



Schedule of Bank Charges

January - June 2009

innovation

international

process

management

MCB Bank Limited

worldwide

MOST IMPORTANT
LEVY OF FEDERAL EXCISE DUTY (FED)

All Branches / Offices are advised to recover FED @ 10% on all non-fund based banking services mentioned in the Schedule of Bank Charges except on the following items:

- ▶ *Cheque Book Issuance Charges*
- ▶ *Umra & Hajj Service Charges*
- ▶ *Cheque Return Charges*
- ▶ *Utility Collection Charges*

NOTE:

For details please refer POK Circular No. PO/CAD/OPS/GEN/159 dated June 22, 2006, dated June 13 & 15, 2007 respectively.

IMPORTANT

Given hereunder is the list showing items in which CHANGES/AMENDMENTS made in this Schedule as compared to last schedule.

International Banking		
Item Caption	Item No.	Pg.No.
A- Imports	Item 1,2,4,9 to 12 ,15,17,18,19,21 and 23 added/revised /amended	1 to 4
B- Exports	Item 1(a,b,f),2,5(e,f)and 6 rates revised	4 & 5
C- Miscellaneous	Item 2(d,e,f),5(a,c)and 6 rates revised	7 & 8
Domestic Banking		
A- Domestic Banking	Item 1(a &b),8, 9(a,b,c), 10 (a &b) 11 (a &b) and 12 rates and Note revised.	9 to 11
B- Bills	Item 1(a &b(i)),2,3, 6(I,(a,c)), 6(II,(a)) and 7(a) rates and Note revised.	11 to 13
C- Advance	item 1 added, item 3 revised	14
E- Sale & Purchase.....Lockers	Item 10 rates revised	17
F- Guarantees	Item 1 & 6 revised and Note revised	17 & 18
G- Miscellaneous	Item 1,3 & 10 revised/added	18 & 20
H MCB 24 Hrs Cash Card Smart Card (ATM.....)	Item 1 Note amended & item 18 rates revised	21 & 23
I- MCB Visa Card	Item 6,7,11,13,15,16,17,29 & 30 rates revised /added	23 to 25
K- Consumer Loan Products	Items (b)i,iii,vii,(c)I,ii,viii (ci) I,iii,vii & (d) i,iv,v,xiii rates revised /amended	26,27, 28 & 29
Fee Exemption Grid	revised/added & amended	30

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Domestic Banking		
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S.#	ITEM	RATES								
INTERNATIONAL BANKING										
A	IMPORTS									
1	<p>Cash Letters of Credit where total volume of IMPORT L/C business of a customer during a calendar year is:</p> <p style="padding-left: 40px;">Upto Rs. 50 Million Upto Rs. 75 Million Upto Rs. 100 Million Above Rs.100 Million</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p> <p>Notes: a) Group Heads/Business Heads are authorized to refund L/C Commission on prorata basis upon cancellation of L/C before its expiry. However while refunding prorata commission for unexpired period, care should be taken that the commission for partial usage should be charged subject to minimum of Rs.1,500/-. b) LC confirmation charges, where applicable, will be recovered on case to case basis.</p>	<table border="0"> <tr> <td style="text-align: center;">First Quarter or part thereof</td> <td style="text-align: center;">Each Subsequent Quarter or part thereof</td> </tr> <tr> <td style="text-align: center;">0.35%</td> <td style="text-align: center;">0.25%</td> </tr> <tr> <td style="text-align: center;">0.30%</td> <td style="text-align: center;">0.20%</td> </tr> <tr> <td style="text-align: center;">0.25%</td> <td style="text-align: center;">0.20%</td> </tr> </table> <p>Negotiable (See Notes below) Minimum Rs.1,500/-</p>	First Quarter or part thereof	Each Subsequent Quarter or part thereof	0.35%	0.25%	0.30%	0.20%	0.25%	0.20%
First Quarter or part thereof	Each Subsequent Quarter or part thereof									
0.35%	0.25%									
0.30%	0.20%									
0.25%	0.20%									
2	<p>Annual Fee</p> <p>a) Renewal of/grant of fresh capital LC, DDAA, TR,FIM,FCEF & FCIF limits b) Interim Enhancements/One-Off of LC,DDAA, TR,FIM & FCIF limits</p>	<p>0.05% per type of facility requested by customer (to be charged at time of application) 0.10% per type of facility requested by customer (to be charged at time of application)</p>								
3	<p>Revalidation commission for expired L/C revalidated.</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>Commission to be charged from the date subsequent to the date of expiry of L/C at rates applicable in case of Opening of fresh L/C</p>								
4	<p>Non-reimbursable L/C under barter, Aid/ Loans and authorization to pay.</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>Upto 1% for first quarter or part thereof. 0.30% for each subsequent quarter or part thereof Minimum Rs. 1,500/-.</p>								
5	<p>L/C opened under "Suppliers Credit", "Pay As You Earn Scheme" and "Deferred Payment" L/Cs for period over one year.</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>0.40% per quarter or part thereof upto final payment. (At the time of opening of L/C commission to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of the L/C till the expiry of L/C. Thereafter commission is to be recovered on six monthly basis on outstanding / reducing liability) as per revised schedule of charges applicable as on date.</p>								
6	<p>Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>Handling charges Rs.5,000/- (Flat)</p>								

S.#	ITEM	RATES
7	In case of undertaking to be issued favouring SBP for providing forward cover exchange risk under "Suppliers/Buyers Credit", "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant. GL CODE FOR SYMB 3030401080 & MIBs 3220100	Commission to be charged @ 1.60% per annum on reducing liability.
8	Issuance of certificate (NOC) regarding forward exchange booking/payment through other bank at importer's request. GL CODE FOR SYMB 3030401080 & MIBs 3220100	a) Upto L/C amount of Rs.1.0 M Rs.600/- per application - (Flat). b) Over Rs.1.0 Million - Rs.800/- (Flat).
9	<u>Amendment in LC/Contract</u> (a) Amendment without increase amount or extension in period of shipment GL CODE FOR SYMB 3030401080 & MIBs 3220100 (b) Amendment in LC/Contract involving change in amount and/or extension in period GL CODE FOR SYMB 3030401080 & MIBs 3220100	Rs.1,000/- per transaction, (Flat) Rs.1,000/- per transaction plus Commission as per item 1, 5 and 6 on page No.1.
10	Contract Registration for Import on consignment basis. <u>Contract Business:</u> Upto Rs. 50 Million Upto Rs.100 Million Over Rs.100 Million GL CODE FOR SYMB 3030401080 & MIBs 3220100	0.250% (Flat) 0.200% (Flat) <i>Negotiable (see note at the end of the section)</i> <i>Minimum Rs.1,000/-.</i>
11	Advance payment to suppliers against Import for which contract has not been registered. or Remittance after receipt of Import documents. GL CODE FOR SYMB 3030401080 & MIBs 3220100	0.10% Min Rs 1,000/-(plus usual remittance charges).
12	Import collection Bills : a) Handling commission. GL CODE FOR SYMB 3030401080 & MIBs 3220100 b) Return unpaid. GL CODE FOR SYMB 3060401010 & MIBs 3220300	Rs.1,000/- (Flat) per collection if charges are on Drawee's A/c. US\$15/- if charges are on Principal's A/c. US\$100/-(Flat) from remitting bank plus courier charges & other charges, if any.
13	Service charges against all import bills. GL CODE FOR SYMB 3060401010 & MIBs 3220300	0.10%, <i>Minimum Rs.500/-</i> <i>(See note below)</i>
14	Reimbursement charges (payable to reimbursing bank).	At actual
15	a) Delivery order issued for release of consignment in the absence of original documents.	Rs.1,000/- (flat)

S.#	ITEM	RATES
	<p>b)Arrangement/Endorsement Fee in case title/transport documents are drawn in favour of MCB without prior permission in Foreign Inward Documentary Bills for Collection. GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>a) if charges are on drawer's account Rs 500/-Flat b) if charges are on drawee account US \$ 50/- deductible from proceed.</p>
16	<p>Clearance of Consignment under terms of Limit Approval or unarranged clearance by the Bank.</p> <p>NOTE:</p> <p><i>Commission can be reduced in case of (a) upto 0.10% and (b) upto 0.15% in terms of Note at the end of the section, however, it may be observed that reduction in (a) & (b) above, shall not be less than minimum charges of Rs.500/-</i></p>	<p>a) Commission against approved limit @0.20% on C&F Value (see note below) b) Commission @0.25% on C&F value on forced clearance. (see note below) <i>Minimum Rs.500/-.</i></p>
17	<p>Import Bills under L/Cs:</p> <p>(a) When retired within 10 days</p> <p>(b) When retired after 10 days but within 20 days from the date of negotiation *</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p> <p>(c) When retired after 20 days but within 35 days from the date of negotiation *</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p> <p>(d) When retired after 35 days but within 50 days from the date of negotiation *</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p> <p>(e) When retired after 50 days from the date of negotiation *</p> <p>GL CODE FOR SYMB 3030401080 & MIBs 3220100</p> <p><i>*Note: Date of negotiation means value date Bank's Nostro Account Debited.</i></p>	<p>No Commission.</p> <p>i) Commission @0.20 per Rs.100/- on purchase price if 100% Cash Margin is deposited at the time of opening of L/C.</p> <p>ii) Markup plus Commission @0.20 per Rs.100/- on purchase price except at Item (i) above Commission is to be charged if documents are not retired within 10 days from the date of lodgement.</p> <p>Markup plus commission @0.25 per Rs.100/- on purchase price.</p> <p>Markup plus commission @0.30 per Rs.100/- on purchase price.</p> <p>Markup plus commission @0.40 per Rs.100/- on purchase price.</p>
18	<p>Import Bills under Forced PAD i.e. payment not received on due date GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>Markup plus commission @Rs.0.40 per Rs.100/- on outstanding finance plus handling charges and commission recoverable on usance bills under L/Cs</p>
19	<p>D/A commission for bills drawn under L/C if business exceeds Rs.250M p.a. GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>Negotiable by Branch Manager as terms of Note at the end of the section</p>

S.#	ITEM	RATES
20	Bills drawn at usance under letters of credit other than "Pay As You Earn Scheme", "Suppliers Credit" and "Deferred Payment" Letters of Credit on yearly basis. GL CODE FOR SYMB 3030401080 & MIBs 3220100	Rs.500/-per bill, (Flat) at the time of retirement of bill. In addition, acceptance commission @Rs.0.10% per month or part thereof for usance import bills for the period beyond validity of letter of credit. <i>Minimum Rs.500/- .</i>
21	Discrepancy in L/C documents. GL CODE FOR SYMB 3060401010 & MIBs 3220300	If discrepancies found in the Import L/C documents, all charges for correspondence etc should be recovered from the customers at actual, minimum Rs.200/- + Foreign bank's charges if incurred subsequently. US\$50/-(flat) in case of charges are on beneficiary's account.
22	Credit report on beneficiaries or foreign buyer	At actual
23	LC cancellation charges GL CODE FOR SYMB 3030401080 & MIBs 3220100	Rs.2,000/- per LC. Plus SWIFT Charges
	<i>Note:</i> <i>All trade finance / guarantee related items (including but not limited to LC commissions, service fees, renewal / interim review fees, etc.) can be relaxed / waived by the Businesses (WBG & CBG) subject to sign off by Head TPD and then the Group Heads of the two businesses,subject to FED.</i>	
B	EXPORTS	
1	Letters of Credit :	
	(a) Advising	For MCB Customers-Rs.1,000/- Flat - US \$ 50/- outside Pakistan Plus applicable courier charges.
	(b) Amendment Advising	For MCB Customers-Rs.750/- Flat - US \$ 50/- outside Pakistan Plus applicable courier charges.
	(c) Negotiation of Rupee Bills under Export Letters of Credit.	0.25% - <i>Minimum Rs.475/-.</i>
	(d) Negotiation commission	Rs.500/- (flat)
	(e) Addition of Confirmation	0.25% per quarter (1.00% p.a.) <i>Minimum with floor Rs.1,000/-</i> <i>(Subject to availability of country limits/cross border risk(s))</i>
	(f) Transfer of export L/C.	Rs.1,000/-
	(g) Reimbursement payment to other local Banks from Non-Resident Rupee Accounts/ACU Dollar Accounts. GL CODE FOR SYMB 3030401110 & MIBs 3241900	Rs.500/-
2	When documents are sent to other bank for negotiation under restricted letter of credit. GL CODE FOR SYMB 3030401110 & MIBs 3241900	Rs.1,000/-

S.#	ITEM	RATES
3	<p>Collections :</p> <p>(a) Clean Bills (cheque, bank draft etc.)</p> <p>(b) Documentary Bills without exchange difference earnings.</p> <p>GL CODE FOR SYMB 3030401110 & MIBs 3241900</p>	<p>Rs.100/- per collection.</p> <p>Rs.200/- per collection.</p>
4	<p>Local US\$ collection & settlement:</p> <p>(a) For collection of instrument.</p> <p>(b) For instruments return unpaid.</p>	<p>Rs.300/- plus Courier/Fax/Telephone charges at actual. This includes Rs.100/- payable to NIFT for its services.</p> <p>Rs.450/- plus Courier/Fax/Telephone charges at actual. This includes Rs.200/- payable to NIFT for its services.</p>
5	<p>Handling Charges:</p> <p>(a) Duty Draw Back Claims.</p> <p>GL CODE FOR SYMB 3030401110 & MIBs 3241900</p> <p>(b) Issuance/Reissuance/Duplicate of Annex'A' for the purpose of claiming duty draw back</p> <p>GL CODE FOR SYMB 3030401110 & MIBs 3241900</p> <p>(c) On Freight subsidy claims</p> <p>GL CODE FOR SYMB 3030401300 & MIBs 3086000</p> <p>(d) On collection of Exp.Dev.Surcharge</p> <p>GL CODE FOR SYMB 3030401110 & MIBs 3241900</p> <p>(e) Research & Development Support Claims (6% R&D)</p> <p>GL CODE FOR SYMB 3030401290 & MIBs 3085900</p> <p>(f) Charges on Advance Payment</p> <p>GL CODE FOR SYMB 3030401110 & MIBs 3241900</p>	<p><i>Minimum</i> <i>Maximum</i></p> <p>Rs. 300/- @ 0.25%</p> <p>Rs.100/- per transaction (See Note below)</p> <p>0.10%, minimum Rs.100/- per transaction.</p> <p>Rs.80/- per transaction</p> <p>0.25%, Minimum Rs.1,000/- per transaction (See Note Below)</p> <p>0.13%, minimum Rs.1,000/- per transaction.</p>
6	<p>Service charges against export documents sent on collection basis where payment cover is already received in our Nostro Account.</p> <p>GL CODE FOR SYMB 3060402010 & MIBs 3240500</p> <p>Note: All trade finance / guarantee related items (including but not limited to LC commissions, service fees, renewal / interim review fees, etc.) can be relaxed / waived by the Businesses (WBG & CBG) subject to sign off by Head TPD and then the Group Heads of the two businesses,subject to FED.</p>	<p>Upto Rs.150 million 0.13 per hundred</p> <p>Upto Rs.250 million & above 0.10 per hundred</p> <p>Minimum Rs.1,000/- (See note below)</p>
C	<p>REMITTANCES</p>	
1	<p>Outward Remittances :</p> <p>(a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts.</p>	<p>i) Minimum US\$ 5/- per item upto value of Rs.10,000/- or its equivalent.</p>

S.#	ITEM	RATES
	<p>(b) Inquiries regarding non-receipt of funds where the bank acted correctly</p> <p>(c) Communication charges for Back to Back transactions</p> <p>(d) Inward collection relating to Foreign Currency Accounts received from abroad or local banks or our own branches with foreign currency payment involved.</p> <p>(e) Surrender of Foreign Currency Notes for deposit into foreign currency account i) Less than USD 10,000 (or equivalent currency) ii) USD 10,001 (or equivalent currency) and above</p> <p>(f) Sale of Traveller Cheques expressed in foreign currency.</p> <p><i>Note :</i> In addition to above, commission/service charges/recovery of courier/postage/telex/fax/ cable charges will also be made according to prescribed tariff (wherever applicable).</p>	<p>ii) 0.01% (Flat) per item for value of over Rs.10,000/- or its equivalent. <i>Minimum US\$ 8/- Maximum US\$ 75/-</i> No charges for MCB Staff upto US\$1,000/- p.a. from branch where his/her salary a/c is maintained.</p> <p>Rs.200/- each PLUS Swift/Telex charges at actual</p> <p>US\$ 30/- or its equivalent per transaction</p> <p>@ US\$ 1/- per US\$ 1,000/- subject to <i>Minimum US\$ 3/- Maximum US\$ 6/-.</i></p> <p>0.25% } These charges will be applicable only in 0.50% } case of remittance is effected within 10 days of cash deposits</p> <p>1% of the amount of T.C. Sold. <i>Minimum Rs.200/- (See note below)</i></p>
2	<p>Inward Remittances :</p> <p>(a) Home Remittances</p> <p>(b) Others</p> <p>(c) Inward Foreign Draft, where payment made to beneficiary, after payment is received in our Nostro Accounts (other than Home Remittances).</p> <p>(d) Inward cheques expressed in foreign currency drawn on foreign currency A/cs received from local / up-country bank's branches for payment in Pak Rupees after conversion at authorized dealers buying TT clean rates.</p> <p><i>Note :</i> In addition to above, commission / service charges / recovery of courier /postage/telex/fax/ cable charges will also be made according to prescribed tariff (wherever applicable)</p>	<p>Rs. 3/- plus cost of Money Order or telegram charges when T.T. is requested. No Money Order or Telegram charges if funds are remitted to branch of the same bank.</p> <p>Nil, where proceeds credited to an account with the drawee bank. In other cases Rs. 10/- (Flat)</p> <p>0.15% - <i>Minimum Rs.200/-</i></p> <p>0.15% Commission. <i>Minimum Rs.200/-</i> (See note below)</p>

S.#	ITEM	RATES
D	MISCELLANEOUS	
1	Correspondent's charges	At actual.
2	Tariff Charges : (Postage / Cable / Telex / Fax / Telephone and Courier) <u>GL CODE FOR SYMB 3060602030 & MIBs 3080500</u>	At actual subject to Minimum as under :
	(a) Postage (Ordinary) <u>GL CODE FOR SYMB 3060602030 & MIBs 3080500</u>	Local Rs.25/-, Inland Rs.40/- Foreign at actual, <i>Minimum Rs.100/-</i>
	(b) Postage (Registered) <u>GL CODE FOR SYMB 3060602030 & MIBs 3080500</u>	Local Rs.30/-, Inland Rs.50/- Foreign at actual, <i>Minimum Rs.100/-</i>
	(c) Telegram	Local/Inland Rs.50/-
	(d) Swift charges: i) For short message ii) For long message <u>GL CODE FOR SYMB 3060602070 & MIBs 3081700</u>	Up to one page Rs 500/-(Min) or actual whichever is higher; More than one page Rs.1,500/-(Min) or actual whichever is higher (<i>See Note Below</i>)
	(e) Telex/Fax/Telephone <u>GL CODE FOR SYMB 3060602050 & MIBs 3080700</u>	Local: Rs.20/-, Inland: Rs.25/- per minute or part thereof - <i>Minimum Rs.50/-</i> Foreign: i) L/C/ Guarantee Messages Up to one page Rs.500/- Min or actual whichever is higher. More than one page Rs.1,500/- Min or actual whichever is higher. (<i>See Note below</i>) ii) L/C / Guarantee amendment, Telegraphic Transfer and miscellaneous messages. Up to one page Rs.500/- Min or actual whichever is higher. More than one page Rs.1,500/- Min or actual whichever is higher. (<i>See Note below</i>)
	Notes: <i>Subject to negotiation on business volume of Rs.200M & above after obtaining approval from Business Group Head/Business Heads.</i>	
	(f) Courier. <u>GL CODE FOR SYMB 3060602030 & MIBs 3080500</u>	Local Rs.50/- Inland Rs.75/- Foreign Rs 1,200/- or At Actual(For every 0.5kg of weight or part thereof) whichever is higher Plus taxes wherever applicable.
	(g) Charges to be claimed from remitting bank against inward remittances if mentioned 'OUR'	US\$ 30/- or its equivalent per message (MT 103)
3	Standing Instructions charges In foreign currency account.	US\$ 5/- per instruction
4	Credit Information Report including Credit Report on Foreign Suppliers/Buyers with prior intimation to the customer. <u>GL CODE FOR SYMB 3030401110 & MIBs 3241900</u>	a) Actual Min.Rs.300/-. No charge if report is requested by scheduled Bank/DFI. b) Foreign Banks/Agents charges/Credit Reporting Agencies(at actual) will be extra.

S.#	ITEM	RATES
5	(a) DD / TT cancellation charges for Foreign Currency Account. (b) Under general permission or specific approval of SBP. (c) Cancellation of Inward Swift Messages	c) Postage/Courier/Telex/Fax/Cable charges will also be recovered according to the prescribed Tariff. Rs.300/- per item Plus applicable SWIFT/telex/postage charges Rs.200/- US\$ 30/- per case Plus applicable SWIFT/telex/postage charges
6	Issuance of duplicate FDD.	Rs.500/- Plus applicable Correspondent/ SWIFT/telex/postage charges
7	Issuance of Business performance certificate at customer's request. GL CODE FOR SYMB 3060402010 & MIBs 3240500	Rs.1,000/-
8	Purchase of Traveller Cheques/Drafts etc.	Rs.100/- (Flat)
9	Collection for Foreign Currency Accounts.	US\$ 5/- for collection upto US\$1000/- US\$15 for collection above US\$1000/-

S.#	ITEM	RATES															
DOMESTIC BANKING																	
A	REMITTANCES																
1	Issuance of Drafts, MT, FAX-PRESS and TT: (a) Upto Rs.100,000/- (b) Over Rs.100,000/- (c) Issuance of Duplicate Draft Notes: a) Recovery of Remittance charges from Banks, DFIs & utility companies subject to arrangements. b) In case of cash deposit of small denomination notes <u>other than Cash Management Transactions:</u> If total amount deposited is Rs.500,000/- and above, in the form of Rs.5,10, 20 and 50 notes than 0.05% of the amount will be charged. c) Company a/cs having average credit balance of Rs.5.00M and above in their current account may be allowed TWICE A MONTH free remittance equal to their average credit balance for last 6 months from the date of transaction. d) Remittance charges subject to negotiation with client having annual Import/Export/Remittance business of over Rs.2.00M after obtaining approval from concerned Business Group Head/ Business Heads.	Rs.100/- 0.1% Minimum Rs.150/-for Account Holder 0.2% Minimum Rs.250/-for Non-Account Holder Rs 200/- for A/C Holder Rs 500/- for Non a/c Holder															
2	Cross Branch Transactions: (In Online Branches through A/c to A/c, debit/credit through cash cheques) A) Symbols to Symbols <u>Within City:</u> Deposits Withdrawals Fund Transfer <u>Inter City:</u> Deposits - Cash Deposits - Cheque Withdrawals Fund Transfer	FREE FREE FREE <table border="1"> <thead> <tr> <th></th> <th>CURRENT A/C</th> <th>SAVING A/C</th> </tr> </thead> <tbody> <tr> <td>Deposits - Cash</td> <td>Rs. 50/-</td> <td>Rs. 50/-</td> </tr> <tr> <td>Deposits - Cheque</td> <td>Rs. 50/-</td> <td>Rs. 50/-</td> </tr> <tr> <td>Withdrawals</td> <td>Rs. 100/-</td> <td>Rs. 150/-</td> </tr> <tr> <td>Fund Transfer</td> <td>Rs. 50/-</td> <td>Rs. 50/-</td> </tr> </tbody> </table> <p>The above charges shall not be applicable to customers, for transactions between pooling and lending branches, whose loan has been transferred/parked in lending branch. Any transaction by the customer other than between pooling and lending branch shall be subject to charges.</p> Notes: a) Withholding tax to be deducted wherever applicable. b) Charges for accounts having special arrangement for online electronic salary/other transfers through Cash Management Division "the minimum balance requirement of Rs.0.100M" may be waived after obtaining approval from Head of Cash Management Div. c) Waiver of charges on case to case basis may be allowed after obtaining approval from Business Group Head/Business Heads. d) No charges to be recovered from MCB Staff Members		CURRENT A/C	SAVING A/C	Deposits - Cash	Rs. 50/-	Rs. 50/-	Deposits - Cheque	Rs. 50/-	Rs. 50/-	Withdrawals	Rs. 100/-	Rs. 150/-	Fund Transfer	Rs. 50/-	Rs. 50/-
	CURRENT A/C	SAVING A/C															
Deposits - Cash	Rs. 50/-	Rs. 50/-															
Deposits - Cheque	Rs. 50/-	Rs. 50/-															
Withdrawals	Rs. 100/-	Rs. 150/-															
Fund Transfer	Rs. 50/-	Rs. 50/-															

S.#	ITEM	RATES
3	Fax charges on TT	Rs.75/- flat
4	Postage charges on MT	Actual - Minimum Rs. 30/- if sent by Registered post locally, Rs.50/- if sent by Registered post inland on party's request.
5	Courier charges (where advices are despatched through courier on request of the customer)	Local Rs.50/-, Inland Rs.75/- Rs.100/- for more than 2 DD/TT/MT drawn on same branch by the same customer at the same time. (See note below)
	<i>Note:</i> <i>Courier charges may be exempted from those account holders who maintain a minimum balance of Rs.1.0M in their CD A/c OR under Special Arrangement.</i>	
6	Network Express Collection Account for clients depositing cheques/DD/PO only: Remittance charges for transfer of funds to Main Collection Account through Mail Transfer for clients depositing cheques/DD/PO only.	Volume of annual Remittance business. Upto Rs.100 Million 0.15% Minimum Rs.20/- Above Rs.100 Million 0.10%, Minimum Rs.60/- plus courier charges at actual. (See note below)
	<i>Note :</i> <i>Remittance charges will be recovered at the above rates, even where collections made by branches are remitted to other locations, notwithstanding the purpose, whether for centralization or otherwise. In case of cash deposit, charges to be decided on case to case basis as per arrangement under approval of Regional Head.</i>	
7	Cash Management	All charges for cash management products (collection & disbursements) will be decided on a case-to-case basis through agreement between the customers and the bank.
8	Dealer Finance Processing Fee (only for Cash Management)	Fresh = 0.5% (Min Rs 5,000/-) Renewal = Rs 2,500/-
9	a) Issuance of Pay Order	Rs.75/- for Account Holders Rs.200/- for Non-Account Holders. Rs.25/- from students for payment of fee favouring educational institutions.
	b) Issuance of Duplicate Pay Order	Rs.150/- for Account Holders. Rs.250/- for Non-Account Holders.
	c) Cancellation of DD/Pay Order.	Rs.150/- for Account Holders Rs.250/- for Non-Account Holders in cash (See Note below meant for only c)
	d) Issuance of Rupee Travellers Cheque	i) Rs.5/- per piece for denomination of less than Rs.5,000/- ii) No charges on issuance of higher denomination - above Rs.5,000/-

S.#	ITEM	RATES								
	e) Lost RTC Refund/Deletion	Rs.500/- per application								
	Note: <i>No charges shall be recovered from customers having trade business of Rs.20M & above during a calendar year or having average advances utilisation of Rs.50M & above during a calendar year.</i>									
	f) Duplicate advice requested by the customer (if more than 6 months old)	Rs.100/- per advice								
	DOMESTIC TRADE									
10	a) Letters of Credit (Opening Commission) Annual Business: Upto Rs. 50 Million Upto Rs. 75 Million Upto Rs.100 Million Above Rs.100 Million GL CODE FOR SYMB 3030401090 & MIBs 3230100	<table border="0"> <tr> <td>First Quarter or part thereof</td> <td>Each Subsequent Quarter or part thereof</td> </tr> <tr> <td>0.40%</td> <td>0.35%</td> </tr> <tr> <td>0.35%</td> <td>0.30%</td> </tr> <tr> <td>0.30%</td> <td>0.25%</td> </tr> </table> <i>Negotiable (See Note at the end of section)</i> <i>Minimum Rs 1,000/-</i>	First Quarter or part thereof	Each Subsequent Quarter or part thereof	0.40%	0.35%	0.35%	0.30%	0.30%	0.25%
First Quarter or part thereof	Each Subsequent Quarter or part thereof									
0.40%	0.35%									
0.35%	0.30%									
0.30%	0.25%									
	b) Handling commission on Import Bills GL CODE FOR SYMB 3030401090 & MIBs 3230100	Rs.1,000/- (Flat) per collection								
11	Amendment charges: a) Without increase in amount or extension in period of contract GL CODE FOR SYMB 3030401090 & MIBs 3230100 b) Involving increase in amount and/or extension in period of shipment.	Rs.1,000/- (Flat) Plus applicable SWIFT/Postage/Courier etc.charges								
12	Advising/Amendment/confirmation charges of (inward) inland L/Cs. Above Rs.500 Million GL CODE FOR SYMB 3030401200 & MIBs 3230500	Rs.1,000/- (Flat). Plus applicable courier charges (See Note at the end of section)								
13	Issuance of SBP/NBP cheque on client's A/c Note: <i>All trade finance / guarantee related items (including but not limited to LC commissions, service fees, renewal / interim review fees, etc.) can be relaxed / waived by the Businesses (WBG & CBG) subject to sign off by Head TPD and then the Group Heads of the two businesses,subject to FED.</i>	Rs.300/- each.								
B	BILLS									
1	Collections : (a) Documentary Export Bills GL CODE FOR SYMB 3030401200 & MIBs 3230500 (b) i) Clean (including cheques/dividend warrants/bank drafts etc.); ii) For MCB own Cheques/DD/PO.	0.40% <i>Minimum</i> Rs1,000/- plus courier charges as mentioned at A-5 above. 0.25% - <i>Minimum</i> Rs.100/- plus postage/ courier charges. 0.15% - <i>Minimum</i> Rs.50/- plus postage/ courier charges. Note: a) No charges if branch is situated within a radius of 25 K'meters as it will be treated as local branch. For borrowing clients distance may be relaxed upto 35 K'meters.								

S.#	ITEM	RATES						
		<p>b) If total annual volume exceed Rs.50 M following slab shall be applicable:</p> <table border="0"> <tr> <td>Above Rs.50 Million upto 500 Million</td> <td>0.15%</td> </tr> <tr> <td>Above Rs.500 Million upto 1000 Million</td> <td>0.10%</td> </tr> <tr> <td>Above Rs.1000 Million</td> <td>0.05%</td> </tr> </table> <p>c) In case of urgent collection of local cheque of Rs.0.500 million and above; Rs.300/- per collection. Returning charges of such collection @ Rs.200/- per collection.</p> <p>d) Postage/Courier charges are to be recovered on collection/realization of each instrument (whether clean or documentary). However, in case where party has deposited more than one cheque instrument on particular date to be collected/drawn on the same branch of the bank, postage/courier charges are to be recovered once only.</p> <p>e) Collection of cheque of small amount may be effected through postal service (other than Courier) if specifically requested by the party in writing for which he will be responsible for delay.</p> <p>f) Collecting agent's charges, if the collecting bank is other than the bank, will be extra.</p> <p>g) Telegram/Trunk Call Charges will be extra, if fate of the instrument is asked for by telegram/telephone.</p>	Above Rs.50 Million upto 500 Million	0.15%	Above Rs.500 Million upto 1000 Million	0.10%	Above Rs.1000 Million	0.05%
Above Rs.50 Million upto 500 Million	0.15%							
Above Rs.500 Million upto 1000 Million	0.10%							
Above Rs.1000 Million	0.05%							
2	<p><u>Purchase of Bills :</u></p> <p>(a) Documentary Bills other than those drawn against letter of credit GL CODE FOR SYMB 3030401200 & MIBs 3230500</p> <p>(b) Clean bills (cheque, bank draft etc.)</p> <p>Notes :- (a) Collecting agents charges, if the collecting bank is another bank, will be extra. (b) If fate of instrument is confirmed by telegram/telex/telephone/fax, the cost will</p>	<p>0.40% Minimum Rs.1,000/- plus mark-up from the date of purchase to the date of payment and courier charges as mentioned at A-5 above</p> <p>0.40% Minimum Rs.25/- plus mark-up from the date of purchase to the date of payment plus courier charges as mentioned at A-5 above.</p>						
3	<p>Returning charges for documentary and clean collections be recovered. GL CODE FOR SYMB 3030401090 & MIBs 3230100</p>	<p>Rs.500/- plus courier charges as mentioned at A-5 above.</p>						
4	<p>Inland Bills Purchased: If paid after 21st day from the date of purchase. GL CODE FOR SYMB 3010404060 & MIBs 3230200</p>	<p>Mark-up plus commission @ Rs. 0.40 per Rs.1000/- (See note at the end of section)</p>						

S.#	ITEM	RATES
5	Storage charges: (a) When cleared within 3 days of receipt by branch. (b) From fourth day of receipt by branch.	No charge. Re.1/- per packet per day. Minimum Rs.50/-
6	Documentary bills drawn against letters of credit: I) Sight Bills : (a) Export: GL CODE FOR SYMB 3030401200 & MIBs 3230500 (b) Handling Commission on documents not negotiated GL CODE FOR SYMB 3030401200 & MIBs 3230500 (c) Collection charges for restricted L/C (Where negotiation is restricted to some other bank and presented to us for forwarding). GL CODE FOR SYMB 3030401200 & MIBs 3230500 II) Usance Bills: Import (a) Handling charges GL CODE FOR SYMB 3060401010 & MIBs 3220300 (b) If bill matures after expiry of L/C. GL CODE FOR SYMB 3030401090 & MIBs 3230100 (c) Service Charges GL CODE FOR SYMB 3060401010 & MIBs 3220300 <u>Export</u> (a) Handling Commission on documents not negotiated GL CODE FOR SYMB 3030401200 & MIBs 3230500 (b) In case of Usance/DA bills negotiation GL CODE FOR SYMB 3030401200 & MIBs 3230500 <i>Note:</i> <i>All trade finance / guarantee related items (including but not limited to LC commissions, service fees, renewal / interim review fees, etc.) can be relaxed / waived by the Businesses (WBG & CBG) subject to sign off by Head TPD and then the Group Heads of the two businesses,subject to FED.</i>	Negotiation Commission: Upto Rs.50 Million 0.50% Upto Rs.75 Million 0.40% Above Rs.75 Million Negotiable <i>Minimum Rs.500/- (See Note at the end of section)</i> Commission @ 0.40%. Minimum Rs.200/- <i>(See note below)</i> Forwarding Bank/Branch would charge handling charges of Rs.600/- (Flat) 0.40% Min Rs.500/- per bill at the time of retirement of bill. (Usual charges as at (a) above)Rs.500/- per bill plus delivery against acceptance. Commission @ 0.10% per month or part thereof on bill amount on realization for the period beyond validity of L/C. <i>Minimum Rs.500/-.</i> <i>(See note at the end of section)</i> Rs.500/- flat Commission @ 0.40%. <i>Minimum Rs.500/-</i> <i>(See note at the end of section)</i> Usual commission as at (a) above. Plus Markup/Markdown from the date of purchase till the date of payment. <i>(See notes below)</i>

S.#	ITEM	RATES
C	ADVANCES	
1	Annual Renewal Fee/New facility initiation Fee for credit limits - <i>(only for WBG clients)</i>	0.05% of Running/Cash Finance Limit renewed/fresh approval <i>(only for WBG clients)</i>
2	Processing Fee for one off requests for Running/Cash Finance and Term Finance <i>(only for WBG clients)</i>	1% flat of the amount of request <i>(only for WBG clients)</i>
3	Annual Renewal Fee/New facility initiation Fee for credit limits. <i>(only for CBBG Clients)</i>	0.2% with maximum of Rs 20,000/- per limit/case <i>(only for Commercial Branch Banking Group Clients)</i>
4	Following charges will be recovered in addition to Mark-up/Return on investment. Miscellaneous (i.e. charges for documentation, evaluation of security and maintenance thereof etc).	At actual, in addition : a) Project examination fee @ 0.25% (Flat) after acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both). b) Legal documentation fee @ 0.20% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of sanction (Funded and Non Funded Both). c) Project monitoring fee @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non Funded Both). d) Commitment fee @ 1.00% p.a. Payable quarterly on the undisbursed amount of sanction (Funded only). e) Front End/Arrangement Fee @ 1.00% (Flat) wherever applicable as per Bank's discretion.
	<i>Note: The bank reserves the right to determine the applicability, as per arrangements with customers with the approval from Business Group Head/Business Heads</i>	
5	Miscellaneous charges for issuance of NOC: For issuance of NOC/Processing of requests for signing of joint pari passu agreements at the request of customers/clients for creating charge over assets of the borrowing company for obtaining further financing from other Banks/ DFIs/Financial Institution or for any other purpose	Rs.10,000/- (Flat) <i>(See note below)</i>
	<i>Note: Recovery of these charges shall be waived/negotiable by relevant Group/Business Heads on group business basis and or if facilities have been allowed under Consortium financing</i>	

S.#	ITEM	RATES
6	For finances against pledge/hypothecation, various charges to be levied as follows :	
	(a) Godown Rent	At actual.
	(b) Godown staff salaries : Salaries of Godown keepers/Chowkidars.	At actual.
	(c) Mucaddam Charges and storage or Stock Inspection.	At actual.
	(d) Godown Inspection Charges :	Shall be credited to Bank's Income Account
	(i) Within Municipal limits or within a radius of 10 Kilometers from the branch.	Upto Rs.1 Million Rs.200/- Above Rs.1 Million to 5 Million Rs.500/- Above Rs.5 Million to 10 Million Rs.1,000/- Above Rs.10 Million Rs.2,000/- Plus actual conveyance charges. <i>Maximum one visit per month.</i>
	(ii) Outside the above limits.	T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd(i)' above.
	(iii) Seasonal lending (Cotton, Rice etc.)	Upto Rs.5 Million Rs.300/- Above Rs.5 Million Rs.500/- Plus T.A. & D.A. as per rules applicable to staff only
	(e) Delivery charges: If a godown keeper is not posted, conveyance charges will be recovered.	At actual.
	(f) Other incidental expenses : Insurance premia, legal charges etc.	At actual.
	(g) Directors search/Charge search/Local credit report/Independent stocks verification/Independent credit report/ Assets valuation.	At actual Minimum Rs.300/-.
	(h) eCIB	Individuals Rs.100/- Entities Rs.200/-
	(i) Handling charges on marking of lien on Govt. Securities	Rs.500/- flat per customer.
	(j) Marking of lien on securities issued by MCB for other banks	Rs.500/- flat per customer.
	Note : <i>While recovering the miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words, miscellaneous charges will be levied at actual and not become a source of profit to the bank. However, reimbursement of actual conveyance charges to be made to concerned staff to the debit of Expenses Account after proper approval of the Business Group Head/Business Heads</i>	

S.#	ITEM	RATES
D	<p>STANDING INSTRUCTIONS FEE</p> <p>Standing instructions fee will be recovered in addition to the usual charges on remittances, if any.</p>	<p>Rs.100/- per transaction. (If not specified in the rules of specific product like Khushali Bachat Account etc.).</p>
E	<p>SALE & PURCHASE OF SECURITIES SAFE CUSTODY ARTICLES IN SAFE DEPOSIT & SAFE DEPOSIT LOCKERS</p> <p>1 Sale and purchase of shares and securities.</p> <p>Notes : (a) The above charges are in addition to brokerage. (b) Commission is not to be recovered on purchase of newly floated Securities, where it is payable by the Government/Government Agencies and from the subscribers to new share floatation. (c) When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses such as postage, insurance charges etc. incurred will be recovered in addition to the commission/brokerage charges.</p> <p>2 Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).</p> <p>3 Withdrawal fee on Government Securities (Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item 1 or withdrawal fees as shown against item 2 and 3 whichever is higher, will be charged, but not both).</p> <p>4 Charges for collection of interest/return/dividend.</p> <p>5 Handling charges for conversion, renewal, consolidation or sub-division of Government securities.</p> <p>6 Public Floatation of Shares/Modaraba Certificates/Offer for Sale of Shares/ Dis-investment/Term Fin. Certificates.</p> <p>7 Issue of Right Shares</p>	<p>a) 0.15% on the first Rs.10,000/- of purchase price or cost thereof <i>Minimum Rs.50/-</i> b) 0.10% on amount exceeding Rs. 10,000/- <i>Minimum Rs.50/-</i>. (See notes below)</p> <p>0.25% on the first Rs.10,000/- of the paid-up or face value - <i>Minimum Rs.50/-</i> 0.125% on amount exceeding Rs. 10,000/-</p> <p>Rs.10/- per scrip - <i>Minimum Rs.50/-</i></p> <p>0.30% on the amount of interest/return/dividend collected/paid - <i>Minimum Rs.20/-</i>.</p> <p>Rs.20/- per scrip.</p> <p>Commission @ 0.50% plus Out of Pocket Expenses. <i>Minimum Rs.20,000/-</i>. (Subject to Negotiation of Rate based on volume of business)</p> <p>Commission @ 0.50% plus Out of Pocket Expenses. <i>Minimum Rs.15,000/-</i>. (Subject to Negotiation of Rate based on volume of business)</p>

S.#	ITEM	RATES
8	<p>Payment of Dividend Warrants through designated branches</p> <p><i>Note :</i> <i>Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only</i></p>	<p>Commission @ 0.30% plus actual amount of Postage/Courier charges, subject to negotiation of rate based on volume of business</p>
9	<p><u>Articles in Safe Deposit :</u> (Fee for Articles in Safe Deposit to be recovered in advance at the time of deposit or at the commencement of each quarter).</p> <p>(a) Boxes and packages</p> <p>(b) Envelopes</p> <p><i>Note: To be insured on customers account.</i></p>	<p>Rs.4/- per 100 cubic inches or part thereof - <i>Minimum Rs.300/- per quarter.</i></p> <p>Rs.2/- per 25 square inches or part thereof. <i>Minimum Rs.300/- per quarter.</i></p>
10	<p><u>Safe Deposit Lockers Fee :</u> (To be recovered Annually, in advance)</p> <p>(a) (i) Upto 0.40 cft, small</p> <p>(ii) From 0.41 to 1.35 cft. Medium</p> <p>(iii) From 1.36 to 2.00 cft. Large.</p> <p>(iv) From 2.01 to 3.00 cft. - Extra Large</p> <p>(b) Key Deposit</p> <p>(c) Breaking Charges</p> <p>(d) Late Payment Fee</p> <p><i>Notes:</i> <i>a) Business Group Head/Business Heads may waive key deposit where client maintain deposit of Rs.1.0M above in current account and route import export business of Rs.10M and above p.a.</i> <i>b) No Key Deposit from MCB Staff Members.</i></p>	<p>Rs.1,300/- per annum. <i>50% p.a. to be charged from MCB Staff & retired MCB staff members for small locker only.</i></p> <p>Rs.2,000/- per annum</p> <p>Rs.3,300/- per annum</p> <p>Rs.5,000/- per annum</p> <p>Rs.1,000/- (See notes below)</p> <p>Actual or Rs.2,000/- per locker whichever is higher</p> <p>10% of applicable Annual Rent will be recovered if 30 days overdue</p>
F	<div style="border: 1px solid black; padding: 5px; display: inline-block;">GUARANTEES</div>	
1	<p>Guarantees issued in favour of Shipping companies in lieu of Bills of Lading. GL CODE FOR SYMB 3030401080 & MIBs 3220100</p>	<p>Rs.1,500/- for the first month and Rs 750/- per month for the subsequent months till return of original guarantee subsequent to receipt and release of shipping documents.</p>

S.#	ITEM	RATES
2	Guarantees issued in favour of Collector of Customs in lieu of payment of Import/ Export Duty which are valid upto 6 months.	0.60% per quarter or part thereof. <i>Minimum Rs.1,000/-.</i> <i>(See Note at the end of section)</i>
3	Guarantees issued in favour of DFIs/Financial Institutions for financial accommodation to customers.	0.40% per quarter or part thereof. <i>Minimum Rs.1,000/-.</i>
4	Bank Guarantee assignment noting charges in favour of other banks	Rs.1,000/- (Flat)
5	<p>Other Guarantees : Where total volume of guarantees being issued on behalf of a customer during a calendar year is :</p> <p>Upto (a) Rs.15 Million (b) Rs.30 Million (c) Rs.50 Million Above (d) Rs.50 Million</p>	<p>0.40% per quarter or part thereof 0.30% per quarter or part thereof 0.25% per quarter or part thereof Negotiable (See note at the end of section)</p> <p>} Quarter will start from the date of issuance of guarantee</p> <p><i>Minimum Commission Rs.1,000/- per annum per guarantee or Rs.250/- per quarter wherever guarantee validity is less than one year.</i> <i>Charges may be waived against 100% Cash kept in Margin Account.</i></p>
6	<p>Back to Back guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc. GL CODE FOR SYMB 3030401030 & MIBs 3040400</p> <p><i>Note:</i> <i>All trade finance / guarantee related items (including but not limited to LC commissions, service fees, renewal / interim review fees, etc.) can be relaxed / waived by the Businesses (WBG & CBG) subject to sign off by Head TPD and then the Group Heads of the two businesses,subject to FED.</i></p>	<p>0.40% Min US \$ 100/- <i>(See note at the end of section)</i></p>
G	MISCELLANEOUS	
1	<p>Charges for issuance of Duplicate/ Photostat copy or Fresh statement of account other than 1/2 yearly statement.</p> <p>(a) For last one year (b) For period other than last one year</p>	<p>Rs. 200/- Rs. 300/- <i>No charges for MCB Staff members</i></p>
2	Issuance of Loose(counter) cheque	<p>Rs.50/- per cheque for local currency account US\$ 1/- for Foreign Currency Account. <i>No charges for MCB Staff members.</i></p>

S.#	ITEM	RATES
3	Issuance of Cheque Book	Rs.4/- per leaf plus excise duty if any.(CD a/c) Rs.5/- per leaf plus excise duty if any.(SD a/c) <i>No charges for MCB Staff members.</i>
4	Issuance of new cheque book in lieu of lost cheque book. (These charges are in addition to stop payment charges prescribed below).	Rs.100/- per request plus excise duty if any. <i>No charges for MCB Staff members.</i>
5	Stop payment charges	Charges per instruction: Rs.250/- for local currency account. US\$ 5/- for foreign currency account and foreign currency cheques/drafts. <i>No charges for MCB Staff members</i>
6	Account closing processing cost	a) Rs.250/- for LCY or entire amount if balance is below Rs.250/- <i>No charges for MCB Staff members.</i> b) US\$5/- for FCY A/c or entire amount if balance is below US\$5/-. <i>No charges for MCB Staff members.</i> <i>No charges for old frozen FCY Accounts.</i>
7	Account maintenance/Service charges.	Rs.50/- p.m. on minimum monthly average balance of Rs.10,000/- or below in PLS Savings & Current Deposit Accounts. (See notes below (a) (b) & (c))
8	Account maintenance/Service charges Enhanced Savings Account (ESA) PLS SAVING XTRA Current Life Account	Rs.50/- p.m. if the monthly average balance drops below: Rs.5,000/- Rs. 5 Million Rs. 25,000 (See notes below (c))
9	Transaction Fee on Basic Banking Account (BBA) a) Each month the account holder will be allowed 2 deposit transactions(either cash or through clearing) & 2 withdrawals (cash or clearing) Transaction over & above the limit will be charged b) Unlimited Cash withdrawals through MCB's own ATMs c) Duplicate statement of account (other than once in a year)	(See note below (d)) Rs.25/- per transaction Free of Charge Rs.50/-
	Notes: (a) All such collection accounts i.e. non-chequing accounts from where the balances/ funds as per standing instructions, are transferred to customers' main collection a/c whether daily or on periodical basis, shall be exempt from levy of service charges @ Rs.50/- per month on minimum monthly average balance of Rs.10,000/- or below.	

S.#	ITEM	RATES
	<p>(b) All chequing accounts and main collection accounts where the minimum monthly average balance of Rs.10,000/- or below, the service charges @ Rs.50/-p.m. shall be leviable as usual.</p> <p>(c) Following accounts are exempt from levy of Rs.50/- p.m: i) Accounts maintained by Employees of Govt/Semi-Govt. Institutions for Salary, Pension & Benevolent Fund purpose including widows/children of deceased employees eligible for family pension/benevolent fund grant etc; in any manner whatsoever ii) Mustahqeen Zakat iii) Zakat accounts maintained for collection & disbursement of Zakat Funds iv) Students & v) MCB Employees & their spouse and all Basic Banking Accounts.</p> <p>(d) No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP's instructions.</p>	
10	PLS Savings Xtra	<p>a) Customer will have upto 3 Free over the counter cash withdrawal transactions per month b) From 4th transaction onward Rs.25 will be charged for each cash withdrawal made through cheque. c) There will not be any restriction on Cash withdrawals through e-Channels.</p>
11	Charges for cheques returned unpaid.	<p>Inward Rs.200/- These charges are to be recovered from the drawer (our A/c holder) who has issued cheque drawn on our bank branch which is returned unpaid due to insufficient funds. Where cheques returned on counter no charges will be recovered.</p>
12	Same Day Clearing Charges paid to NIFT	<p>Rs.300/- per cheque (See Note Below)</p>
	<p>Note: Group Head/Business Heads may waive the charges in view of business consideration.</p>	
13	<p>Inter-City Clearing: a) Clearing charges b) Cheque returning charges</p>	<p>Rs.200/- including NIFT charges Rs.200/- including NIFT charges</p>
14	<p>Balance confirmation Certificates (Required by customers other than auditors)</p>	<p>Rs.100/- per certificate</p>
15	<p>Account maintenance certificate (For submission to Financial Institutions/ Embassies/Companies & Govt. Agencies at customer's request</p>	<p>Rs.100/- per certificate</p>
16	<p>Charges on Collection of Utility Bills (Electricity, Gas, Telephone & Water charges) Either paid by Cash or by Cheque</p>	<p>Rs.8/- per bill flat These charges are to be recovered from utility companies and not from customers</p>

S.#	ITEM	RATES	
17	Account maintenance charges on <u>all FCY</u> Accounts (New FCA + Frozen) CD & SB A/cs where balance is less than: (a) New FCY Account i) US\$.500/- ii) G.B.£.500/- iii) Euro 500/- (b) on Frozen FCY Accounts i) US\$.500/- ii) G.B.£.500/- iii) Euro 500/-	US\$.2/- per month GB.£.2/- per month Euro.2/- per month	US\$.5/- per month GB.£.5/- per month Euro.5/- per month
18	Charges on Call Deposit Receipt	Rs.100/- for Non MCB Customers	
H	MCB 24 HOUR CASH CARD/ SMART CARD (ATM/DEBIT CARD)		
1	SMART CARD (ATM/DEBIT CARD) A - LOCAL: (i) Issuance of new card * (ii) Renewal (iii) Issuance of Supplementary card * (iv) Re-issuance (v) Complimentary Card	Classic	Gold
		Rs.250/-	Rs.350/-
		Rs.250/-	Rs.350/-
		Rs.100/-	Rs.100/-
		Rs.250/-	Rs.350/-
		Subject to approval by Group Head/Business Heads Renewal charges will be applied after one year. (See note below)	
	* with complimentary card for spouse for 1st year only. No charges for MCB Staff & MCB Retired Staff (Max. 2 Accounts)		
	B - INTERNATIONAL: (i) Issuance of new card (ii) Renewal (iii) Issuance of Supplementary card (iv) Re-issuance (v) Complimentary Card	Classic	Gold
		Rs.400/-	Rs.500/-
		Rs.400/-	Rs.500/-
		Rs.200/-	Rs.200/-
		Rs.400/-	Rs.500/-
		Subject to approval by Group Head/Business Heads Renewal charges will be applied after one year.	
2	MCB Merchant Discount/Servicing Fee	Upto 3%	
3	Cash on Debit Card (at Merchant Location) Upto Rs.5,000/- Over Rs.5,000/- upto Rs.10,000/-	<u>Merchant service charges:</u> Rs.20/- per transaction Rs.50/- per transaction.	
4	Cash on Debit Card through POS (at Branch location) Upto Rs.5,000/- From Rs.5,001/- to Rs.10,000/- From Rs.10,001/- to Rs.25,000/-	Rs.50/- per transaction Rs.100/- per transaction Rs.200/- per transaction	

S.#	ITEM	RATES
5	Dispute Handling Charges:	
	(i) Domestic Sales Transaction dispute handling charges for debit/ATM cards.	Rs.150/- (flat) per dispute contested. <i>No charges for MCB Staff Members</i>
	(ii) International Sales Transaction dispute handling charges for debit/ATM cards.	Rs.250/- (flat) per dispute contested. <i>50% charges to be waived for MCB Staff.</i>
6	Cirrus Branded Smart Cards:	
	(i) Transaction made on other Banks ATMs Overseas and in Pakistan	Charges 2.75% or US\$3/- per transaction whichever is higher.
	(ii) Balance Enquiry on other Banks ATMs	Charges equal to US\$1/- per transaction.
7	Balance inquiry:	
	- MCB Customer at MCB branch	Rs.2/- per transaction
	- MCB Customer at Mnet Member Bank	Rs.4/- per transaction
	- MCB Customer at 1Link ATM	As per 1Link charges
8	Mini Statement	<i>Rs.5/- per transaction.</i> <i>No charges for MCB Staff Members</i>
9	MCB Customers using other participant's bank - Cash withdrawal	Rs.10/- per transaction
10	MCB/ 1 link switch transactions:	Upto Rs.15/- per transaction (flat) Shall be charged to/recovered from customer.
11	Internal Funds Transfer through Smart Card Maximum Rs.20,000/-(from customer's own account to another account).	Upto Rs. 20/- per transaction. <i>No charges for MCB Staff members</i>
12	Inter Bank Funds Transfer	Rs.10/- per transaction. <i>No charges for MCB Staff members</i>
13	Utility Bills payment through Smart Card	Upto Rs.15/- per transaction. <i>No charges for MCB Staff members</i>
14	Mobile Phone Bill payment through Smart Card	Upto Rs.15/- per transaction. <i>No charges for MCB Staff members</i>
15	Mobile Top-up	Rs.15/- per transaction <i>No charges for MCB Staff members</i>
16	Mobile (SMS):	
	(i) Balance Inquiry	Rs.2/- per transaction
	(ii) Mini Statement	Rs.5/- per transaction
	(iii) Bill Payment	Rs.15/- per transaction
		} NO CHARGES FOR MCB STAFF MEMBERS
17	Virtual Banking Services:	
	(i) PTCL bills	} <i>Charges for Utility Bills payment:</i> As per specific agreement.
	(ii) SSGC bills	
	(iii) Mobile Phones bills	
	(iii) KESC bills	

S.#	ITEM	RATES	
18	Annual Virtual Banking Access Charges (for individual customer)	Upto Rs.200/- p.a. per User ID	
19	Virtual Banking Charges(For Cash Management Customer only) All account to account transfer transaction charges	Rs.25/- (minimum) per transfer or as per agreement signed between the customer and Cash Management Division.	
I	MCB VISA CARD	GOLD	CLASSIC
1	Joining Fee	Rs.0.	Rs.0.
2	Annual Fee	Rs.0.	Rs.0.
3	Annual Chip Maintenance Fee	Rs.500 p.a.	Rs.350 p.a.
4	Supplementary Annual Fee	Rs.0.	Rs.0.
5	Annual Supplementary Chip Maintenance Fee	Rs.300 p.a.	Rs.300 p.a.
6	Service Fee/Markup on Cash Transactions	3.08% for service fee/markup per month translated into an APR of upto 37% calculated on daily unpaid balance from date of transaction.	
7	Service Fee/Markup Retail(Fixed APR)	3.08% for service fee/markup per month translated into APR of upto 37%	
8	Service Fee/Markup Retail (Variable APR i-revolve)	Upto 38% to 33% APR based on continuous revolve of per retail transaction for six months or above	
	This is charged on per retail transaction from an APR of 35% in first revolve month and based on revolving of the transaction the rate continues declining each month for six months to a minimum of 30% i.e sixth revolve month and continues at this rate till the transaction is fully paid.	MONTH	APR
			PER MONTH
		Month 1	Upto 38% 3.16%
		Month 2	Upto 37% 3.08%
		Month 3	Upto 36% 3.00%
		Month 4	Upto 35% 2.91%
		Month 5	Upto 34% 2.83%
		Month 6 &	Upto 33% 2.75%
		beyond till the transaction is not fully settled.	
9	Late Fee	Rs.600/- or 10% of minimum amount due whichever is higher.	
10	Cash Advance Fee	Rs.500/- (per transaction) or upto 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank.	
11	Cheque/Cash Pickup Fee	Rs.200/-	
12	Overlimit Fee	Rs.750/-	
13	Voucher Retrieval Fee	Local:Rs.250/- per document Foreign RS.800/- per document	

S.#	ITEM	RATES
14	Credit Security	Upto 0.60% of total monthly outstanding balance
15	i-Insure	i-Insure Package 1 PKR 600, i-Insure Package 2 PKR 300 i-Insure Package 3 PKR 200, Wallet Protection PKR 75 per month
16	i-Plan	APR starting from 17.93% upto 21.28% <u>Processing fee:</u> 2% per transaction Prepayment charges:Rs.1,000 or 5% of outstanding instalment balance(whichever is higher)
17	i-Dial	APR starting from 17.93% upto 21.28% <u>Processing fee:</u> Rs.350/- (per request) or upto 2% of amount requested (whichever is higher) Prepayment charges:Rs.1,000 or 5% of outstanding instalment balance(whichever is higher)
18	i-Switch	APR starting from 17.93% upto 21.28% <u>Processing fee:</u> Rs. 350/-(per request) or upto 2%of the amount requested (whichever is higher) Prepayment charges:Rs.1,000 or 5% of outstanding instalment balance(whichever is higher)
19	Arbitration Charges for Disputed Transactions	US\$ 500 or equivalent
20	Card Replacement Fee	Upto Rs.500/-
21	Card Reissuance Fee	Rs.500/-
22	Cheque Return Charges/ Insufficient funds on Auto debit	Upto Rs.600/-
23	Pay Order/ Demand Draft issuance Fee	Upto Rs.500/-
24	Cash Payment Processing Fee	Upto Rs.100/- per bill for MCB A/c holder Upto Rs.200/- per bill for non-account holders
25	Duplicate Statement of Request	Rs.300 per statement(more than 1 month old)
26	Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/MasterCard rules.
27	Credit Worthiness Certificate	1 Certificate per 6 months - Free Subsequent requests - Rs.200/- per certificate.
28	Safe Custody Charges on Post Dated Cheques	Rs.500 per cheque
29	Plan Conversion Fee	Upto PKR 200
	<i>* All the charges are subject to change in rate which will be at the discretion of the Bank and will be notified to the customer accordingly</i>	

S.#	ITEM	RATES
30	Utility Bills Payment	Rs 20/- per bill Charge to all MCB Visa Card Holders after obtaining their consent.
31	SMS Alert Fee	Rs 20/- per month Charge to all MCB Visa Card holders after obtaining their consent
J	CUSTODIAL SERVICES	
1	<u>For CDC eligible securities:</u>	Rs.0.04 per share deposit fee to be charged
	i) Initial Deposit Fee (one time charge)	Rs.0.04 per share deposit fee to be charged monthly.
	ii) Transaction/Settlement Fee	Rs.0.05 per share upto 70,000 shares thereafter Rs.3,500 per settlement CDC charges will be applicable.
	iii) Custody/Position fee	0.30% p.a over month end market value of shares.
	iv) Withdrawal fee	Rs.0.40 per share to be charged at the time of withdrawal.
	v) Participation Fees (one time charge)	Rs.3,000/- for individuals Rs.5,000/- for institutions
	iv) Documentation fee for sub account	Rs.1,000/- one time fixed
	vii) Monthly Fee for sub account	Rs.300/- for individuals
	viii) Requested statement fee	Rs. 10/- per page of statement
	ix) Communication/Mailing charges	Actual plus 5% of Actual
	x) Stamp fee	Actual
2	<u>For Physical Securities:</u>	
	i) Settlement charges per trade per security including all corporate actions and registration.	Rs.0.05% per share upto 70,000 shares, thereafter Rs. 5,000/- per settlement
	ii) Custody Charges	0.30% p.a. over month end market value of share.
	iii) Documentation, Communication/Mailing and Stamp Fee	Actual
	Note: <i>For individuals, there is a minimum monthly charge of Rs.1,000/- if actual billed amount is less than Rs.1,000/-. In case actual is more than this figure, the higher amount will be billed.</i>	

S.#	ITEM	RATES
K	CONSUMER LOAN PRODUCTS	
	(a) Personal Loans (PL):	
	i) Full Prepayment fee: a) 1st Year * b) 2nd - 3rd year c) 4th & subsequent years of financing	Upto 10% of remaining principal amount Upto 5% of remaining principal amount Upto 4% of remaining principal amount
	ii) Partial prepayment fee: a) 1st Year * b) 2nd - 3rd year c) 4th & subsequent years of financing	Upto 10% of remaining principal amount Upto 5% of remaining principal amount Upto 4% of remaining principal amount
	iii) Processing fee	1% of the loan amount or Rs.2,500/- whichever is higher
	iv) Late payment charges	10% of instalment or Rs.1,000/- whichever is higher.
	v) Cheque returned charges	Upto Rs.500/- per presentation
	vi) Instalment collection charges	Upto Rs.400/- per visit
	vii) PayOrder/DD Reissuance charges if lost by customer	Upto Rs.500/-
	viii) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-
	ix) PDC maintenance charges	Upto Rs.500/-
	(b) Pyara Ghar (Home loans):	
	i) Full Prepayment fee (non-BTF cases): 1st year * 2nd year 3rd and subsequent years of financing	Upto 5% of remaining principal amount Upto 4% of remaining principal amount Upto 3% of remaining principal amount
	ii) Full Prepayment fee (BTF cases): 1st year 2nd year 3rd and subsequent years of financing	Upto 10% of remaining principal amount Upto 8% of remaining principal amount Upto 6% of remaining principal amount
	iii) Partial Prepayment fee: <i>After completion of first calendar year, only 10% of the remaining outstanding will be allowed as balloon payment/partial prepayment without any charges. Any amount prepaid above 10% of outstanding principal in a calendar year or prepayment in the first year will have prepayment penalty charges as below:</i> During 1st year 2nd year 3rd and subsequent years of financing (See note below)	Upto 5% on amount being prepaid Upto 4% on amount being prepaid Upto 3% on amount being prepaid
	Note: A year is equal to 12 instalments from date of disbursal. <i>Maximum 2 partial repayment in a year allowed with 6 months interval.</i>	

S.#	ITEM	RATES
	iv) Late payment charges	10% of instalment or Rs.1,000/- whichever is higher.
	v) Cheque returned charges	Upto Rs.500/- per presentation
	vi) Instalment collection charges	Upto Rs.400/- per visit
	vii) Documentation charges	
	a) Processing Fee	Rs 7,500/- Non Refundable (Rs.4,000/- in case of BTF)
	b) Legal Stage 1	Rs.2,500/- or actual whichever is higher
	Legal Stage 2	Rs.2,000/- or actual whichever is higher
	c) Income Estimation	Rs.5,000/- or actual whichever is higher
	d) Appraisal Fee	Rs.3,000/- or actual whichever is higher
	e) Property Insurance	0.1% of loan amount
	viii) PayOrder/DD Reissuance charges if lost by customer	Upto Rs.500/-
	ix) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-
	<u>(c) Business Sarmaya (Running Finance)</u>	
	i) Line Renewal charges	Rs.10,000 or 0.25% of line limit, whichever is higher.
	ii) Documentation Charges	
	a) Processing Charges:	Rs.7,500/- Non Refundable (Rs.4,000/- in case of BTF)
	b) Legal Stage 1	Rs.1,000/- or actual whichever is higher
	Title Verification (if applicable)	Rs.1,500/- or actual whichever is higher
	Legal Stage 2 (Prof Fee)	Rs.2,000/- or actual whichever is higher
	Lien Marking charges	Rs.1,500/- or actual whichever is higher
	c) Income Estimation	Rs.5,000/- or actual whichever is higher
	d) Appraisal Fee	Rs.3,000/- or actual whichever is higher
	iii) Instalment collection charges	Upto Rs.400/- per visit.
	iv) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-
	v) Cheque returned charges	Upto Rs.500/- per presentation
	vi) PayOrder/DD Reissuance charges if lost by customer	Upto Rs.500/-
	vii) Penal Markup rate after 45 days of default	3% extra markup on outstanding principal balance
	viii) Late payment Charges	10% of instalment or Rs 1,000/- whichever is higher

S.#	ITEM	RATES
	(ci) Business Sarmaya (Term Loan)	
	i) Full Prepayment fee (non-BTF cases)	
	1st year *	Upto 5% of remaining principal amount
	2nd year	Upto 4% of remaining principal amount
	3rd and subsequent years of financing	Upto 3% of remaining principal amount
	ii) Full Prepayment fee (BTF cases)	
	1st year *	Upto 10% of remaining principal amount
	2nd year	Upto 8% of remaining principal amount
	3rd and subsequent years of financing	Upto 6% of remaining principal amount
	iii) Partial Prepayment fee:	
	<i>After completion of first calendar year, only 10% of the remaining outstanding will be allowed as balloon payment/partial prepayment without any charges.</i>	
	<i>Any amount prepaid above 10% of outstanding principal in a calendar year or prepayment in the first year will have prepayment penalty charges as below:</i>	
	During 1st year	Upto 5% on amount being prepaid
	2nd year	Upto 4% on amount being prepaid
	3rd and subsequent years of financing (See note below)	Upto 3% on amount being prepaid
	iv) Late payment charges	10% of instalment or Rs.1,000/- whichever is higher.
	v) Cheque returned charges	Upto Rs.500/- per presentation
	vi) Instalment collection charges	Upto Rs.400/- per visit
	vii) Documentation charges:	
	a) Processing Charges	Rs.7,500/- Non Refundable (Rs.4,000/- in case of BTF)
	b) Legal Stage 1	Rs.2,500/- or actual whichever is higher
	Legal Stage 2	Rs.2,000/- or actual whichever is higher
	c) Income Estimation	Rs.5,000/- or actual whichever is higher
	d) Appraisal Fee	Rs.3,000/- or actual whichever is higher
	e) Property Insurance	0.1% of loan amount
	viii) PayOrder/DD Reissuance charges if lost by dealer	Upto Rs.500/-
	ix) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-
	Note:	
	<i>Maximum 2 partial repayment in a year allowed with 6 months interval.</i>	
	d) Car4U (Auto Finance/Lease)	
	i) Full Prepayment fee:	
	1st year *	Upto 8% of remaining principal amount
	2nd year	Upto 5% of remaining principal amount
	3rd year and all subsequent years of financing	Upto 3% of remaining principal amount

S.#	ITEM	RATES
	ii) Full Prepayment fee(3 months Instalment Deferred Product)	
	1st year *	Upto 10% of remaining principal amount
	2nd year	Upto 7% of remaining principal amount
	3rd year and all subsequent years of financing	Upto 3% of remaining principal amount
	iii) Partial Prepayment fee:	
	1st year *	Upto 7% of remaining principal amount
	2nd year	Upto 5% of remaining principal amount
	3rd year and all subsequent years of financing	Upto 3% of remaining principal amount
	iv) Processing fee	Upto Rs.4,500/- non-refundable
	v) Repossession charges	Upto Rs.20,000/- (within Same City) Upto Rs.25,000/- (Remote City) Upto Rs.30,000/- (out of province)
	vi) Late payment charges	10% of instalment or Rs.1,000/- whichever is higher.
	vii) Cheque returned charges	Upto Rs.500/- per presentation
	viii) Instalment collection charges	Upto Rs.400/- per visit
	ix) PayOrder/DD Reissuance charges if lost by dealer	Upto Rs.500/-
	x) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-
	xi) Vehicle evaluation/Parking/Legal Charges	Upto Rs.10,000/-
	xii) NOC for lien removal after 1 month of case settlement	Upto Rs.1,000/- to be borne by customer
	xiii) NOC for Issuance of Duplicate Registration Book	Upto Rs.3,000/- to be borne by customer
	xiv) Hypo** (if not marked on registration book	Upto Rs.2,500/- to be borne by dealer
	* A year is equal to 12 instalments from date of disbursal	
	** A maximum of 2 partial prepayment are permissible in a year at 6 months interval and the minimum amount for a partial prepayment should be equal to 6 monthly instalments	
	*** Business Head is having discretion to waive.	
	<i>External agency fees are subject to change based on the vendor agreement.</i>	
	Note:	
	<i>For individuals/employees only. Separate terms and conditions will apply for institutional arrangements.</i>	
	<i>Bank may revise/adjust the rates on changes in interest rates, application of taxation & based on group customer's risk relationship.</i>	
	<i>Above charges can be negotiated/waived at bank's discretion.</i>	

S.#	ITEM	RATES		
FEE EXEMPTIONS GRID				
SERVICE CHARGES ARE EXEMPT IN THE FOLLOWING CASES				
<u>For Individuals/Joint Accounts</u>				
Where average monthly balance of Rs.1M in all profit bearing account (except 365 Gold) and / or Rs.0.5M in current or equivalent in Foreign Currency Account.				
	Cross Branch Transactions (A/c to A/c transfer from customer Home branch only)	} Maximum 10 transactions per month in all cases.		
	Stop Payment			
	Issuance of PO, DD, TT (LCY)			
	Balance confirmation certificate			
	50% discount on locker rental			
	Duplicate statement of Account			
Note:				
<i>These waivers will also be applicable to customers having average balance utilization of Rs.25M (average annual balance.)</i>				
<i>Discount on locker is subject to availability at the account residing branch.</i>				
MONTHLY AVERAGE BALANCE IN BUSINESS ACCOUNT				
		100k to 250	250k to Less than 1M	1M & above
	Intercity Deposits from (Symbols to Symbols)	Unlimited	Unlimited	Unlimited
	Intercity Withdrawals from (Symbols to Symbols)	Unlimited	Unlimited	Unlimited
	Intercity Deposits/Withdrawals (b/w MIBs & SYMBOLS)	1	3	5
	Free Demand Drafts	1 DD (upto 100K)	2 DDs (upto 250K)	3 DDs (upto 500K)
	Free Pay Order	1	2	3
	Free Cancellation of Demand Draft	1	2	3
	Free Cancellation of Pay Order	1	2	3
	Free Cheque Book Every Quarter	25Leaves	50Leaves	100Leaves
	Free Cheque Book at A/C Opening	25Leaves for opening balance of above Rs 50K		
	*ATM Joining Fee	Free	Free	Free
	Duplicate Bank statement	Free-for last six month and up to 5 requests per month		
<u>For MCB Privilege Customers</u>				
	<u>Charges</u>	<u>Privilege</u>		
	Chequebook Issuance	Free		
	Pay Order	Free		
	Demand Draft / TT	Free		
	Intercity Withdrawals*	Free		
	Intercity Deposits*	Free		
	Stop Payment of Cheque	Free		
	Standing Instructions	Free		
	Pay Order /DD Cancellation	Free		
	Duplicate Statements	Free		
	Return of Unpaid Cheque	Free		
	Service Charge minimum balance	Free		
	Debit Card Fee & ADC Reg	Free		
	Card Chip Maintenance	50% Off		
	Auto Loan Processing Fee	50% Off		
	Mortgages Processing Fee	50% Off		
	Lockers	50% Off		