

## FAQs – Silkbank Credit Cards:

- 1. From where I can get help regarding my consumer products (e.g., loans, Ready Line, credit cards) balance / outstanding / any other query?**  
Former Silkbank’s dedicated helpline 021-111-100-777 for consumer products will be operational unless specifically communicated by UBL.
- 2. What will happen to my existing credit card, personal loan, or Ready Line with Silkbank?**  
Existing products / facilities that you had availed with former Silkbank will continue the same way or with minor amendments communicated to customers prior to implementation.
- 3. Will I still be able to make payments for my loans or credit cards in the same way as before?**  
Yes, the modalities will remain same however there may be changes in channels of payment by way of communication to customers.
- 4. Will my consumer products (e.g., loans, Ready Line, credit cards) be transferred to UBL?**  
No, they will continue as is for now unless specifically communicated by UBL.
- 5. Can I expect any changes to my loan repayment or credit card bills terms, interest rates, or fees after the merger?**  
Yes, there may be changes to product terms, interest rates, or fees which will be communicated to customers via [Schedule of Charges](#).
- 6. If I have an outstanding loan, will there be changes in the payment process or the bank I make payments to?**  
They will continue as is for now unless specifically communicated by UBL.
- 7. Will my credit cards formerly issued by Silkbank be affected by the merger? Can I use the same card or UBL will issue a new card? Additionally, will I be able to pay my bills through Silkbank or UBL?**  
They will continue as is, and you may continue to make payments as for now, unless specifically communicated by UBL.
- 8. What will happen to my rewards points, loyalty programs, or benefits with Silkbank Cards after the merger?**  
They will continue as is for now unless specifically communicated by UBL.

**9. What will happen to my value added services e.g. installments / cash on phone / insurance / balance transfer facility, with formerly issued Silkbank Credit Cards after the merger?**

They will continue as is for now unless specifically communicated by UBL.

**10. What if I want to avail UBL Credit Card?**

You may close your existing credit card and avail UBL credit card (classic / gold / platinum) at any point of time.

**11. How can I redeem my Reward Points (Perks) of formerly issued Silkbank credit card?**

You can redeem your Reward Points instantly on Point of Sale (POS) at selected merchant locations across the country. You can simply pay for full or partially for your shopping with reward points if your reward points are accumulated.

**12. How can I activate my Credit card?**

You can active your formerly issued Silkbank credit card conveniently by any of the following ways:

- Just call us on 021-111-100-777
- Download SilkMobile App from App Store or Play Store
- Visit any UBL branch

**13. How should I handle a change in my mailing address?**

You can simply inform us of your new mailing address by calling our 24 hours Customer Services at 021-111-100-777 and update your profile.

**14. Whom should I contact if I have any queries or complaints, or to share my feedback?**

You can call our 24/7 Phone Banking at 021-111-100-777.

**15. How can I change my PIN or have it reset because I have forgotten it?**

If you'd like to change the PIN on your credit card or if you've forgotten your PIN, simply call the helpline at 021-111-100-777.

**16. Who should I contact if I need information on renewal or replacement of my former-Silkbank credit card?**

For credit card replacement and renewal queries, please call the helpline at 021-111-100-777.