

Seamless Transition: Silkbank Account Migration into UBL –

Phase 2 (Effective 7 December 2025)

Frequently Asked Questions (FAQs)

Account Transition & Status

1. **When will the migration of my former Silkbank account to UBL be finalized and effective under Phase 2?** Your former Silkbank account will be fully integrated and operational under UBL systems, effective 7th December 2025.
2. **Will my existing account number change after the amalgamation?** No, your existing account number will **remain unchanged**.
3. **Will my IBAN (International Bank Account Number) change?** Yes, your IBAN will change to reflect the UBL prefix. You can generate your new UBL IBAN from UBL's website.

Debit Cards & Cash Withdrawal

4. **When will my former Silkbank Debit Card stop working?** Your former Silkbank Debit Card will no longer be accessible/operational after **7th December 2025**.
5. **When and where can I get my new UBL Debit Card?** Your new UBL Debit Card will be delivered to your branch within **5 working days**.
6. **How can I withdraw cash while I wait for my new UBL Debit Card?** You can use your **fingerprint** (biometric) at any UBL ATM to withdraw cash.
7. **How do I activate my new UBL Debit Card?** To activate your UBL Debit Card, you can call the self-serve number **021-32402923** or visit your nearest UBL branch.

Cheque Books & Credit Cards

8. **Can I still use my existing Silkbank Cheque Book?** Yes, your existing Silkbank Cheque Book remains **active and usable**.
9. **How do I order a new Cheque Book?** For a new Cheque Book, you must visit your branch to place an order.
10. **Will my former Silkbank Credit Card remain operational?** Yes, if you are a former Silkbank Credit Card customer, your credit card will **continue to be operational until further notice**.

11. **Can I apply for a UBL Credit Card?** Yes, you may choose to apply for a UBL Credit Card at your discretion or convenience.

Digital Banking

12. **Can I use the UBL Digital App and NetBanking?** Yes, effective 7th December 2025, you can seamlessly shift to the UBL Digital App, UBL NetBanking, and UBL Digital Buddy (WhatsApp Banking).
13. **Do I need to register again for digital services?** Yes, you must **register fresh** on the UBL Digital App to continue enjoying seamless digital banking services. You can download the UBL Digital App from the Play Store, App Store, or Huawei AppGallery.
14. **How do I access UBL's WhatsApp Banking service (UBL Digital Buddy)?** You can access the AI-powered UBL Digital Buddy by saving **021-111-825-888** in your phonebook and starting a conversation on WhatsApp.

Assistance and Contact

15. **Who should I contact if I have further questions or need assistance?** For details and assistance, you can contact your UBL branch, or call/message UBL's 24/7 helpline/official WhatsApp number: **021-111-825-888**.