeneration</b>	Free
<b>18.15 Account Linking Request</b>	Free
<b>18.16 Account De-Linking Request</b>	Free
<b>18.17 Personal Data Correction</b>	Free
<b>18.18 Internet Banking Registration</b>	Free
<b>18.19 Cheque Stop Payment Charges</b>	As per the Miscellaneous Charges table

## **19. ALL-IN-ONE ACCOUNT**

### **DEPOSIT, ASSET & TECHNOLOGY PRODUCTS**

<b>19.1 Security Benefit Coverage Fee</b>	Rs. 500/- to be marked lien upfront. Rs. 500/- per month if monthly average balance drops below Rs. 100,000/-
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	Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied	
19.2 VISA Debit Card	Monthly Average Balance	Visa Debit Card
	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free
19.3 Cheque Book	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs. 100,000/- & above	Free
19.4 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance	PO / DD Charges
	Less than Rs. 100,000/- or above free limits	Rs. 100/- per instrument
	Rs. 100,000/- to Rs. 499,999/-	6 free for the month
	Rs. 500,000/- & above	All free for the month
19.5 Inter-City Transactions	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 100,000/- or above free limits	Rs. 150/- or 0.1% (whichever is higher)
	Rs. 100,000/- to Rs. 499,999/-	50 free / month. Rs. 150/- or 0.1% (whichever is higher)
	Rs. 500,000/- & above	All free

## 20. ASAAN CURRENT ACCOUNT

20.1 Minimum Balance Charge	Nil
20.2 Opening / Closing of Account	Nil
20.3 Stop Payment of Cheques	Rs. 200/- for one cheque Rs. 500/- for more than one cheque or cheque book
20.4 Return Cheques (inward / outward)	Rs. 300/- per instrument
20.5 Online Transfer Charges	0.10%. Minimum Rs. 150/-
20.6 Online Cash Deposit and Withdrawals	0.10%. Minimum Rs. 150/-
20.7 Cheque Book Charges	Free first cheque book of 10 leaves. Subsequent 25-leaf cheque book @ Rs. 25/- per leaf.
20.8 Cash Withdrawal from Silkbank ATM	Free
20.9 Cash Withdrawal from other Bank ATM	Rs. 15/-
20.10 VISA Debit Card Annual Fee	Rs. 500/-
20.11 VISA Debit Card Services Fee	Rs. 100/- per month (flat)
20.12 VISA Debit Card Re-issuance Fee	Rs. 500/- flat
20.13 IBFT Charges	Rs. 50/- or 0.1% (whichever is higher)
20.14 Mini Statement from Silkbank ATM	Nil
20.15 SMS Alerts	Rs. 50/- month (flat)
20.16 Pay Order / Demand Draft / CDR	Rs. 100/PO or DD or CDR
20.17 Inter-city Transaction	Rs. 150/- or 0.1% (whichever is higher)

## **21. AUTO FINANCE**

<b>21.1 Processing Charges</b>	Rs. 5,000/-
<b>21.2 Appraisal Fee (Used / Imported Cars)</b>	At actual (minimum Rs. 2,000/-)
<b>21.3 Late Payment Fee</b>	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
<b>21.4 Vehicle Repossession Charges</b>	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
<b>21.5 Insurance Charges</b>	At actual
<b>21.6 Repossessed Vehicle Storage Charges</b>	Minimum Rs. 2,500/- per month
<b>21.7 Pre-Payment Charges</b>	6% of the outstanding amount
<b>21.8 Tracker Activation Charges</b>	At actual
<b>21.9 Litigation Charges</b>	At actual

**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 customer where applicable in addition to the above-mentioned charges.

## **22. BASIC BANKING ACCOUNT (BBA)**

<b>22.1 Debit Transactions (over-the-counter)</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
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## **22.2 Credit Transactions (over-the-counter)**

<b>22.2 Credit Transactions (over-the-counter)</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
<b>22.3 Stop Payment of Cheques</b>	Rs. 500/- per instrument
<b>22.4 Return Cheques (inward / outward)</b>	Rs. 300/- per instrument
<b>22.5 Online Transfer Charges</b>	0.10%. Minimum Rs. 150/-
<b>22.6 Online Cash Deposit and Withdrawals</b>	0.10%. Minimum Rs. 150/-
<b>22.7 Cheque Book Charges</b>	25-leaf cheque book @ Rs. 25/- per leaf
<b>22.8 Cash Withdrawal from Silkbank ATM</b>	Free
<b>22.9 VISA Debit Card Services Fee</b>	Rs. 100/- per month
<b>22.10 Mini Statement from Silkbank ATM</b>	Nil

## **23. BUSINESS VALUE ACCOUNT**

<b>23.1 Cheque Book</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs. 100,000/- & above	Free

<b>23.2 Pay Orders / Demand Drafts / Call Deposits</b>	Monthly Average Balance	PO, DD, CDR
	Below Rs. 100,000/-	Rs. 100/- PO, DD, CDR
	Rs. 100,000/- to Rs. 499,999/-	6 free / month, Rs. 100/- for subsequent PO, DD, CDR
	Rs. 500,000/- & above	All free
<b>23.3 Inter-City Transaction</b>	Monthly Average Balance	Inter-City Transaction Charges
	Below Rs. 100,000/-	Rs. 150/- or 0.1% (whichever is higher)
	Rs. 100,000/- to Rs. 499,999/-	50 free / month. Rs. 150/- or 0.1% (whichever is higher)
	Rs. 500,000/- & above	All free
<b>23.4 VISA Debit Card Fee</b>	Monthly Average Balance	VISA Debit Card
<b>23.5 Security Benefit Coverage Fee</b>	Below Rs. 100,000/-	Rs. 500/-
	Rs. 100,000/- & above	Free
	Rs. 500/- per month if monthly average drops below Rs. 100,000/-, Rs. 500/- to be marked lien upfront. Charges to be recovered, if monthly average balance drops below Rs. 100,000/- & new lien to be automatically applied	
<b>23.6 Charges on Cheques / Instruments Returned in Inward Clearing</b>		Monthly Average Balance
		Less than Rs. 500,000/- or above free limits
		Rs. 500,000/- & above
		5 free for the month
<b>23.7 Collection of Cheques in Outward Clearing</b>		Monthly Average Balance
		Less than Rs. 500,000/- or above free limits
		Rs. 500,000/- & above
		5 free for the month
<b>24. DORMANT ACCOUNT</b>		
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.		
<b>25. HOME FINANCE</b>		
<b>25.1 Processing Fee</b>		Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>25.2 Management Consultancy Fee</b>		Cursory Report: Rs. 3,000/- and Detailed Report: Rs. 6,000/-
		50% additional fee would be charged for any additional business. Peripheral Areas: Rs. 500/- additionally
<b>25.3 Pre-Payment Penalty</b>		2% of outstanding amount

<b>25.4 Late Payment Charges</b>	Rs. 1,000/- per month
<b>25.5 Appraisal</b>	Built Property: Rs. 5,000/- per property Apartment: Rs. 3,500/- per property Land: Rs. 4,000/- Peripheral Areas: Rs. 500/- additionally
<b>25.6 Property Insurance Premium</b>	At actual
<b>25.7 Legal Fee</b>	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
<b>25.8 Life Insurance</b>	Optional and as per rate quoted by vendor
<b>25.9 Documentation, Stamp Duties &amp; Levies</b>	At actual
<b>25.10 Litigation Charges</b>	At actual
<b>25.11 Re-Appraisal Charges</b>	At actual
<b>25.12 Cash Collection Charges</b>	Rs. 500/-
<b>25.13 Standing Instruction Charges</b>	Free
<b>Note:</b> Rate is subject to change as quoted by the vendor. All Branch Banking Charges will apply to transactions through branches.	

## 26. IPS ACCOUNT

<b>26.1 Account Opening Charge (One-Time)</b>	Silbank Customer	Rs. 500/-
	Non-Silbank Customer	Rs. 1,000/-
<b>26.2 Account Maintenance Charges</b>		Average Balance
0 -100 Million	0.05% per annum	Above 100 Million
	0.025% per annum	
<b>26.3 Security Movement Charges</b>	Silbank Account Holder	Rs. 250/-
	Non-Silbank Customer	Rs. 500/-

## 27. MONEY MARKET EXPRESS

<b>27.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Rs. 100/- flat
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
<b>27.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs. 250/-
	Rs. 500,000/- & above	5 free for the month

<b>27.3 Collection of Cheques in Outward Clearing</b>	<b>Monthly Average Balance</b>	<b>Collection Charges</b>
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (4.1, 4.2)
<b>27.4 Cheque Book Charges</b>	<b>Rs. 500,000/- &amp; above</b>	<b>5 free for the month</b>
	<b>Monthly Average Balance</b>	<b>Cheque Book</b>
<b>27.5 Inter-City Transactions</b>	Up to Rs. 500,000/- or above free limits	Please refer to page 18 (16.20)
	Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
<b>27.6 Call Deposits (CDR)</b>	Rs. 1,000,001/- & above	All free
	<b>Monthly Average Balance</b>	<b>Inter-City Transaction Charges</b>
	Less than Rs. 50,000/- or above free limits	Rs. 150/-
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- to Rs. 500,000/-	50 free for the month
	Rs. 500,001/- & above	All free for the month
	<b>Monthly Average Balance</b>	<b>CDR Charges</b>
	Less than Rs. 100,000/-	Rs. 100/- flat
	Rs. 100,000/- & above	All free for the month

## 28. MUNAF A ROZANA / SUPER SAVER

<b>28.1 Pay Orders / Demand Drafts</b>	<b>Monthly Average Balance</b>	<b>PO / DD Charges</b>
	Less than Rs. 1,000,000/- or above free limits	Rs. 100/- flat
<b>28.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Rs. 1,000,000/- to Rs. 2,000,000/-	1 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	4 free for the month
<b>28.3 Collection of Cheques in Outward Clearing</b>	Rs. 3,000,001/- & above	6 free for the month
	<b>Monthly Average Balance</b>	<b>Return Charges</b>
<b>28.4 Cheque Book Charges</b>	Less than Rs. 3,000,000/- or above free limits	Rs. 250/-
	Rs. 3,000,000/- & above	5 free for the month
<b>28.3 Collection of Cheques in Outward Clearing</b>	<b>Monthly Average Balance</b>	<b>Collection Charges</b>
	Less than Rs. 3,000,000/- or above free limits	Please refer to page 8 (4.1, 4.2)
<b>28.4 Cheque Book Charges</b>	Rs. 3,000,000/- & above	2 free for the month
	<b>Monthly Average Balance</b>	<b>Cheque Book Charges</b>
	Less than Rs. 3,000,000/- or above free limits	Rs. 5/- per leaf
	Rs. 3,000,000/- & above	2 free for the month (25 leaves)

<b>28.5 Inter-City Transactions</b>	Monthly Average Balance	Inter-City Transaction Charges	Monthly Average Balance	Collection Charges
	Less than Rs. 1,000,000/- or above free limits	Rs. 150/-	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (4.1)
	Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month	Rs. 500,000/- & above	5 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month	Monthly Average Balance	Cheque Book Charges
	Rs. 3,000,001/- & above	All free for the month	Less than Rs. 50,000/-	Rs. 25/- per leaf

## 29. ONLINE EXPRESS

<b>29.1 Pay Orders / Demand Drafts</b>	Monthly Average Balance	PO / DD Charges
	Less than Rs. 50,000/- or above free limits	Please refer to page 7 (2.1)
	Rs. 50,000/- to less than Rs. 100,000/-	2 free for the month
	Rs. 100,000/- to Rs. 500,000/-	6 free for the month
	Rs. 500,001/- & above	All free for the month
<b>29.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	Monthly Average Balance	Return Charges
	Less than Rs. 500,000/- or above free limits	Rs. 250/-
	Rs. 500,000/- & above	5 free for the month

<b>29.3 Collection of Cheques in Outward Clearing</b>	Monthly Average Balance	Collection Charges
	Less than Rs. 500,000/- or above free limits	Please refer to page 8 (4.1)
	Rs. 500,000/- & above	5 free for the month
	Monthly Average Balance	Cheque Book Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 5/- per leaf
	Rs. 100,000/- & above	All free
	Monthly Average Balance	Inter-City Transaction Charges
	Less than Rs. 50,000/- or above free limits	Rs. 150/-
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- & above	All free for the month

## 30. PERSONAL LOAN

<b>30.1 Processing Fee</b>	1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)		
<b>30.2 Pre-payment Penalty</b>	Full penalty charges as per the following grid:		
	1st year	2nd year	3rd year onwards
	12%	8%	6%
	Partial payment penalty charges as per the following grid:		
	1st year	2nd year	3rd year onwards
	12%	8%	6%

30.3	<b>Late Payment Charges</b>	Penalty will be charged on outstanding balance in case of full settlement and on adjusted amount in case of partial settlement. A year is equal to 12 installments from date of disbursal and only 1 partial payment is allowed in a year and no partial payment is allowed in the 1 <sup>st</sup> year.
30.4	<b>Credit Protector Fee Optional</b>	Rs. 1,200/- per missed installment
30.5	<b>Top-up Facility</b>	0.50% of the outstanding balance
30.6	<b>Litigation Charges</b>	1% of loan amount or Rs. 5,000/- (whichever is higher, subject to approval)
30.7	<b>Pay Order Re-Issuance</b>	At actual
30.8	<b>Pay of Sheet Re-Issuance</b>	Rs. 500/-
		<b>Note:</b> Rate is subject to change as quoted by vendor. All Branch Banking Charges will apply to transactions through branches. All Government levies, duties and taxes will be charged to customer where applicable in addition to the above-mentioned rates.

### 31. PLS ACCOUNT

31.1	<b>Pay Orders / Demand Drafts / Call Deposits (CDR)</b>	Rs. 100/- per instrument
31.2	<b>Charges on Cheques / Instruments Returned in Inward Clearing</b>	As per Miscellaneous Charges table

31.3	<b>Collection of Cheques in Outward Clearing</b>	As per Collection table
31.4	<b>Cheque Book Charges</b>	Rs. 25/- per leaf
31.5	<b>Inter-City Transactions</b>	As per Miscellaneous Charges table
31.6	<b>Account Closure Charges</b>	Free
31.7	<b>Cash Withdrawal from Silkbank ATM</b>	Free
31.8	<b>VISA Debit Card Services Fee</b>	Rs. 200/- per month for all PLS Accounts holding VISA Debit Card
31.9	<b>Mini-Statement from Silkbank ATM</b>	Nil

### 32. READY LINE

32.1	<b>Annual Fee</b>	1% of loan amount or Rs. 3,500/- (whichever is higher)
32.2	<b>Processing Fee</b>	1% of loan amount or Rs. 3,500/- (whichever is higher)
32.3	<b>Late Payment Charges</b>	Rs. 1,500/- for every missed payment
32.4	<b>Enhancement Fee</b>	1% of loan amount or Rs. 3,500/- (whichever is higher)
32.5	<b>Credit Protector Fee Optional</b>	0.50% of the outstanding balance
32.6	<b>Cheque Return Fee</b>	Rs. 500/-
32.7	<b>Litigation Charges</b>	At actual

<b>32.8 Minimum Balance Penalty</b>	Nil
<b>32.9 Online Cash Deposit</b>	No Charges on Re-Payment Account
<b>32.10 Stamp Duties</b>	At actual
<b>32.11 SMS Alert Fee</b>	Rs. 100/- per month
<b>32.12 Account Closure Fee</b>	Rs. 3,500/-
<b>32.13 Cheque Book Charges</b>	Rs. 5/- per leaf
<b>32.14 Pay Order Charges</b>	Rs. 500/-
<b>32.15 VISA Debit Card</b>	Rs. 500/- per annum
<b>32.16 Monthly Bill Delivery through Courier</b>	Rs. 50/- per month
<b>32.17 Auto Debit Payments</b>	Rs. 100/- per month
<b>32.18 E-Alerts Enrollment</b>	Rs. 100/- per month

**Note:** \*All Regular Branch Banking Charges will be applied for the transaction through Branches.

\*\*In addition to the above, Commission / Service Charges, Recovery of Courier / Postage / Fax Charges will also be made according to prescribed tariff (wherever applicable)

\*\*\*In addition to the Charges above, all applicable Government levies, FED will also be recovered

### 33. SALARY PREMIUM ACCOUNT

<b>33.1 Cheque Book</b>	<b>Monthly Average Balance</b>	<b>Cheque Book Charges</b>
	Less than Rs. 50,000/-	First free (10-leaf starter cheque book); Rs. 25/- per cheque
	Rs. 50,000/- & above	First free (10-leaf starter cheque book); Rs. 5/- per cheque

<b>33.2 Over-the-Counter Cash Withdrawal</b>	<b>Monthly Average Balance</b>	<b>Withdrawal Charges</b>
	Less than Rs. 50,000/-	Rs. 250/- per transaction
	Rs. 50,000/- & above	Free
<b>33.3 Pay Order / Demand Draft</b>	<b>Monthly Average Balance</b>	<b>PO / DD Charges</b>
	Less than Rs. 50,000/-	Rs. 100/- per instrument
	Rs. 50,000/- to Rs. 100,000/-	2 free / month
	Rs. 100,001/- to Rs. 500,000/-	4 free / month
	Rs. 500,001/- & above	All free / month
<b>33.4 Inter-City Transactions</b>	<b>Monthly Average Balance</b>	<b>Inter-City Transactions Charges</b>
	Less than Rs. 50,000/-	Rs. 250/- or 0.1% (whichever is higher)
	Rs. 50,000/- to Rs. 100,000/-	5 free / month
	Rs. 100,001/- to Rs. 500,000/-	10 free / month
	Rs. 500,001/- & above	All free / month
		Subsequently Rs. 250/- or 0.1% (whichever is higher)
<b>33.5 SMS Alerts</b>	<b>Free</b>	
<b>33.6 VISA Debit Card</b>	First year free; subsequent as per section 34 on page 29	
<b>33.7 ATM Cash Withdrawal Charges</b>	<b>Nil</b>	
<b>33.8 Mini-Statement from Silkbank ATM</b>	<b>Free</b>	
<b>33.9 VISA Debit Card Service Fee</b>	<b>Free</b>	

#### **34. VISA DEBIT CARDS**

34.1 Annual Fee - Classic (Basic)	Rs. 500/-
34.2 Annual Fee - Classic (Supplementary)	Rs. 500/-
34.3 Annual Fee - Platinum (Basic)	Rs. 2,000/-
34.4 Annual Fee - Platinum (Supplementary)	Rs. 1,000/-
Re-issuance	
34.5 Card Re-Issuance Classic	Rs. 500/-
34.6 Card Re-Issuance Platinum	Rs. 1,000/-
34.7 Re-Issuance of PIN	Free
Cash Withdrawal Fee	Free (but if account balance is below Rs. 50,000/-, charge will be Rs. 10/-)
34.8 From Silkbank ATM	
34.9 From other Bank's ATM	Rs. 15/-
34.10 International ATM / POS	Rs. 300/- per transaction or 1% (whichever is higher)
Balance Inquiry	
34.11 From Silkbank ATM	Free
34.12 From other Bank's ATM (1 Link Network)	Free
34.13 From other Bank's ATM (MNet Network)	Rs. 5/-
34.14 International ATM	Rs. 200/-
Other Charges	
34.15 Mini-Statement Silkbank ATM*	Average Balance Below Rs. 50,000/-      Rs. 10/- Average Balance Rs. 50,000/- & above      Free

\*Note: Not applicable on BBA & PLS account

34.16 IBFT Charges	0.1% or Rs. 50/- (whichever is higher)
34.17 POS Transaction (in Pakistan)	Free
34.18 Utility Bill Payment Charges	Nil
34.19 Document Transaction Retrieval Charges	Rs. 500/- (per transaction)
34.20 Charge Back - Local	Rs. 100/- (per transaction)
34.21 Charge Back - International	Rs. 150/- (per transaction)
34.22 VISA Debit Card Services Fee - Platinum	Monthly Average Balance      Service Fee Charges Less than Rs. 100,000/-      Rs. 500/- per month Rs. 100,000/- & above      No charge
34.23 VISA Debit Card Services Fee - Classic	Monthly Average Balance      Service Fee Charges Less than Rs. 50,000/-      Rs. 200/- per month Rs. 50,000/- & above      No charge
34.24 ATM Withdrawal - Classic (per day)	Rs. 50,000/-
34.25 ATM Withdrawal - Platinum (per day)	Rs. 100,000/-
34.26 Number of ATM Transactions (per day)	10
34.27 Debit Card - Classic (POS) (per day)	Rs. 100,000/-
34.28 Debit Card - Platinum (POS) (per day)	Rs. 250,000/-
34.29 Number of Debit Transactions (POS) (per day)	25
34.30 IBFT - Classic (per day)	Rs. 250,000/-
34.31 IBFT - Platinum (per day)	Rs. 250,000/-

## 35. CREDIT CARDS

35.1 Annual Fee - Basic	Platinum Gold Silver Other Specialized Cards Silkbank Corporate Card	Rs. 8,000/- Rs. 4,000/- Rs. 2,000/- Rs. 10,000/- Rs. 5,000/-
35.2 Annual Fee - Supplementary	Platinum Gold Silver	Rs. 2,000/- Rs. 500/- Rs. 500/-
35.3 Chip Issuance Fee - Basic	Platinum Gold Silver	Rs. 2,000/- Rs. 1,000/- Rs. 1,000
35.4 Chip Issuance Fee - Supplementary	Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
35.5 Chip Maintenance Fee - Basic	Platinum Gold Silver	Rs. 2,000/- Rs. 1,000/- Rs. 1,000/-
35.6 Chip Maintenance Fee - Supplementary	Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
35.7 Retail APR	42% per annum	
35.8 Cash Advance APR	42% per annum	
35.9 Cash Advance Fee	3% of the transaction amount or Rs. 1,000/- (whichever is higher)	
35.10 Late Payment Fee	Rs. 2,000/-	
35.11 Over Limit Fee	Rs. 2,000/-	
35.12 Minimum Payment Due	5% of the outstanding balance or Rs. 500/- (whichever is higher)	
35.13 Card Replacement Fee	Platinum Gold Silver	Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-

### 35.14 Design My Card Fee

Platinum Gold Silver	Rs. 1,000/- Rs. 500/- Rs. 500/-
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### 35.15 Open BTF APR

33% per annum
20% of the Balance Transfer Amount

### 35.16 Balance Tranfer Fee (0% APR only)

### 35.17 Balance Transfer, Pay Order, Alliances on Installment Plan

Flat Service Fee	2% per month
Tenor	APR %
3 months	35.65%
6 months	40.05%
12 months	41.70%
18 months	41.50%
24 months	40.88%
36 months	39.43%
48 months	38.05%
60 months	36.82%

### 35.18 Retail Outstanding Balance on Installment Plan

Flat Service Fee	1.75% per month
Tenor	APR %
3 months	31.23%
6 months	35.15%
12 months	36.74%
18 months	36.68%
24 months	36.22%
36 months	35.07%

### 35.19 Installment Plan Processing Fee

2.50% of the transaction amount or Rs. 1,000/- (whichever is higher)
5% of the outstanding amount or Rs. 1,000/- (whichever is higher)
3.50% of the transaction amount

### 35.20 Installment Plan Pre-payment Penalty Charges

### 35.21 FX Conversion Charges

35.22 VISA / MasterCard Arbitration Charges	USD 500/-		
35.23 Document Retrieval Charges	Local Transaction International Transaction	Rs. 300/- Rs. 800/-	
35.24 Silk Protect <sup>+</sup>	0.80% of the outstanding amount		
35.25 Health Insurance Program (Individual Plan, Annual Premium) <sup>+</sup>	Rs. 3,000/-		
35.26 Health Insurance Program (Family Plan, Annual Premium) <sup>++*</sup>	Rs. 6,000/-		
35.27 SMS & E- Alert Charges	Rs. 100/- per month		
35.28 Litigation Charges	At actual		
35.29 Top-Up Facility (Limit Enhancement)	Rs. 1,000/-		
35.30 Pay Order / Demand Draft Issuance Charges	Rs. 750/-		
35.31 Cash Payment at Branch - Processing Fee	Nil		
35.32 Direct Debit Enrollment Fee	Rs. 500/-		
35.33 Rejected Autopay Service Fee	Rs. 1,000/-		
35.34 Card Upgrade (Gold to Platinum)	Basic Supplementary	Rs. 2,000/- Rs. 1,000/-	
35.35 Priority Pass Renewal Fee***	Rs. 2,000/-		
35.36 Priority Pass Replacement Fee***	Rs. 500/-		
35.37 Priority Pass Per Visit Fee***	USD 35/-		
** Family Structure - Cardholder + Spouse + Up to 4 Children.			
+ This is a third party insurance product. Silkbank Limited is acting as a distributor of IGI Life Insurance Limited and Premium amount will be charged with the consent of cardholder.			
***For Platinum Credit Cardholders only			
35.38 Cheque Return Charges	Rs. 1,000/-		
35.39 Duplicate Statement	Nil		
35.40 Utility Bill Payment	Rs. 100/- per utility bill		
GLOBAL CUSTOMER ASSISTANCE SERVICE (GCAS) - VISA FEE			
35.41 Lost and Stolen Card	USD 35/- per request		
35.42 Emergency Card Replacement (Gold and Platinum)	USD 250/- per request		
35.43 Emergency Card Disbursement	USD 175/- per request		
35.44 Emergency Service Request Denied or Fulfilled by Issuer or Cancelled	USD 50/- per request		
35.45 Cardholder Inquiry Service / VISA Assistance Center	USD 7.50/- per request		
Note: Other VISA Charges may be applied at actual based on VISA policy. Bank Charges may be waived based on any special promotions.			
<b>36. CHARGES WAIVER FOR STAFF</b>			
All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)			
36.1 Pay Order	Free		
36.2 Demand Draft	Free		
36.3 Inter-City Transactions	Free		
36.4 Local Collection	Free		
36.5 Cheque Book for Salary Account Only	Free		
36.6 Locker Rent	50% waiver of charges mentioned on page 16 (section 14)		
36.7 Lien on Locker Rent	Free		

36.8 Key Deposit	Free
36.9 PO / DD Cancellation	Free
36.10 Incidental Charges from Salary Account	Free
36.11 Foreign Remittance (Home Remittance)	Free
36.12 VDC Issuance & Annual Charges (Staff Salary Account)	Free
36.13 Stop Payment	Free
36.14 Remittance Abroad other than through Foreign Currency Accounts	One transaction free in a month
36.15 ATM Cash Withdrawal Charges	Nil
36.16 Over-the-Counter Cash Withdrawal on Salary Account	Free
36.17 ATM Withdrawal Charge on Salary Account	Free
36.18 SMS Alerts (on Salary Accounts)	Free
36.19 VDC Service Fees / Mini-Statements	Free
36.20 IBFT from Staff Salary Account	Free
36.21 Foreign Remittance Commission / Service Charges	Free
36.22 Inward Clearing Return Charges	Free
36.23 Same Day Clearing Lodgement Charges	Free
36.24 Same Day Clearing Return Charges	Free

### 37. 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, Telex 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

## PRIORITY BANKING

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**Head of Priority Banking**  
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**Tahir Mirza**  
**Area/Branch Manager**  
Bahadurabad Branch, Ground  
Floor, ZN Tower, Plot No. 106,  
Bahadur Yar Jung Co-operative  
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**Branch Manager**  
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**Area/Branch Manager**  
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**Ch. Zafar Iqbal**  
**Branch Manager**  
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