

General Features & Benefits:

Contactless technology	Contactless transactions* do not require you to swipe or dip your card at POS (Point of Sale) terminals, making your purchase.
EMV Chip and PIN card	Chip & PIN is the next evolution of electronic payments in Pakistan, making your already safe credit card payment system even more secure.
Verified By Visa (VBV)	Complete peace of mind via stronger security measures and One Time Pin (OTP) based transaction confirmation, when conducting internet transactions.
Class leading discounts and offers	Invites you to a world of discounts, including categories such as Dining, Travel, Hotels, Online, Electronics, Apparel, Groceries, Recreation, etc.
Never expiring cashback points	Cashback points never expire, so you can sit back, relax, and redeem your points when it's convenient for you.
Global acceptance	You can participate in applicable Visa offers.
Flexible repayment	You can enjoy flexible repayment facility by paying minimum payment of as little as 5% of outstanding amount. You also get to enjoy Free Credit up to 51 days.
Cash Advance Facility	Cash Withdrawal facility available 24 hours a day at any ATM across Pakistan and Worldwide through the Plus network.
Cash on instalments	Avail up to 70% of the credit limit in form of cash with repayment flexibility of 3-60 months.
Utility Bill payments	You can pay a host of utility bills through Silkbank Internet Banking, Silkbank Mobile App and Silkbank ATMs.
Refer a friend	Earn up to 1500 cashback points by referring a friend.
Buy now pay later	Free Credit up to 51 days.
Healthcare	Free visit to GYM and health clubs.
Supplementary cards	You can get up to 6 Supplementary Credit Cards for your family and friends.
FIP – Flexible instalment plans	You can enjoy complete repayment flexibility by enrolling for any of our Flexible Installment Plans.

0% APR	ZERO% Mark-up is your reward since you have always made your monthly card payments on time.
Balance Transfer Facility	Consolidate your debt smartly by transferring balance from up to 3 credit Cards.
Airport Lounge access	To continue enjoying airport lounge services, cardholder will need to download the VAC app and enroll.
Travel privileges	Access to 1,200+ Airport Lounges Worldwide, Airport Dining Program, Meet & assist and Car Rentals, Medical & Travel Assistance.
Lifestyle benefits	Shopping & Dining Experiences, Unparalleled Offers on Hotels & Vacation Rentals, Access to Golf Courses Worldwide.
Protection feature	Multi Trip Travel insurance, Foundered Card Misuse Protection, Extended Warranty, Purchase Protection.
Reward Points	Never expiring reward points on Mastercard Credit Cards
Student Supplementary Credit Card	No Annual Fee on Student Supplementary Credit Cards