



**New Schedule of Charges MCB VISA Credit Card
Effective from 1st January, 2018 till 30th June, 2018**

	Platinum	Gold	Classic
Joining Fee	Free	Free	Free
Annual Fee	Free	Free	Free
Chip Maintenance Fee	PKR 4,000 p.a.	PKR 2,000 p.a.	PKR 1,400 p.a.
Supplementary Annual Fee	Free	Free	Free
Supplementary Chip Maintenance Fee	Free	Free	Free

Priority Pass Issuance /Annual Fee: Free
Priority Pass Per Visit Fee: USD 35 or equivalent Pak Rupee
Priority Pass replacement Fee: PKR.500/-

(Only for Gold and Platinum customers)

Service Fee/ mark-up on Cash Transactions: 3.25% per month translated into an APR of up to 39% calculated on daily unpaid balance from date of transaction

Service Fee/ Mark –up Retail (Fixed APR): 3.25% for service fee / mark- up per month translated into an APR of up to 39%

Late Payment Fee: PKR 1,200 of minimum payment whichever is higher

Cash Advance Fee: PKR 750 (per transaction) or up to 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank

Voucher Retrieval Fee: Local (PKR 250 per document)
Foreign (PKR 800 per document)

i-insure Package 1 (PKR 600)
Package 2 (PKR 300)
Package 3 (PKR 200) Wallet protection (PKR 75 per month)

i-insure Plus: (PKR 355 per month)

Credit Security: Up to 0.70% of total monthly outstanding balance

i-educate: APR: 1.5% Service fee markup translated into an APR of 18%p.a.
Processing Fee: PKR 350 (per request) or up to 2.2% of the amount request (whichever is higher)
Prepayment Charges: PKR 1,000 or 5% of outstanding installment balance (whichever is higher)

i-plan: APR: 3% Service fee markup translated into an APR of 36%p.a.
Processing Fee: PKR 350 or 2.2% per transaction (whichever is higher)
Prepayment Charges: PKR 1,000 or 5% of outstanding installment balance (whichever is higher)

i-dial: APR: 3% Service fee markup translated into an APR of 36%p.a.

Processing Fee: PKR 350 (per request) or up to 2.2% of amount requested (whichever is higher)

Prepayment Charges: PKR 1000 or 5% of outstanding installment balance (whichever is higher)

i-switch: APR: 1.83% Service fee markup translated into an APR of 22%p.a.

Processing Fee: 350(per request) or up to 2.2% of the amount request (whichever is higher)

Prepayment Charges: PKR 1000 or 5% of outstanding installment balance (whichever is higher)

i-cash on call: APR: 3% of service fee / mark-up per month translated into an APR of up to 36% on daily basis from the booking date.

Processing Fee: PKR 350 (per request) or up to 2.2% of the amount (whichever is higher)

Arbitration Charges for Disputed Transactions: USD 500 or equivalent

Card Replacement Fee; Up to PKR 500

Cheque Return Charges/Insufficient funds on Auto Debit: Up to PKR 750

Foreign Transactions: : Up to 3.5% or PKR 200 on foreign transactions acquirer at overseas merchant/ Acquirer customer inclusive of visa charges and settlement/currency conversion loss against foreign transactions.

SMS Alert Fee: 50 PKR per Month

Utility, Telco & Club Bill Payment: Free

All charges are exclusive of government taxes and are subject to change and will be notified to the customer accordingly.