

### *General Information about the Amalgamation of Silkbank with and into UBL*

- **What does the amalgamation of Silkbank with and into UBL mean for customers?**  
The amalgamation combines Silkbank's operations with UBL's, offering Silkbank customers access to UBL's extensive network both locally & globally, broader product offerings, and enhanced services.
  - **How will Silkbank customers be affected?**  
There will be no immediate changes to your account or services. You can continue banking as usual while gradually being able to access UBL's additional products and features.
  - **Do I need to take any action for my account to transition to UBL?**  
No immediate action is required at the moment. Your account will be seamlessly migrated to UBL. Any required updates will be communicated in advance through UBL's official communication channels.
  - **Will my bank branch change?**  
Silkbank branches have been rebranded as UBL branches, but their locations remain the same. You will receive the same services at your existing branch.
  - **How will UBL ensure the safety of my funds and personal data?**  
UBL guarantees the safety of your funds and personal data through strong security measures, encryption, and compliance with applicable data protection laws.
  - **Will the service quality or customer support change after the merger?**  
The level of service will remain consistent, with improvements introduced over time as systems are integrated.
  - **Who do I contact for concerns or assistance during this transition?**  
Until the migration is completed, Silkbank helpline will be available for assistance at 111-100-777 or you can visit your nearest branch for any questions or issues that may arise.
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### *Accounts, Products and Banking Services*

- **What happens to my Silkbank account and joint accounts?**  
Your accounts, including joint accounts, will be transferred to UBL over the next few months with no disruption or charges. Any required updates will be communicated in advance through UBL's official communication channels.

- **Do I need to update my account details?**

No updates are necessary unless you wish to change your personal information.

- **Will my existing cheque book, debit card, or credit card still work?**

Yes, all your Silkbank-issued banking instruments will remain valid for now. Any required updates will be communicated in advance through UBL's official communication channels.

- **Will I still be able to avail the discounts and offers associated with my current Silkbank card?**

Yes, you will continue to enjoy the discounts and offers linked to your Silkbank card for now. Any updates or changes will be communicated to you in advance through UBL's official communication channels.

- **What will happen to my car/home/personal loans or credit cards?**

Your existing loans and credit cards will remain active with the same terms unless otherwise communicated. Payment processes and terms may be updated, but you will be informed well ahead of time through UBL's official communication channels.

- **Will the charges on my accounts change?**

For now, the charges on your accounts will remain the same as per Silkbank's last announced Schedule of Charges. If there are any additional charges, they will follow UBL's Schedule of Charges. Waivers may be granted at the management's discretion.

- **Where will the interest rates of my existing remuneration accounts be announced?**

The profit rates of your existing accounts will now be announced on UBL's projected rate sheet, every month.

- **Will there be changes to existing Silkbank product terms or features?**

There are no immediate changes to your existing Silkbank Product Terms or features. UBL will notify you of any updates or changes in advance through UBL's official communication channels.

- **Will I be charged for withdrawing cash from UBL ATMs as a former Silkbank customer?**

No, you can withdraw cash from any UBL ATM without additional charges.

- **What is the cash withdrawal limit for Silkbank customers using UBL ATMs?**

Your withdrawal limit will remain the same unless you are informed otherwise.

- **As a Silkbank customer, how can I make payments for my Silkbank credit card?**  
You can continue to make payments for your Silkbank credit card using the same payment methods and touchpoints as before.
  - **What should I do if my Silkbank card is lost or stolen?**  
If your Silkbank card is lost or stolen, please call our helpline at 021-111-100-777 to report it and request a replacement card.
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### *Digital Banking Platforms & E-Delivery Channels*

- **Can I continue using Silkbank's online banking and mobile app?**  
Yes, you can use Silkbank's digital platforms until your accounts are migrated to UBL's systems. Any required updates will be communicated in advance through UBL's official communication channels.
  - **How do I start using UBL's digital banking platforms?**  
Upon notification from UBL, you would be able to download the UBL app from the Google Play Store or Apple App Store. Instructions for login or transitioning will be provided by UBL well in advance through the bank's official communication channels.
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### *Islamic Banking – Emaan to UBL Ameen*

- **How will Silkbank Emaan Islamic customers be affected?**  
There will be no immediate changes to your account or services. You can continue banking as usual while gradually accessing UBL's additional products and features.
- **Will my Emaan bank branch change?**  
Silkbank Emaan Islamic branches have been rebranded as UBL Ameen branches, but their locations remain the same. You will receive the same services at your existing branch.
- **What will happen to my Silkbank Emaan Islamic Banking account?**  
Your Silkbank Emaan account will seamlessly transition to UBL Ameen, UBL's dedicated Islamic Banking brand. Rest assured, all services and Shariah-compliant principles will continue without disruption. Any required updates will be communicated in advance through UBL's official communication channels.

- **Will fees and/or charges on my accounts change?**

Any changes to fees or charges will be shared via UBL Ameen Schedule of Charges with sufficient notice.

- **Will my existing cheque book and/or debit card still work?**

Yes, all your Silkbank Emaan Islamic issued banking instruments will remain valid for now. Any required updates will be communicated in advance through UBL's official communication channels.

- **Will the products and services offered by Silkbank Emaan remain the same under UBL Ameen?**

UBL Ameen will provide you with a wide range of Shariah-compliant products and services. While many of the existing features will remain unchanged, you may also benefit from additional offerings under UBL Ameen, to be made available over the period of time. Further details will be shared with you over due course of time through UBL's official communication channels.

- **Will there be changes to existing Silkbank Emaan Islamic product terms or features?**

UBL Ameen will notify you of any updates or changes to product terms and features in advance, as and when they are ready to be implemented, through UBL's official communication channels.

- **Can I now use UBL Ameen branches to collect my remittances instead of Silkbank Emaan Islamic branches?**

Yes, you can now collect remittances from any UBL Ameen branch nationwide, giving you access to a larger network for your convenience.

- **Can I now apply for UBL Ameen products and services?**

Yes, as a former Silkbank / Emaan Islamic customer, you have access to UBL Ameen's full range of products and services, including savings accounts, financing, and investment opportunities. Visit any UBL branch or call the helpline at **111-825-888** for further guidance.

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### *Branch Operations and Services*

- **Can I still visit my Silkbank branch?**

Yes. Rebranded as UBL branches, these locations continue to provide uninterrupted services.

- **Will branch hours change?**

Branch hours will remain the same for now. If any changes occur, customers will be informed in advance.

- **Will my IBAN or account number change?\***

Your account number and IBAN will not change immediately. Any future updates will be communicated in advance through UBL's official communication channels.

- **What should I do if I am unable to access services as a UBL customer at a former Silkbank branch?**

If you are unable to access services at a former Silkbank branch, we recommend visiting the nearest UBL branch for assistance. You can also contact our customer care at 111-825-888 for further support.

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### *Transition Details*

- **What should I expect in the coming months?**

You will receive regular updates on additional services, system integrations, or account changes. UBL will endeavor to ensure that these transitions are smooth and transparent.

- **What if I face any issues during the transition?**

Until the migration is complete, Silkbank helpline will be available for assistance at 111-100-777, or you can visit your nearest UBL branch for further information.

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### *Remittances*

- **Will the remittances sent to my Silkbank account still be credited to the same account after the transition?**

Yes, any remittances sent to your Silkbank account will continue to be credited to the same account without any changes. You can rely on uninterrupted remittance services during and after the transition.

- **Can I now use UBL branches to collect my remittances instead of Silkbank branches?**

Yes, you can now collect remittances from any UBL branch nationwide, giving you access to a larger network for your convenience.

- **Will there be any changes to the fees or charges associated with receiving remittances?**

No, the fees or charges for receiving remittances will remain unchanged for now. If there are any updates in the future, you shall be informed accordingly through UBL's official communication channels.

### *Customer Support and Assistance*

- **How can I get more information about the merger?**  
To get more information, visit your nearest UBL branch or speak to a phone banking representative at **111-100-777** or **111-825-888**.
- **Will Silkbank's customer service channels remain operational**  
Silkbank's helplines and support will gradually integrate with UBL's systems. Until the migration is completed, Silkbank helpline will be available for assistance at 111-100-777.
- **What if I encounter technical issues?**  
Until migration is complete, for technical support with online banking or other services, Silkbank helpline will be available for assistance at 111-100-777, or you can visit your nearest UBL branch for further information.