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& Beyond

## Schedule of Bank Charges

For the Period July to December 2019

**Registered Office:**  
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 [www.silkbank.com.pk](http://www.silkbank.com.pk)  
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## INTERNATIONAL BANKING

### IMPORTS

#### 1. LETTERS OF CREDIT

##### 1.1 Letters of Credit

###### 1.1.1 L/C Opening Commission

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		

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)

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

Commission @ 0.40% per quarter on reducing liability

###### 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

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**

<b>4.1 Handling Charges at the Time of Retirement</b>	Rs. 1,000/- per bill (flat)
<b>4.2 Acceptance Commission</b>	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 the customer
<b>Note:</b> If maturity of bill falls within validity / expiry of Letter of Credit, no acceptance commission will be charged.	
(Charges will be recovered at the time of lodgement / retirement / adjustment of bill when paid by the customer).	
<b>4.3 Service Charges</b>	10 paisas per Rs. 100/- or Re. 1/- per thousand. Minimum Rs. 1,000/- at the time of payment or as per arrangement
<b>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)</b>	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**

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

## **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)

## **8. COLLECTIONS**

<b>8.1 Clean Bills / Cheques Sent for Collection if Proceeds Credited to:</b>	
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## **EXPORTS**

<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

	<p>i) 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>ii) Service Charges: 15 paisas per Rs. 100/- Minimum Rs. 1,000/-</p> <p>iii) 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>	
<b>9.4 Negotiation (Usance)</b>		
<b>9.5 Negotiation (Usance) Handling (Freight Subsidy)</b>	0.25%. Minimum Rs. 1,000/- per claim	

## 10. OUTWARD

### FOREIGN REMITTANCES

<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>	0.50% (flat). Minimum USD 12/- or equivalent in other foreign currencies	
		<p><b>11. INWARD</b></p> <p><b>11.1 Home Remittance</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><b>11.2 Other</b></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>

<b>11.3</b>	<b>Home Remittance under PRI</b>	Free	
<b>11.4</b>	<b>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</b>	Free - if proceeds are credited to an account with us. Otherwise, a flat charge of Rs. 250/- plus Instrument Charges	

## **12. MISCELLANEOUS CHARGES**

<b>12.1</b>	<b>Correspondent Bank Charges</b>	At actual	
<b>12.2</b>	<b>Issuance of Proceeds Realization Certificates "Annexure A"</b>	Rs. 300/- (flat) per certificate	
<b>12.3</b>	<b>Standing Instruction Charges in Foreign Currency Accounts</b>	USD 10/- or equivalent in other foreign currencies	
<b>12.4</b>	<b>Out-of-Pocket Expenses</b>	At actual	
<b>12.5</b>	<b>Credit Report on Foreign Buyers / Sellers</b>	Rs. 1,000/- (flat) plus Foreign Bank Charges	
<b>12.6</b>	<b>Inquiry / Photocopy of Old Record</b>	Within 3 months: Rs. 100/- Above 3 months to 1 year: Rs. 300/- Over 1 year: Rs. 500/-	
<b>12.7</b>	<b>Issuance of Balance / Account Maintenance Certificate</b>	Rs. 250/- (flat) plus FED	
<b>12.8</b>	<b>Lodgement of Cheque in Local Dollar Clearing</b>	Rs. 350/- per instrument	
<b>12.9</b>	<b>Return of Cheque in Local Dollar Clearing</b>	Rs. 350/- per instrument	
<b>13. COMMUNICATION CHARGES</b>			
<b>13.1</b>	<b>Inland Postage</b>	At actual	
<b>13.2</b>	<b>Foreign Postage</b>	At actual	
<b>13.3</b>	<b>Inland Courier</b>	At actual	
<b>13.4</b>	<b>Foreign Courier</b>	At actual	
<b>13.5</b>	<b>Short Telex / SWIFT</b>	Minimum Rs. 950/- or actual (whichever is higher)	
<b>13.6</b>	<b>Full Text Telex / SWIFT</b>	Minimum Rs. 1,400/- or actual (whichever is higher)	
<b>14. FOREIGN CURRENCY ACCOUNT</b>			
<b>14.1</b>	<b>Maintaining a total relationship of an average of USD 10,000 or Equivalent to other currencies</b>		

## DOMESTIC BANKING

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

### 1. COMMISSION ON PAY ORDER

### REMITTANCES

1.1 Issuance of Pay Order against Debit to Account	Amount	Charges
Up to Rs. 500,000/-	Rs. 300/- (flat)	
Above Rs. 500,000/-	Rs. 500/- (flat)	
1.2 Issuance of Pay Order against Debit of Cash for MDA Payments	Amount	Charges
Up to Rs. 100,000/-	Rs. 300/-	
Above Rs. 100,000/-	0.5% or Rs. 750/- (whichever is higher)	
1.3 Cancellation / Issuance of Duplicate Pay Order	Account Holder: Rs. 300/- (flat) MDA Customers: Rs. 1,000/-	
1.4 Issuance of Pay Orders for Payment of Fees in favour of Educational Institutions, HEC / Board, etc.	Rs. 25/- per instrument or 0.5% of the amount (whichever is less)	

## 2. INLAND LETTERS OF CREDIT

<b>2.1 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>2.2 Amendments</b>	
<b>2.2.1</b> Amendment involving increase in Amount of Validity	As mentioned above in (2.1)
<b>2.2.2</b> Amendment without increase in Amount or Extension in Period of L/C	Rs. 1,000/- per transaction (flat)
<b>2.2.3</b> Amendment Charges on Transfer of Inland Letters of Credit to a New Beneficiary	Case to be treated as opening of fresh L/C
<b>2.3 Advising</b>	Rs. 1,000/- (flat)
<b>2.4 Amendment Advising</b>	Rs. 500/- (flat)
<b>2.5 Confirmation Charges</b>	0.30% per quarter or part thereof. Minimum Rs. 1,000/-
<b>2.6 L/C Cancellation Charges</b>	Rs. 1,000/-

## 3. COLLECTION

<b>3.1 Clean (Including Cheques and Bank Drafts, etc., where NIFT Facility is not Available)</b>	Rs. 250/- (flat) plus Courier or Postal Charges
<b>3.2 Clean (Including Cheques and Bank Drafts, etc.) sent through NIFT - Online</b>	Rs. 150/- (flat)
<b>3.3 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

## 4. PURCHASE OF BILLS

<b>4.1 Documentary Bills other than Drawn against Inland Letters of Credit</b>	Same charges as for collection cited at (3.1) and (3.2) mentioned above, plus mark-up from the date of purchase to the date of payment at the negotiated rate
<b>4.2 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>4.3</b>	<b>Returning Charges for Documentary and Clean Collections, in case the Instruments are Returned Unpaid</b>	Rs. 100/- plus Courier Charges	
<b>4.4</b>	<b>Mark-up shall be Applied as under on Bills Purchased / Negotiated</b>		
4.4.1	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
4.4.2	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>4.5</b>	<b>Storage Charges</b>	At actual	0.10%. Minimum Rs. 1,000/- or as per arrangement

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

<b>5.1</b>	<b>Sight Bills</b>		
5.1.1	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
5.1.2	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

ii. In case of Purchase	Usual commission as mentioned in (5.2.2 (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	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>6. FINANCE / ADVANCES</b>			
<b>Following Charges may be Recovered In Addition to Mark-up / Return on Investment</b>			
<b>6.1 Project Application Fee (Non-Refundable)</b>  6.1.1 Projects having Capital Cost (Excluding Cost of Land and Buildings) up to Rs. 30 Million  6.1.2 Projects having Capital Cost (Excluding Cost of Land and Buildings) Exceeding Rs. 30 Million	As per arrangement  As per arrangement	<b>6.3 Processing Fee for Fresh Credit Proposals / Renewals / Enhancement / Others</b>  <i>Note: In case of annual Internal review of TF / DF facilities, the fee shall not be applicable.</i>	<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  <b>Interim Review (For Enhancement):</b> RBG 0.1% of total facilities or as per arrangement CBG As per arrangement
<b>6.2 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	Rs. 5,000/- (flat)

**SME PRODUCTS**

<b>6.5 For Finance against Pledge / Hypothecation Various Charges may be levied as follows:</b>	
<b>6.5.1 Godown Rent</b>	At actual
<b>6.5.2 Godown Staff Salaries, Salaries of Godown Keepers / Chowkidars</b>	At actual
<b>6.6 Godown Inspection Charges</b>	To be credited to the Bank's Income Account
<b>6.6.1 Within Municipal Limits or within a radius of 5 Kilometers from Silkbank's Branch outside Municipal Limits</b>	Rs. 1,000/- (flat)
<b>6.6.2 Outside the Above Limits</b>	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 (6.6.1)
<b>6.7 Delivery Charges</b>	At actual
<b>6.7.1 If a Godown Keeper is not posted, conveyance charges to be recovered</b>	
<b>6.8 Other Incidental Expenses</b>	At actual
<b>6.9 Insurance Premia, Legal Charges</b>	At actual

**7. M'POWER**

<b>7.1 Processing Fee</b>	Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>7.2 Approval Charges</b>	Rs. 15,000/- or 0.1% of the approved amount (whichever is higher)
<b>7.3 Management Consultancy Fee</b>	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
<b>7.4 Late Payment Charges</b>	Rs. 15,000/- per late payment
<b>7.5 Line Renewal</b>	Up to Rs. 15,000/- or 0.1% of the loan amount (whichever is higher)

<b>7.6 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. 2,500/-
<b>7.7 Property Insurance Premium</b>	Insurance rate as quoted by the vendor
<b>7.8 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>7.9 Life Insurance</b>	Optional and as per rate quoted by the vendor
<b>7.10 Documentation, Stamp Duties and Levies</b>	At actual
<b>7.11 Litigation Charges</b>	At actual
<b>7.12 Re-Appraisal Charges</b>	At actual
<b>7.13 Standing Instruction Charges</b>	As per Branch Banking
<b>7.14 SMS Alerts Fee</b>	Rs. 50/- per month
<b>7.15 Account Closure Fee</b>	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.

<b>8. AGRICULTURE BUSINESS FINANCE</b>		
<b>8.1 Processing Fee</b>	Rs. 5,000/-	
<b>8.2 Management Consultancy Fee</b>	Up to Rs. 6,000/-, 50% additional fee to be charged for any additional business	
<b>8.2.1 For Peripheral Areas</b>	Rs. 500/- (additional charges)	
<b>8.3 Prompt Payment Bonus</b>	As agreed on the facility acceptance letter	
<b>8.4 Line Renewal Fee</b>	Rs. 5,000/-	
<b>8.5 Appraisal Fee</b>		
<b>8.5.1 Built Property</b>	Up to Rs. 5,000/- per property	
<b>8.5.2 Flat</b>	Up to Rs. 5,000/- per property	
<b>8.5.3 Land</b>	Up to Rs. 4,000/- per property	
<b>8.5.4 For Peripheral Areas</b>	Up to Rs. 500/- (additional charges)	
<b>8.6 Insurance Charges</b>	As quoted by the vendor	
<b>8.7 Legal Opinion</b>		
<b>8.7.1 Preliminary Opinion</b>	Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)	
<b>8.7.2 Final Opinion</b>	Up to Rs. 3,000/-	

<b>8.8 Letter of Guarantee</b>	Bank Commission Charges will be 0.40% per quarter
<b>8.9 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>8.10 Cheque Return Fee</b>	Rs. 500/- or actual (whichever is higher) and mode of return mentioned
<b>8.11 SMS / E-mail Alert Services</b>	As per the SMS Alerts Charges table
<b>8.12 Litigation Charges</b>	At actual
<b>8.13 Re-Appraisal Charges</b>	At actual
<b>8.14 Cash Collection Charges</b>	Rs. 500/-
<b>8.15 Documentation, Stamp Duties and Levies</b>	At actual

**Note:** All Branch Banking Charges will apply to transactions through branches.

## 9. TEXTILES

<b>9.1 Processing Fee</b>	Rs. 5,000/-
<b>9.2 Management Consultancy Fee*</b>	Rs. 6,000/-
<b>9.3 Line Renewal Fee</b>	Rs. 5,000/-
<b>9.4 Appraisal Fee*</b>	
<b>9.41 Built Property</b>	Rs. 5,000/- per property

<b>94.2 Land</b>	Rs. 3,000/- per property
<b>94.3 Flat</b>	Rs. 5,000/- per property
<b>94.4 For Peripheral Areas</b>	Rs. 500/-
<b>9.5 Legal Fee*</b>	
<b>9.5.1 Preliminary Opinion</b>	Rs. 3,500/-
<b>9.5.2 Final Opinion</b>	Rs. 3,000/-
<b>9.6 Pay Orders and Demand Drafts</b>	
<b>9.6.1 Line Size Rs. 1 Million to Rs. 10 Million</b>	3 free pay orders and / or demand drafts
<b>9.6.2 Line Size above Rs. 10 Million</b>	5 free pay orders and / or demand drafts
<b>9.7 Letter of Guarantee</b>	
<b>9.7.1 If Avg. Utilization of CF Limit is 0% - 25%</b>	Bank Commission Charges will be 3% per annum
<b>9.7.2 If Avg. Utilization of CF Limit is over 25% - less than 50%</b>	Bank Commission will be 1.5% per annum
<b>9.7.3 If Avg. Utilization of CF Limit is 50% and above</b>	No Commission Charges
<b>9.8 Cheque Book Issuance Charges</b>	Rs. 5/- per leaf
<b>9.9 Property Insurance Charges*</b>	

9.9.1 Residential Property	Up to 0.07% of the line amount plus 0.15% terrorism cover		
9.9.2 Commercial Property	Up to 0.09% of the line amount plus 0.15% terrorism cover		
9.9.3 Industrial Property	Up to 0.27% of the line amount plus 0.15% terrorism cover		
9.10 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/-
9.11 Cheque Return Fee	Rs. 500/-		
9.12 Documentation, Stamp Duties and Actual Levies*	At actual		
9.13 Litigation Charges	At actual		

\*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.

## 10. CASH EASE (BILL DISCOUNTING)

10.1 Pay Orders and Demand Drafts	3 free pay orders and / or demand drafts
10.1.1 Up to Rs. 10 Million	5 free pay orders and / or demand drafts
10.1.2 Line Size above Rs. 10 Million	3% above than the agreed mark-up rate for facility
10.2 Penal Mark-up	Rs. 500/-
10.3 Cheque Return Fee	Up to Rs. 5/- per leaf
10.4 Cheque Book Issuance Charges	Rs. 3,000/- plus FED
10.5 Processing Charges	Up to Rs. 5,000/-
10.6 Management Consultancy Fee	At actual
10.7 Litigation Charges	At actual
10.8 Re-Appraisal Charges	Rs. 500/-
10.9 Cash Collection Charges	Rs. 5,000/- plus FED (If applicable)
10.10 Line Renewal Fee	Up to 0.1% of line amount
10.11 Insurance on Hypothecated Stock	

## 11. AGRICULTURE PASS BOOK FINANCE

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

<b>11.3 Late Payment Charges</b>	<b>Loan Amount</b>	<b>Per Day Charges</b>	<b>Fixed Charges - One-Time</b>	
	<b>Up to Rs. 1 Million</b>	<b>Rs. 100/-</b>	<b>Nil</b>	
	<b>Rs. 1 Million to Rs. 3 Million</b>	<b>Rs. 200/-</b>	<b>Rs. 1,000/-</b>	
	<b>Rs. 3 Million to Rs. 5 Million</b>	<b>Rs. 300/-</b>	<b>Rs. 2,000/-</b>	
	<b>Above Rs. 5 Million to Rs. 10 Million</b>	<b>Rs. 400/-</b>	<b>Rs. 3,000/-</b>	
<b>11.4 Line Renewal Fee</b>	<b>Rs. 1,000/-</b>			
<b>11.5 Appraisal Fee</b>				
<b>11.5.1 Built Property</b>	<b>Rs. 5,000/- per property</b>			
<b>11.5.2 Flat</b>	<b>Rs. 5,000/- per property</b>			
<b>11.5.3 Land</b>	<b>Up to Rs. 4,000/- per property</b>			
<b>11.5.4 For Peripheral Areas</b>	<b>Rs. 500/- (additional charges)</b>			
<b>11.6 Insurance Charges</b>				
<b>11.6.1 Residential</b>	<b>As quoted by the vendor</b>			
<b>11.6.2 Commercial</b>				<b>As quoted by the vendor</b>
<b>11.6.3 Crops</b>				<b>Up to 2% per year of limit amount</b>
<b>11.6.4 Tractor</b>				<b>Up to 3% of the loan amount for the entire period</b>
<b>11.7 Legal Fee (Residential / Commercial Properties)</b>				
<b>11.7.1 Preliminary Opinion</b>				<b>Rs. 3,500/- (Rs. 2,000/- for Stage I and Rs. 1,500/- for Title Search)</b>
<b>11.7.2 Final Opinion</b>				<b>Up to Rs. 3,000/-</b>
<b>11.8 Legal Fee for Agricultural Land</b>				
<b>11.8.1 Preliminary Opinion</b>				<b>Up to Rs. 2,000/-*</b>
<b>11.8.2 Final Opinion</b>				<b>Up to Rs. 2,000/-*</b>
<b>*Legal Fee for Agricultural Land shall be charged at actual as finalized with the lawyer</b>				
<b>11.9 Cheque Book Issuance Charges</b>				<b>Rs. 5/- per leaf</b>
<b>11.10 Cheque Return Fee</b>				<b>Rs. 300/- per instrument</b>

<b>11.11 Documentation, Stamp Duties and Levies</b>	At actual
<b>11.12 Repossession Charges for Moveable Assets</b>	At actual, quoted by the agency
<b>11.13 Litigation Charges</b>	At actual

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

**12. SECURITIES**

<b>12.1 Sale and Purchase of Shares and Securities</b>	Actual charges incurred plus 0.10%. Minimum Rs. 100/-
<b>12.2 Charges for Collection of Interest / Return / Dividend</b>	0.10% on the amount of Interest / Return / Dividend Collected / Paid
<b>12.3 Handling Charges for Conversion, Renewal, Consolidation or Subdivision of Government Securities</b>	Rs. 10/- per script. Minimum Rs. 100/-

**13. SAFE DEPOSIT LOCKERS**

<b>13.1 Charges for Safe Deposit Lockers (in advance) (Lien for 01 year's charge will be marked)</b>	
<b>13.1.1 Small</b>	Rs. 3,000/- per annum

<b>13.1.2 Medium</b>	Rs. 6,000/- per annum
<b>13.1.3 Large</b>	Rs. 9,000/- per annum
<b>13.1.4 Extra Large</b>	Rs. 12,000/- per annum
<b>13.2 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>13.3 Late Fee In case Locker Falls In Arrears for more than One Month</b>	Rs. 400/- per month
<b>13.4 Key Charges (Refundable)</b>	
<b>13.4.1 Key Charges will apply at the time of issuance of new locker</b>	
<b>13.4.1.1 Small</b>	Rs. 3,000/-
<b>13.4.1.2 Medium</b>	Rs. 3,500/-
<b>13.4.1.3 Large</b>	Rs. 4,000/-
<b>13.4.1.4 Extra Large</b>	Rs. 5,000/-
<b>13.5 Breaking Charges</b>	Rs. 3,000/- per locker plus actual expenses incurred
<b>13.6 Free Safe Deposit Locker Charges (Current Accounts)</b>	
Monthly Average Balance	Locker Charges
Less than Rs. 1,000,000/- or above free limit (13.1.1, 13.1.2, 13.1.3, 13.1.4)	Please refer to page 16
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

13.7 Free Lockers on the Basis of Previous Month Average Balance (Subject to Availability)	On completion of each year, if average balance is not maintained, actual charges as per SOC will be applicable										
13.8 Free Safe Deposit Locker Charges (Savings Accounts)	<table border="1"> <tr> <td data-bbox="548 204 794 236">Monthly Average Balance</td><td data-bbox="794 204 989 236">Locker Charges</td></tr> <tr> <td data-bbox="548 236 794 325">Less than Rs. 3,000,000/- or above free limits</td><td data-bbox="794 236 989 325">Please refer to page 16 (13.1.1, 13.1.2, 13.1.3, 13.1.4)</td></tr> <tr> <td data-bbox="548 325 794 357">Rs. 3,000,000/- to Rs. 5,000,000/-</td><td data-bbox="794 325 989 357">Small or Medium Free</td></tr> <tr> <td data-bbox="548 357 794 389">Rs. 5,000,001/- to Rs. 10,000,000/-</td><td data-bbox="794 357 989 389">Large Free</td></tr> <tr> <td data-bbox="548 389 794 420">Rs. 10,000,001/- &amp; above</td><td data-bbox="794 389 989 420">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 (13.1.1, 13.1.2, 13.1.3, 13.1.4)	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 (13.1.1, 13.1.2, 13.1.3, 13.1.4)										
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										

#### 14. GUARANTEES

14.1 Guarantees Issued to Shipping Companies in Lieu of Bill of Lading	Rs. 1,000/- (flat) against 100% cash margin, otherwise minimum Rs. 1,500/- (flat)								
14.2 Letter of Guarantees	<table border="1"> <thead> <tr> <th data-bbox="548 550 794 612">Amount</th><th data-bbox="794 550 989 612">Charges</th></tr> </thead> <tbody> <tr> <td data-bbox="548 612 794 691">Up to Rs. 50,000,000/-</td><td data-bbox="794 612 989 691">0.40% per quarter or as per arrangement</td></tr> <tr> <td data-bbox="548 691 794 770">Rs. 50,000,001/- to Rs. 150,000,000/-</td><td data-bbox="794 691 989 770">0.30% per quarter or as per arrangement</td></tr> <tr> <td data-bbox="548 770 794 885">Over Rs. 150,000,000/-</td><td data-bbox="794 770 989 885">0.20% per quarter. Minimum Rs. 1,000/- or as per arrangement</td></tr> </tbody> </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								
<p><b>Note:</b> 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 14.2.</p>									
<b>15. MISCELLANEOUS CHARGES</b>									
15.1 Standing Instruction Charges	<p>Rs. 300/- per instruction</p> <p><b>Note:</b> Not applicable on Bancassurance instructions. Mark-up recovery of SME / Consumer and Internet Banking instructions</p>								
15.2 Stop Payment of Cheques	<p>Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)</p>								

<b>15.3 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>	Rs. 50/- per month (flat) or equivalent in foreign currencies (including FED) (i) Students (ii) Mustahiqeen of Zakat (iii) Employees of Government / Semi-Government (iv) Diplomatic Missions/attached/affiliated offices and their Staff (v) BBA / PLS / Asaan account holders, Silkbank Bancassurance Customers (Life), institutions for salary and pension purposes and school management committee accounts are exempted from levy of Service Charges	At actual At actual
<b>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</b>		
<b>15.4 Duplicate Statement of Accounts for more than 6 Months</b>	Rs. 35/- per statement	Rs. 550/- per instrument
<b>15.5 Issuance of SBP / NBP Cheque</b>	Rs. 500/- per request	Rs. 500/- per instrument
<b>15.6 Issuance of Loose Cheque</b>	Rs. 300/-, Subsequent loose cheque Rs. 500/-	
<b>15.7 Account Closing Charges</b>	Nil	
<b>15.8 Inquiry / Photocopy of Old Record</b>	Rs. 500/- (flat)	
<b>15.9 Issuance of Balance / Account Maintenance Certificate</b>	Rs. 300/- (flat) plus FED	
<b>15.10 Out-of-Pocket Expenses</b>		<b>15.11 Central Excise Levy and any other Government Duties / Taxes</b>
		<b>15.12 Charges on Cheques / Instruments Returned in Inward Clearing</b>
		<b>15.13 Same Day Outward Clearing Charges</b>
		<b>15.14 Same Day Outward Clearing Returned Charges</b>
		<b>15.15 eCIB Report</b>
		<b>15.16 Other Certificates not Specified Elsewhere</b>
		<b>15.17 Tax Certificate</b>
		<b>15.18 Cheque Book Issuance Charges*</b>
		Monthly Average Balance      Charges
		Less than Rs. 50,000/-      Rs. 25/- per leaf
		Rs. 50,000/- & above      Rs. 10/- per leaf
		*First Cheque Book of 25 leaves is free, if Balance Requirement is met
		<b>15.19 Online Cash Withdrawal and Deposit Charges</b>

15.191 Online Cash Deposit and Withdrawals (Online)	0.10% or Rs. 175/- (whichever is higher), free for RF / OD accounts of SME & CBG segment or as per agreement								
15.192 Online Cash Deposit and Withdrawals (Within City)	Free - within the branches of same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches		Rs. 2,000/- per annum (payable in advance)						
15.20 Over-the-Counter Cash Withdrawals	<table border="1" data-bbox="555 318 995 338"> <tr> <th data-bbox="555 318 774 338">Monthly Average Balance</th> <th data-bbox="774 318 995 338">Charges</th> </tr> <tr> <td data-bbox="555 338 774 369">Less than Rs. 50,000/-</td> <td data-bbox="774 338 995 369">Rs. 100/- per transaction</td> </tr> <tr> <td data-bbox="555 369 774 400">Rs. 50,000/- &amp; above</td> <td data-bbox="774 369 995 400">Free</td> </tr> </table> <p>BBA &amp; SPA account charges defined separately. Not applicable on Asaan and PLS account.</p>	Monthly Average Balance	Charges	Less than Rs. 50,000/-	Rs. 100/- per transaction	Rs. 50,000/- & above	Free		Free Rs. 100/- per month (flat) AIQ, BVA account charges defined separately
Monthly Average Balance	Charges								
Less than Rs. 50,000/-	Rs. 100/- per transaction								
Rs. 50,000/- & above	Free								
15.21 ATM Withdrawal Charges (at Silkbank ATMs)	Free	*Rs. 75/- per month (flat)							
15.22 Online Transfer from One Customer Account to Another Account	Same as inter-city charges	*Free, if E-Alerts availed with SMS Alerts facility							
	Free - within the branches of the same city and between: i) Rawalpindi and Islamabad city branches ii) Lahore and Raiwind city branches	Rs. 3,000/-							
	Free for RF / OD accounts of SME & Commercial Segment		Days      Timing      Max charge per transaction to customer						
		MT102 Threshold: > Rs. 100,000/- up to Rs. 1,000,000	Mon to Sat      9:00 am to 4:30 pm      Rs. 50/- plus FED						
		MT103 Threshold: > Rs. 1,000,000 and above	Mon to Fri      9:00 am to 1:30 pm      Rs. 220/- plus FED 1:30 pm to 3:00 pm      Rs. 330/- plus FED 3:00 pm to 4:00 pm      Rs. 550/- plus FED						
			Sat      9:00 am to 11:30 am      Rs. 220/- plus FED 11:30 am to 12:30 pm      Rs. 330/- plus FED						

## **16. COMMUNICATION CHARGES**

<b>16.1 Ordinary Mail</b>	Rs. 15/-
<b>16.2 Registered Post</b>	Rs. 50/-
<b>16.3 Courier (Within City)</b>	Rs. 50/-
<b>16.4 Courier (Outside City)</b>	Rs. 100/-
<b>16.5 Courier (Outside Country)</b>	At actual
<b>16.6 Fax / Telephone</b>	Minimum Rs. 100/- or actual (whichever is higher)

## **17. PHONE BANKING**

<b>17.1 Statement Regeneration</b>	As per Miscellaneous Charges table
<b>17.2 Pay Order Issuance</b>	As per Commission on Pay Order table
<b>17.3 Demand Draft Issuance</b>	As per DDs, TTs and MTs table
<b>17.4 Utility Bills Payment</b>	Free
<b>17.5 Account Balance Inquiry</b>	Free
<b>17.6 Transactions Inquiry</b>	Free
<b>17.7 Address / Telephone Number Change</b>	Free
<b>17.8 Cheque Book Issuance</b>	As per Miscellaneous Charges table or as defined in respective Product tables
<b>17.9 FOREX Rates</b>	Free

## **17.10 Debit Card Replacement**

As per Debit Cards table

## **17.11 Debit Card Transaction Inquiry**

Free

## **17.12 Debit Card Activation**

Free

## **17.13 Debit Card Blocking**

Free

## **17.14 Debit Card PIN Regeneration**

Free

## **17.15 Account Linking Request**

Free

## **17.16 Account De-Linking Request**

Free

## **17.17 Personal Data Correction**

Free

## **17.18 Internet Banking Registration**

Free

## **17.19 Cheque Stop Payment Charges**

As per Miscellaneous Charges table

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

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

#### **18.1 Security Benefit Coverage Fee**

Rs. 500/- to be marked lien upfront.  
Rs. 500/- per month, if monthly average balance drops below Rs. 100,000/-

	Charges to be recovered, if monthly average balance drops below Rs. 100,000/- and new lien to be automatically applied
18.2 VISA Debit Card Annual Fee - Classic	Monthly Average Balance      VISA Debit Card Below Rs. 100,000/-      Rs. 1,300/- Rs. 100,000/- & above      Free
18.3 Cheque Book	Monthly Average Balance      Charges Less than Rs. 50,000/-      Rs. 25/- per leaf Rs. 50,000/- to Rs. 99,999/-      Rs. 10/- per leaf
18.4 Over-the-Counter Cash Withdrawals	Rs. 100,000/- & above      Free
18.5 SMS Alert Charges ATM / POS All Transactions	Monthly Average Balance      Charges Less than Rs. 100,000/-      Rs. 100/- per transaction  Rs. 100,000/- & above      Free  Free  Less than 100,000/-      Rs. 100/- 100,000/- to 499,000/-      Rs. 50/- 500,000/- & above      Free
18.6 Pay Orders / Demand Drafts / Call Deposits	Monthly Average Balance      PO / DD Charges Less than Rs. 50,000/-      Rs. 300/- (flat) Rs. 50,000/- to Rs. 99,999 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

18.7 Online (Inter-City) Transactions	Monthly Average Balance	Charges
	Less than Rs. 100,000/- Rs. 100,000/- to Rs. 499,999/-	Rs. 175/- or 0.1% (whichever is higher) 50 free per month. Rs. 175/- or 0.1% (whichever is higher)
	Rs. 500,000/- & above	All free

## 19. ASAAN CURRENT ACCOUNT

19.1 Minimum Balance Charge	Nil
19.2 Opening / Closing of Account	Nil
19.3 Stop Payment of Cheques	Rs. 500/- per customer, irrespective of the number of cheques (to be stopped)
19.4 Return Cheques (Inward / outward)	Rs. 350/- per instrument
19.5 Online Transfer Charges	Rs. 175/- or 0.1% (whichever is higher)
19.6 Online Cash Deposit and Withdrawals	Rs. 175/- or 0.1% (whichever is higher)
19.7 Cheque Book Charges	Free first cheque book of 10 leaves. Subsequent 25-leaf cheque book @ Rs. 25/- per leaf
19.8 Cash Withdrawal from Silkbank ATM	Free
19.9 Cash Withdrawal from other Bank's ATM	Rs. 18.75/-
19.10 VISA Debit Card Annual Fee - Classic	Rs. 1,300/-
19.11 VISA Debit Card Re-issuance Fee - Classic	Rs. 650/- (flat)
19.12 IBFT Charges	Rs. 50/- or 0.1% (whichever is higher)
19.13 Mini-Statement from Silkbank ATM	Nil
19.14 SMS Alerts	Please refer to Miscellaneous Charges (15.26)
19.15 Pay Order / Demand Draft / CDR	Rs. 120/- per PO or DD or CDR
19.16 Inter-City Transactions	Rs. 175/- or 0.1% (whichever is higher)

## 20. AUTO FINANCE

<b>20.1 Processing Charges</b>	Rs. 5,000/-
<b>20.2 Appraisal Fee (Used / Imported Cars)</b>	At actual (minimum Rs. 2,000/-)
<b>20.3 Late Payment Fee</b>	Rs. 500/- or 2% per month of the past due installment amount (whichever is higher)
<b>20.4 Vehicle Repossession Charges</b>	Rs. 25,000/- or actual (whichever is higher). Depending upon the car value, repossession, relocation and outstanding loan amount
<b>20.5 Insurance Charges</b>	At actual
<b>20.6 Repossessed Vehicle Storage Charges</b>	Minimum Rs. 2,500/- per month
<b>20.7 Pre-Payment Charges</b>	6% of the outstanding amount
<b>20.8 Tracker Activation Charges</b>	At actual
<b>20.9 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 the customer where applicable in addition to the above-mentioned charges.

## 21. BASIC BANKING ACCOUNT (BBA)

<b>21.1 Debit Transactions (over-the-counter)</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
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## 21.2 Credit Transactions (over-the-counter)

<b>21.2 Credit Transactions (over-the-counter)</b>	Two free transactions per month. Rs. 100/- for all subsequent transactions during the month
<b>21.3 Stop Payment of Cheques</b>	Rs. 500/- per instrument
<b>21.4 Return Cheques (inward / outward)</b>	Rs. 500/- per instrument
<b>21.5 Online Transfer Charges</b>	Rs. 175/- or 0.1% (whichever is higher)
<b>21.6 Online Cash Deposit and Withdrawals</b>	Rs. 175/- or 0.1% (whichever is higher)
<b>21.7 Cheque Book Charges</b>	25-leaf cheque book @ Rs. 25/- per leaf
<b>21.8 Cash Withdrawal from Silkbank ATM</b>	Free
<b>21.9 Mini-Statement from Silkbank ATM</b>	Nil

## 22. BUSINESS VALUE ACCOUNT

<b>22.1 Cheque Book</b>	Monthly Average Balance	Charges
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	Free

<b>22.2 Pay Orders / Demand Drafts / Call Deposits</b>	Monthly Average Balance Less than Rs. 50,000/- Rs. 50,000/- to Rs. 99,999/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	PO, DD, CDR Rs. 300/- (flat) Rs. 100/- per PO, DD, CDR 6 free per month. Rs. 100/- for subsequent PO, DD, CDR All free
<b>22.3 Inter-City Transactions</b>	Monthly Average Balance Below Rs. 100,000/- Rs. 100,000/- to Rs. 499,999/- Rs. 500,000/- & above	Inter-City Transaction Charges Rs. 175/- or 0.1% (whichever is higher) 50 free per month. Rs. 175/- or 0.1% (whichever is higher) All free
<b>22.4 VISA Debit Card Annual Fee - Classic</b>	Monthly Average Balance Below Rs. 100,000/- Rs. 100,000/- & above	VISA Debit Card Rs. 1,300/- Free
<b>22.5 Over-the-Counter Cash Withdrawals</b>	Monthly Average Balance Less than Rs. 100,000/- Rs. 100,000/- & above	Charges Rs. 100/- per transaction Free
<b>22.6 SMS Alert Charges ATM / POS All Transactions</b>	Free Less than 100,000/- 100,000/- to 499,000/- 500,000/- & above	Rs. 100/- Rs. 50/- Free
<b>22.7 Security Benefit Coverage Fee</b>		Rs. 500/- per month, if monthly average balance 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>22.8 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
<b>22.9 Collection of Cheques in Outward Clearing</b>		Monthly Average Balance Less than Rs. 500,000/- or above free limits Rs. 500,000/- & above
<b>23. 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>24. HOME FINANCE</b>		
<b>24.1 Processing Fee</b>		Residential: Rs. 5,000/- and Commercial: Rs. 7,000/-
<b>24.2 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>24.3 Pre-payment Penalty</b>		2% of the outstanding amount

<b>24.4 Late Payment Charges</b>	Rs. 1,000/- per month
<b>24.5 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>24.6 Property Insurance Premium</b>	At actual
<b>24.7 Legal Fee</b>	Stage-I Charges: Rs. 5,000/- Final Legal Opinion: Rs. 5,000/-
<b>24.8 Life Insurance</b>	Optional and as per rate quoted by the vendor
<b>24.9 Documentation, Stamp Duties &amp; Levies</b>	At actual
<b>24.10 Litigation Charges</b>	At actual
<b>24.11 Re-Appraisal Charges</b>	At actual
<b>24.12 Cash Collection Charges</b>	Rs. 500/-
<b>24.13 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.	

<b>25.1 Account Opening Charge (One-Time)</b>	Silbank Customer	Rs. 500/-
	Non-Silbank Customer	Rs. 1,000/-
<b>25.2 Account Maintenance Charges</b>		Average Balance
	Rs. 0 - 100 Million	0.05% per annum
	Above Rs. 100 Million	0.025% per annum
<b>25.3 Security Movement Charges</b>	Silbank Account Holder	Rs. 250/-
	Non-Silbank Customer	Rs. 500/-

<b>26.1 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>26.2 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>26.3</b>	<b>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 18 (15.13)
		Rs. 500,000/- & above	5 free for the month
<b>26.4</b>	<b>Cheque Book Charges</b>	<b>Monthly Average Balance</b>	<b>Cheque Book</b>
		Up to Rs. 500,000/- or above free limits	Please refer to page 18 (15.18)
		Rs. 500,001/- to Rs. 1,000,000/-	2 free for the month (50 leaves)
		Rs. 1,000,001/- & above	All free
<b>26.5</b>	<b>Inter-City Transactions</b>	<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
<b>26.6</b>	<b>Call Deposits (CDR)</b>	<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

## 27. MUNAFA ROZANA / SUPER SAVER

<b>27.1</b>	<b>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. 300/- (flat)
		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
		Rs. 3,000,001/- & above	6 free for the month
<b>27.2</b>	<b>Charges on Cheques / Instruments Returned in Inward Clearing</b>	<b>Monthly Average Balance</b>	<b>Return Charges</b>
		Less than Rs. 3,000,000/- or above free limits	Rs. 500/- (flat)
		Rs. 3,000,000/- & above	5 free for the month
		Please refer to Miscellaneous Charges (15.20)	
<b>27.3</b>	<b>Over-the-Counter Cash Withdrawals</b>	<b>Monthly Average Balance</b>	<b>Collection Charges</b>
<b>27.4</b>	<b>Collection of Cheques in Outward Clearing</b>	Less than Rs. 3,000,000/- or above free limits	Please refer to page 8 (3.1, 3.2)
<b>27.5</b>	<b>Cheque Book Charges</b>	Rs. 3,000,000/- & above	2 free for the month
		Monthly Average Balance (Tier)	Cheque Book Charges
		Less than Rs. 50,000/-	Rs. 25/- per leaf
		Rs. 50,000/- to Rs. 3,000,000/- or above free limits	Rs. 10/- per leaf
		Rs. 3,000,000/- & above	2 free for the month (25 leaves)

<b>27.6 Inter-City Transactions</b>	<b>Monthly Average Balance</b>	<b>Inter-City Transaction Charges</b>
	Less than Rs. 1,000,000/- or above free limits	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 1,000,000/- to Rs. 2,000,000/-	4 free for the month
	Rs. 2,000,001/- to Rs. 3,000,000/-	6 free for the month
	Rs. 3,000,001/- & above	All free for the month

## 28. ONLINE EXPRESS

<b>28.1 Pay Orders / Demand Drafts</b>	<b>Monthly Average Balance</b>	<b>PO / DD Charges</b>
	Less than Rs. 50,000/- or above free limits	Please refer to page 7 (1.1)
	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>28.2 Charges on Cheques / Instruments Returned in Inward Clearing</b>	<b>Rs. 500/- (flat)</b>	
<b>28.3 Over-the-Counter Cash Withdrawals</b>	Please refer to Miscellaneous Charges (15.20)	

<b>28.4 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 (3.1)
	Rs. 500,000/- & above	5 free for the month
<b>28.5 Cheque Book Charges</b>	<b>Monthly Average Balance</b>	<b>Cheque Book Charges</b>
	Less than Rs. 50,000/-	Rs. 25/- per leaf
	Rs. 50,000/- to Rs. 99,999/-	Rs. 10/- per leaf
	Rs. 100,000/- & above	All free
<b>28.6 Inter-City Transactions</b>	<b>Monthly Average Balance</b>	<b>Inter-City Transaction Charges</b>
	Less than Rs. 50,000/- or above free limits	Rs. 175/- or 0.1% (whichever is higher)
	Rs. 50,000/- to less than Rs. 100,000/-	5 free for the month
	Rs. 100,000/- & above	All free for the month

## 29. PERSONAL LOAN

<b>29.1 Processing Fee</b>	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)	
<b>29.2 Pre-payment Penalty</b>	Full penalty charges as per the following grid:	
	<b>1st year</b>	<b>2nd year</b>
	10%	7%
	<b>Partial payment penalty charges as per the following grid:</b>	
	<b>1st year</b>	<b>2nd year</b>
	10%	7%
	<b>3rd year</b>	
	5%	5%

	<p><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 payments are allowed in the 1<sup>st</sup> year.</b></p>
<b>29.3 Late Payment Charges</b>	Rs. 1,500/- per missed Installment
<b>29.4 Insurance</b>	At actual
<b>29.5 Top-up Facility</b>	Up to 1% of loan amount or Rs. 4,000/- (whichever is higher, subject to approval)
<b>29.6 Litigation Charges</b>	At actual
<b>29.7 Pay Order Re-issuance</b>	Rs. 500/-
<b>29.8 Pay of Sheet Re-issuance</b>	Rs. 500/-
<p><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 levies, duties and taxes will be charged to the customer where applicable in addition to the above-mentioned rates.</p>	

### **30. PLS ACCOUNT**

<b>30.1 Pay Orders / Demand Drafts</b>	Rs. 300/- per instrument
<b>30.2 Charges on Cheques / Instruments Returned In inward Clearing</b>	As per Miscellaneous Charges table

<b>30.3 Collection of Cheques in Outward Clearing</b>	As per Collection table
<b>30.4 Cheque Book Charges</b>	Rs. 25/- per leaf
<b>30.5 Inter-City Transactions</b>	Rs. 175/- or 0.1% (whichever is higher)
<b>30.6 Account Closure Charges</b>	Free
<b>30.7 Cash Withdrawal from Silkbank ATM</b>	Free
<b>30.8 Mini-Statement from Silkbank ATM</b>	Nil

### **31. READY LINE**

<b>31.1 Annual Fee</b>	Rs. 5,000/- for loan amount of up to Rs. 1 million Rs. 7,500/- for loan amount greater than Rs. 1 million
<b>31.2 Processing Fee</b>	Rs. 4,000/- for loan amount of up to Rs. 1 million Rs. 6,000/- for loan amount greater than Rs. 1 million
<b>31.3 Late Payment Charges</b>	Rs. 1,500/- per missed payment
<b>31.4 Enhancement Fee</b>	Rs. 5,000/-
<b>31.5 Credit Protector Fee (Optional)</b>	0.50% of the outstanding balance
<b>31.6 Cheque Return Fee</b>	Up to Rs. 500/-
<b>31.7 Litigation Charges</b>	At actual
<b>31.8 Minimum Balance Penalty</b>	Nil
<b>31.9 Online Cash Deposit</b>	No Charges on Re-payment Account

<b>31.10 Stamp Duties</b>	At actual
<b>31.11 SMS Alerts Fee</b>	
<b>Basic</b>	Free
<b>All Transactions</b>	Rs. 125/- per month or Rs. 1,200/- annually
<b>31.12 Account Closure Fee</b>	Rs. 4,000/-
<b>31.13 Cheque Book Charges</b>	Rs. 15/- per leaf
<b>31.14 Pay Order Charges</b>	Rs. 100/-
<b>31.15 VISA Debit Card Annual Fee - Classic</b>	Rs. 1,200/- per annum (First VDC Free)
<b>31.16 VISA Debit Card - Replacement Charges</b>	Rs. 1,200/-
<b>31.17 VISA Debit Card - Re-Issuance Charges</b>	Rs. 1,200/-
<b>31.18 E-Alerts Enrollment</b>	Rs. 100/- per month
<b>31.19 Auto Debit Payments</b>	Rs. 100/- per month
<b>31.20 EPP - Processing Fee</b>	Rs. 1,000/- or 1.5% of the amount (whichever is higher)
<b>31.21 Balance Transfer - Processing Fee</b>	Rs. 1,000/- or 1.5% of the amount (whichever is higher)

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 above Charges, all applicable Government levies, FED will also be recovered.

## 32. SALARY PREMIUM ACCOUNT

<b>32.1 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. 10/- per leaf

<b>32.2 Over-the-Counter Cash Withdrawal</b>	<b>Monthly Average Balance</b>	<b>Withdrawal Charges</b>
	Less than Rs. 50,000/-	Rs. 250/- per transaction
<b>32.3 Pay Order / Demand Draft</b>	<b>Rs. 50,000/- &amp; above</b>	<b>Free</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 per month
<b>32.4 Inter-City Transactions</b>	Rs. 100,001/- to Rs. 500,000/-	4 free per month
	Rs. 500,001/- & above	All free per month
	<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 per month
	Rs. 100,001/- to Rs. 500,000/-	10 free per month
	Rs. 500,001/- & above	All free per month
		Subsequently Rs. 250/- or 0.1% (whichever is higher)
<b>32.5 SMS Alerts</b>	Please refer to Miscellaneous Charges (15.26)	
<b>32.6 VISA Debit Card - Classic</b>	First free; subsequent as per section 34 on page 29	
<b>32.7 ATM Cash Withdrawal Charges</b>	Nil	
<b>32.8 Mini-Statement from Slikbank ATM</b>	Free	
<b>32.9 VISA Debit Card Service Fee</b>	Free	

### **33. SALARY PREMIUM PLUS**

<b>33.1 Minimum Balance Requirement</b>	Nil
<b>33.2 Cheque Book (25 Leaves)</b>	Free
<b>33.3 VISA Debit Card Annual Fee - Classic</b>	Free
<b>33.4 VISA Debit Card Re-issuance - Classic</b>	as per section 34 on page 29
<b>33.5 Bank Statement</b>	Free
<b>33.6 Banker's Cheque</b>	Free
<b>33.7 Transactions within city</b>	Free
<b>33.8 Transactions outside city</b>	Free
<b>33.9 Bank Certificates</b>	Free
<b>33.10 ATM Withdrawals</b>	Free at Silkbank ATMs only
<b>33.11 IBFT</b>	Free
<b>33.12 SMS Alerts</b>	Please refer to Miscellaneous Charges (15.26)

**Note:** All other charges / benefits as defined under the SOC will remain in place for Salary Premium Plus as well.

### **34. DEBIT CARDS**

<b>34.1 Annual Fee - Basic</b>	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
<b>34.2 Annual Fee - Supplementary</b>	PayPak Classic Gold Platinum	Rs. 1,000/- Rs. 1,300/- Rs. 2,000/- Rs. 3,000/-
<b>Re-issuance</b>		
<b>34.3 Card Re-Issuance</b>	PayPak Classic Gold Platinum	Rs. 500/- Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-
<b>34.4 Re-Issuance of PIN</b>	Free	
<b>Cash Withdrawal Fee</b>		
<b>34.5 From other Bank's ATM</b>	Rs. 18.75/-	
<b>34.6 @ International ATM / POS</b>	Rs. 500/- per transaction or 4% (whichever is higher)	
<b>Balance Inquiry</b>		
<b>34.7 From Silkbank's ATM</b>	Free	
<b>34.8 From other Bank's ATM (1 Link Network)</b>	Free	
<b>34.9 From other Bank's ATM (Mnet Network)</b>	Rs. 5/-	
<b>34.10 International ATM</b>	Rs. 200/-	

<b>Other Charges</b>		
<b>34.11 Mini-Statement Silkbank ATM*</b>	Average Balance Below Rs. 50,000/-	Rs. 10/-
	Average Balance of Rs. 50,000/- & above	Free
	<b>*Note:</b> Not applicable on BBA, PLS account & Asaan account	
<b>34.12 IBFT Charges</b>	Rs. 50/- or 0.1% (whichever is higher)	
<b>34.13 POS Transaction (In Pakistan)</b>	Free	
<b>34.14 Utility Bill Payment Charges</b>	Free	
<b>34.15 Document Transaction Retrieval Charges</b>	Local Rs. 300/-, International Rs. 800/- per transaction	
<b>34.16 Visa Debit Card Service Fee - Classic</b> <small>Note: VDC Service Fee is exempted on maintaining required monthly average balance in relationship based accounts i.e. TDR, Online Express, Muniq Rozaq, Salary Premium Account, Salary Premium Plus or equivalent in FCY Account.</small>	Monthly Average Balance Rs. 50,000/- & above	Service Fee Charges No Charge
<b>34.17 Charge Back - International</b>	Rs. 500/- (per transaction)	
<b>34.18 Charge Back - Local</b>	Rs. 250/- (per transaction)	
<b>34.19 Arbitration Charges</b>	At actual	
<b>34.20 VDC Limit Enhancement</b>	Rs. 1,200/-	

### 35. CREDIT CARDS

<b>35.1 Annual Fee - Basic</b>	Platinum Gold Silver Other Specialized / Premium Cards Silkbank Corporate Card	Rs. 8,000/- Rs. 2,500/- Rs. 2,000/- Rs. 10,000/- Rs. 5,000/-
<b>35.2 Annual Fee - Supplementary</b>	Platinum Gold Silver	Rs. 4,000/- Rs. 1,250/- Rs. 500/-
<b>35.3 Chip Issuance Fee - Basic</b>	Platinum Gold Silver	Rs. 2,500/- Rs. 1,250/- Rs. 1,250/-
<b>35.4 Chip Issuance Fee - Supplementary</b>	Platinum Gold Silver	Rs. 1,250/- Rs. 625/- Rs. 625/-
<b>35.5 Platinum Upgrade Fee from Gold &amp; Silver - Basic</b>	Rs. 1,200/-	
<b>35.6 Platinum Upgrade Fee from Gold &amp; Silver - Supplementary</b>	Rs. 1,200/-	
<b>35.7 ATM Cash Advance Withdrawal Insurance Fee</b>	0.5% of the withdrawal amount or Rs. 50/- (whichever is higher)	
<b>35.8 Retail APR</b>	40.99% per annum	
<b>35.9 Cash Advance APR</b>	41.99% per annum	
<b>35.10 Open BTF APR</b>	27% APR or 2.25% per month	
<b>35.11 Cash Advance Fee</b>	3% of the transaction amount or Rs. 1,000/- (whichever is higher)	

<b>35.12 Late Payment Fee</b>	Rs. 1,500/-	
<b>35.13 Over Limit Fee</b>	Rs. 1,500/-	
<b>35.14 Return Cheque</b>	Rs. 1,000/-	
<b>35.15 Card Replacement Fee</b>	Platinum Gold Silver	Rs. 1,000/- Rs. 1,000/- Rs. 1,000/-
<b>35.16 New Card Design Fee</b>	Platinum Gold Silver	Rs. 1,200/- Rs. 1,200/- Rs. 1,000/-
<b>35.17 Utility Bills Payment</b>	Rs. 100 per transaction	
<b>35.18 Education Installment Plan (0% APR) Processing Fee</b>	Rs. 1,000/-	
<b>35.19 0% APR BT Processing Fee</b>	<b>Tenor</b>	<b>APR %</b>
	3 months	3.75%
	6 months	7.50%
	12 months	15%
<b>35.20 BTF on Installment Plans APRs</b>	<b>Tenor</b>	<b>APR %</b>
	3 months	26.80%
	6 months	30.23%
	12 months	31.72%
	18 months	31.76%
	24 months	31.46%
	36 months	30.59%
	48 months	29.70%
	60 months	28.88%

<b>35.21 Retail Transactions Installment Plans APRs</b>	<b>Tenor</b>	<b>APR %</b>
	3 months	31.23%
	6 months	35.15%
	12 months	36.74%
	18 months	36.68%
	24 months	36.22%
	36 months	35.07%
<b>35.22 PO / IBFT / Alliances Installment Plans APRs</b>	<b>Tenor</b>	<b>APR %</b>
	3 months	35.65%
	6 months	40.05%
	12 months	40.70%
	18 months	40.50%
	24 months	40.88%
	36 months	39.43%
	48 months	38.05%
	60 months	38.82%
<b>35.23 Voucher Retrieval Fee</b>	Local Transactions - Rs. 300/- International Transactions - Rs. 800/-	
<b>35.24 Flexible Installment Plans Processing Fee</b>	Flexible Installment Plans - Rs. 1,000 (flat) Alliances - 1.5% or Rs. 1,000 (whichever is higher) Online Installment Plans - 1.5% or Rs. 1,500 (whichever is higher)	
<b>35.25 Flexible Installment Plans Pre-payment Charges</b>	5% of the transaction amount or Rs. 1,000/- (whichever is higher)	
<b>35.26 Installment Plan Service Fee</b>	-	
<b>35.27 Foreign Transactions</b>	Up to 4% of the transaction amount	

<b>35.28 VISA Arbitration Charges for Disputed Transactions</b>	USD 500/-
<b>35.29 Credit Protector</b>	0.60% of the outstanding amount
<b>35.30 SMS &amp; E-Alert Charges</b>	Rs. 100/- per month
<b>35.31 Litigation Charges</b>	At actual
<b>35.32 Top-up Facility (Limit Enhancement)</b>	Nil
<b>35.33 Pay Order / Demand Draft Issuance Charges</b>	Rs. 750/-
<b>35.34 Cash Payment at Branch - Processing Fee</b>	Nil
<b>35.35 Direct Debit Enrollment Fee</b>	Free
<b>35.36 Auto Debit Enrollment Fee</b>	Free
<b>35.37 Rejected Autopay Fee</b>	Rs. 1,000/-
<b>35.38 Priority Pass Renewal Fee</b>	-
<b>35.39 Priority Pass Replacement Fee</b>	-
<b>35.40 Supplementary Priority Pass Annual Fee</b>	-
<b>35.41 CIP Lounge Fee</b>	Free for Platinum Cardholders & 1 Guest
<b>35.42 Gym Visit Fee (where visits exceed allotment or spend criteria is not met)</b>	Rs. 1,500/- per visit
<b>35.43 Insurance Cancellation Fee</b>	Rs. 250/-

<b>36. CHARGES WAIVER FOR STAFF</b>	
<b>All charges mentioned hereunder are waived for permanent and contractual employees of Silkbank (only for Staff Account)</b>	
<b>36.1 Pay Order</b>	Free
<b>36.2 Demand Draft</b>	Free
<b>36.3 Inter-City Transactions</b>	Free
<b>36.4 Local Collection</b>	Free
<b>36.5 Cheque Book for Salary Account Only</b>	Free
<b>36.6 Locker Rent</b>	50% waiver of charges mentioned on page 16 (section 13)
<b>36.7 Lien on Locker Rent</b>	Free
<b>36.8 Key Deposit</b>	Free
<b>36.9 PO / DD Cancellation</b>	Free
<b>36.10 Incidental Charges from Salary Account</b>	Free
<b>36.11 Foreign Remittance (Home Remittance)</b>	Free
<b>36.12 VDC Issuance &amp; Annual Charges (Staff Salary Account)</b>	Free
<b>36.13 Stop Payment</b>	Free
<b>36.14 Remittance Abroad other than through Foreign Currency Accounts</b>	One transaction free in a month
<b>36.15 ATM Cash Withdrawal Charges</b>	Nil

<b>36.16 Over-the-Counter Cash Withdrawal on Salary Account</b>	Free
<b>36.17 ATM Withdrawal Charge on Salary Account</b>	Free
<b>36.18 SMS Alerts (on Salary Accounts)</b>	Free
<b>36.19 VDC Service Fees / Mini-Statements</b>	Free
<b>36.20 IBFT from Staff Salary Account</b>	Free
<b>36.21 Foreign Remittance Commission / Service Charges</b>	Free
<b>36.22 Inward Clearing Return Charges</b>	Free
<b>36.23 Same Day Clearing Lodgement Charges</b>	Free
<b>36.24 Same Day Clearing Return Charges</b>	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, 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**

<b>Collection Solutions</b>	Fees / Charges to be negotiated on case-to-case basis
<b>Payment Solutions</b>	Fees / Charges to be negotiated on case-to-case basis
<b>Silk Cash Manager System</b>	Fees / Charges to be negotiated on case-to-case basis

# Silkbank Branch Network

## KARACHI SOUTH

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