



Bank for Life

## FAQs

**Q) How do I activate my card?**

A) Upon receiving your card, kindly call up our Call Center at 0800-622-72 to get your card activated. Once that is done you can start using your card instantly.

**Q) How do I know my credit limit?**

A) Your credit limit appears on your monthly credit card billing statement which also states your current outstanding balance and remaining available limit.

**Q) How do I know how much to pay?**

A) Your minimum payment and your total outstanding amount along with the payment due date is clearly indicated on your monthly credit card billing statement.

**Q) Are utility bill payments considered a cash transaction or will it be a retail transaction?**

A) They are considered retail transactions and what's more, you even earn reward points by conducting such transactions.

**Q) Is there a fee to subscribe to i-party?**

A) All MCB Visa users are automatically entitled to enjoy the benefits and perks of i-party free of cost.

**Q) Who should I contact if I encounter any problem abroad?**

A) You can seek assistance by calling the Visa Emergency Assistance Centers. Please make sure you carry the enclosed pocket guide with you. You can also contact our Call Center at 0800-622-72.

**Q) What if I have a discrepancy/error on my monthly statement?**

A) If you notice any error or discrepancy in your monthly statement, report the matter to our Call Center at 0800-622-72 within 14 days of the receipt of your statement.

**Q) Do I need my PIN to use my card?**

A) You only need the PIN for cash withdrawal at Automated Teller Machine (ATM)s. The PIN will be provided to you separately within a few days of receiving your card. For all other transactions on your card e.g. shopping, you do not require a PIN.

**Q) When & how will I get my PIN?**

A) Your Personal Identification Number (PIN) will be mailed to you as a separate PIN mailer at the same time as your credit card is issued.

**Q) Do I earn reward points for all my transactions?**

A) You will earn one party point for every PKR 50 spent on all your retail purchases and balance transfer transactions, anywhere in the world. However, you will not earn reward points on mark-up and service charges such as cash advance fee, late payment fee, over limit fee, return cheque fee, conversion fee, disputed transactions, insurance cover premiums etc. as well as on cash withdrawal.

**Q) Can I transfer the outstanding balance from another bank's credit card to the MCB Visa Credit Card?**

A) Yes, i-switch allows you to transfer the outstanding balances on your other credit cards to your MCB Visa at a very low financial charge. However, the balance transfer is subject to availability of your credit limit balance.

**Q) What do I do if I encounter problems with my MCB VISA Credit Card?**

A) If at any time you face any problem regarding your MCB Visa please feel free to call our 24 Hour Call Center 0800-622-72 or you can email your queries directly to [cards.help@mc.com.pk](mailto:cards.help@mc.com.pk)



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**Q) How should I handle a change in my address or number?**

A) For any change in particulars, please contact our Call Center on 0800-622-72 immediately.

**Q) What is i-revolve?**

A) i-revolve is an intelligent credit revolving system that allows you to make purchases and thereafter repay the amount in declining markup every month of revolving. For details refer to our i-revolve section or contact our Call Center 0800-622-72.

**Q) How do I avail i-revolve on my MCB Visa Credit Card?**

A) If you have not opted for the i-revolve feature while filling out your MCB Visa Application contact our Call Center at 0800-622-72.

**Q) What if I want to opt for fixed mark-up rate?**

A) To switch to fixed mark-up rate, simply call our Call Center at 0800-622-72. It will be applicable from the next billing cycle.

**Q) What transactions can you book through the i-plan option?**

A) Transactions of PKR 3000 and above can be booked through the i-plan option.

**Q) Do transactions converted to i-plan earn party points?**

A) Retail transactions are awarded reward points at the time you carry out the transaction. If you decide to convert the transaction to i-plan you will not earn duplicate points for the transaction. All i-switch transactions also earn party points.

**Q) What if I want to convert more than one transaction onto i-plan at one time?**

A) You can convert any number of transactions of any tenure to i-plan at one time, as long as you have the available credit limit.

**Q) What if you decide to pay off the entire amount before the i-plan tenure concludes?**

A) You can pay off the entire amount anytime before the i-plan period concludes. However, a nominal prepayment charge as per Schedule of Charges will be applicable.

**Q) How can you avail the i-plan option?**

A) All you need to do is call our 24 Hour Call Center on 0800-622-72 to convert any transaction onto i-plan. i-plan option can only be booked by the Basic card member for transactions done by both the basic and supplementary card members.

**Q) How do I get to know about various markup and service charges on my MCB Visa?**

A) Details of all charges including markup rates and service charges is given in the Schedule of Charges. You can also find out about these at any given time through our Call Center.

**Q) How important is it for me to read the Terms & Conditions?**

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**Q) Can I avail insurance if I do not have an MCB Credit Card but have an account at MCB Bank?**

A) These packages are only offered to MCB Bank Credit Card customers and are designed to be taken as a whole unit and not in smaller components.

**Q) What is Permanent Total Disability?**

A) Permanent Total Disability means that the person is unable to engage in any substantially gainful occupation or employment for the remainder of the insured person's life.



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**Q) What is the term of the policy?**

A) The package is a yearly renewable package and the premiums are collected in monthly installments. The policy will automatically be renewed yearly unless there is a change in the Terms and Conditions.

**Q) What if my card or any of my supplementary cards is lost/stolen/misplaced?**

A) If your basic or supplementary card is lost, stolen or misplaced, please report it immediately to our Call Center at 0800-622-72. We will immediately block your card and also guide you with respect to card replacement.