

FAQs for Former Silkbank Customers

(Post-Amalgamation with UBL – Effective 1st September 2025)

1. Will my account number change? What about my IBAN?

- Your existing account number will remain unchanged.
- The IBAN will change to reflect UBL prefix. You will receive your new UBL IBAN in your Welcome Letter. Alternatively, you can also [generate your IBAN](#) on UBL's website.

2. Can I continue to use my Silkbank Debit Card and Cheque Book?

- All Silkbank Debit Cards will expire on 31st August 2025.
- New UBL cheque books against your account have been issued.
- Please visit your branch to collect your new UBL Debit Card and Cheque Book.

3. How do I activate my new UBL Debit Card?

You can activate your new UBL Debit Card via UBL Digital App. Follow the below steps to activate:

- Login to UBL Digital App
- From **Card Management** option, select **"My Cards"**
- Choose the card to activate. Enable **"Activate Card"** toggle
- Enter Card Details and set Card PIN to activate your card.

Other channels to activate your Debit card is via calling our self-serve number: 021-32402923 or visiting your nearest UBL ATM.

4. How do I activate my new UBL Cheque Book?

- **Step 1:** Login to UBL Digital App
- **Step 2:** Go to the Account section and select Cheque Management
- **Step 3:** Select the activation option
- **Step 4:** Provide the cheque numbers of the first and last page of your cheque book
- **Step 5:** Verify with OTP to confirm your request.

Your activation request will be processed, and the cheque book will be activated.

5. What happens to my Silkbank Credit Card?

Former Silkbank Credit Cards will continue to work until further notice. You may [apply for a UBL Credit Card](#) at your convenience.

6. What happens to my Silkbank loans or financing facilities?

All existing loans, auto financing, home financing, and other facilities remain valid under the agreed terms and conditions. Repayments will now be made through UBL channels.

7. Will my account details change for utility bills or loan repayments?

Your account number remains the same, but your IBAN has changed. Any standing instructions or loan repayments linked to your Silkbank account will continue through UBL.

8. What happens to SilkMobile and Silk Digital NetBanking?

- For all Silkbank current and savings account holders, SilkMobile App and Silk Digital NetBanking will be discontinued on 31st August 2025.
- Please download the **UBL Digital App** (Play Store/App Store) for seamless digital banking.
- You can also use **UBL NetBanking** and **UBL Digital Buddy** (WhatsApp Banking) to access UBL's convenient branchless banking.

9. Will I be able to use my SilkMobile App or NetBanking login details on UBL Digital App and UBL NetBanking?

No. All former Silkbank current and savings account holders are required to complete a fresh registration on the UBL Digital App. Your SilkMobile and Silk Digital NetBanking username and password will be inaccessible.

10. How do I access and download the UBL Digital App?

You can download the UBL Digital Bank and register to keep banking on the go.

- **For iOS Users:** <https://apps.apple.com/us/app/ubl-digital-safe-banking/id1203678041>
- **For Android Users:** <https://play.google.com/store/apps/details?id=com.brd&hl=en&pli=1>

11. How do I register for the UBL Digital App?

- **Step 1:** Download UBL Digital App from the app store.
- **Step 2:** Open the app and select "Sign up". It is important to grant access of your mobile's camera and location.
- **Step 3:** On the next screen, choose your available ID document type: CNIC, NICOP, POC, or Passport and enter information in the required field.
- **Step 4:** Enter registered mobile number and accept T&Cs.
- **Step 5:** Verify your Device and registered number by entering the OTP. OTP will be auto-fetched to verify your device.
- **Step 6:** Create Username and set password.

- **Step 7:** Provide your biometric verification and you are done!

Your app will be temporarily disabled for two hours as a security measure. After two hours, you will have full access to your account. Please note that upon signing up, customers will be granted a default limit of PKR 100,000/- which is adjustable anytime through UBL Digital App.

12. How do I access UBL Digital Buddy (WhatsApp Banking)?

- You can access AI powered UBL Digital Buddy on WhatsApp by saving 021-111-825-888 in your phonebook. Say Hello/ Hi/ Salam to start chatting.
- Alternatively, click [here](#) to start a conversation with UBL Digital Buddy.

13. How do I access UBL NetBanking?

Click [here](#) to access UBL NetBanking. Login with your UBL Digital App Username & Password to use UBL's internet banking for all your branchless banking needs.

14. Who do I contact for assistance?

Call the UBL 24/7 Contact Center at **021-111-825-888** or visit your nearest UBL branch.