

Latest Provisional Profit Rates LCY & FCY Deposits

ڈیپازٹس کے عبوری منافع
کے نرخ LCY اور FCY

From July 01, 2026 to December 31, 2026

MCB BANK LTD				
LOCAL CURRENCY ACCOUNTS				
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026				
		From July 01, 2026 to July 31, 2026	From August 01, 2026 to October 31, 2026	From November 01, 2026 to December 31, 2026
S.#	Products	Rate (per annum)	Rate (per annum)	Rate (per annum)
Profit Rates for Minimum Deposit Rate (MDR) eligible customers				
(Natural Persons (Individuals) maintaining a monthly average deposit balance of upto PKR 10 million)				
1	PLS Savings Account	10.00%	10.00%	10.50%
2	Khushali Bachat Account	10.00%	10.00%	10.50%
3	PLS Savings – 365	10.00%	10.00%	10.50%
4	Savings 365 Gold	10.00%	10.00%	10.50%
5	PLS Savings XTRA	10.00%	10.00%	10.50%
6	MCB Smart Savings Account	10.00%	10.00%	10.50%
7	MCB Savings Maximizer Account	10.00%	10.00%	10.50%
8	MCB Salary Club Savings Account	10.00%	10.00%	10.50%
9	MCB Enhanced Savings Account (Frozen)	10.00%	10.00%	10.50%
10	MCB Fun Club Savings	10.00%	10.00%	10.50%
11	Rupee Maximizer (Frozen)	10.00%	10.00%	10.50%
12	MCB Pensioner Savings Account	10.00%	10.00%	10.50%
13	MCB Senior Citizen Savings Account	10.00%	10.00%	10.50%
14	MCB Asaan Savings Account	10.00%	10.00%	10.50%
15	Roshan Digital Savings Account	10.00%	10.00%	10.50%
16	Roshan Digital Non-Resident Business Value Savings Account	10.00%	10.00%	10.50%
17	MCB Asaan Digital Savings Account	10.00%	10.00%	10.50%
18	MCB Freelancer Digital PKR Savings Account	10.00%	10.00%	10.50%
19	MCB Freelancer Pak Rupee Savings Account - FPS	10.00%	10.00%	10.50%
20	MCB Asaan Digital Remittance Savings Account	10.00%	10.00%	10.50%
21	MCB Young Savings Account	10.00%	10.00%	10.50%
22	MCB Nayab Savings Account	10.00%	10.00%	10.50%
23	PLS Prime Account	10.00%	10.00%	10.50%
24	MCB Teenagers Savings Account	10.00%	10.00%	10.50%
Profit Rates for Non- MDR customers				
25	All Savings Accounts including Gold Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies *	8.50%	9.00%	9.00%
26	All Savings Accounts including Gold Accounts of All other non-Natural Persons, including, Private Limited Companies, Sole Proprietors, Partnerships, Trusts and all other legal entities**	10.00%	9.00%	9.00%
27	All Savings Accounts including Gold Accounts of Natural Persons (Individuals) maintaining a monthly average deposit balance exceeding PKR 10 million**	10.00%	9.00%	9.00%

*BPRD Circular No. 05 dated November 26, 2024

**BPRD Circular Letter No. 15 dated July 06, 2026

MCB BANK LTD					
LOCAL CURRENCY ACCOUNTS					
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026					
Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to October 31, 2026		Provisional Rates Effective From November 01, 2026 to December 31, 2026	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)
Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 499,999					
1	1 Month				
	Maturity	6.634%	6.840%	6.832%	7.050%
2	2 Months				
	Maturity	6.691%	6.880%	6.899%	7.100%
3	3 Months				
	Maturity	6.747%	6.920%	6.994%	7.180%
4	6 Months				
	Maturity	6.901%	7.020%	7.316%	7.450%
5	9 Months				
	Maturity	6.990%	7.050%	7.559%	7.630%
6	12 Months				
	Semi Annual	6.949%	7.070%	7.519%	7.660%
	Maturity	7.070%	7.070%	7.660%	7.660%
7	24 Months				
	Semi Annual	6.920%	7.040%	7.634%	7.780%
	Yearly	7.040%	7.040%	7.780%	7.780%
	Maturity	7.288%	7.040%	8.083%	7.780%
8	36 Months				
	Semi Annual	6.862%	6.980%	7.654%	7.800%
	Yearly	6.980%	6.980%	7.800%	7.800%
	Maturity	7.479%	6.980%	8.424%	7.800%
9	60 Months				
	Semi Annual	7.017%	7.140%	7.759%	7.910%
	Yearly	7.140%	7.140%	7.910%	7.910%
	Maturity	8.235%	7.140%	9.264%	7.910%
Products (PKR Term Deposits) Range Rs. 500,000 and Above					
1	1 to 29 Days (Minimum investment Rs. 1,000,000)				
	Maturity	-	-	8.500%	8.871% - 8.841% *
2	1 Month				
	Maturity	6.682%	6.890%	6.879%	7.100%
3	2 Months				
	Monthly	6.719%	6.930%	6.926%	7.150%
	Maturity	6.738%	6.930%	6.946%	7.150%
4	3 Months				
	Monthly	6.757%	6.970%	7.001%	7.230%
	Maturity	6.795%	6.970%	7.042%	7.230%
* Ranging as per the tenure of TDR					

MCB BANK LTD					
LOCAL CURRENCY ACCOUNTS					
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026					
Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to October 31, 2026		Provisional Rates Effective From November 01, 2026 to December 31, 2026	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)	Simple Rate (per annum)	Effective Rate (per annum)
5	6 Months				
	Monthly	6.851%	7.070%	7.254%	7.500%
	Quarterly	6.890%	7.070%	7.298%	7.500%
	Maturity	6.949%	7.070%	7.364%	7.500%
6	9 Months				
	Monthly	6.879%	7.100%	7.422%	7.680%
	Quarterly	6.918%	7.100%	7.468%	7.680%
	Maturity	7.039%	7.100%	7.609%	7.680%
7	12 Months				
	Monthly	6.898%	7.120%	7.450%	7.710%
	Quarterly	6.937%	7.120%	7.497%	7.710%
	Semi Annual	6.998%	7.120%	7.567%	7.710%
	Maturity	7.120%	7.120%	7.710%	7.710%
8	24 Months				
	Monthly	6.870%	7.090%	7.562%	7.830%
	Quarterly	6.909%	7.090%	7.610%	7.830%
	Semi Annual	6.969%	7.090%	7.682%	7.830%
	Yearly	7.090%	7.090%	7.830%	7.830%
	Maturity	7.341%	7.090%	8.137%	7.830%
9	36 Months				
	Monthly	6.813%	7.030%	7.581%	7.850%
	Quarterly	6.852%	7.030%	7.629%	7.850%
	Semi Annual	6.911%	7.030%	7.702%	7.850%
	Yearly	7.030%	7.030%	7.850%	7.850%
	Maturity	7.536%	7.030%	8.482%	7.850%
10	60 Months				
	Monthly	6.963%	7.190%	7.684%	7.960%
	Quarterly	7.004%	7.190%	7.733%	7.960%
	Semi Annual	7.065%	7.190%	7.808%	7.960%
	Yearly	7.190%	7.190%	7.960%	7.960%
	Maturity	8.301%	7.190%	9.332%	7.960%
MCB Higher Mahana Profit Account					
	3 Year	6.813%	7.030%	7.581%	7.850%
Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.					

MCB BANK LTD		
FOREIGN CURRENCY ACCOUNTS		
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026		
Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	Products	Rates (per annum)
1	Products (Smart Saving Deposits) US Dollar only	
	Upto USD 99,999.99	0.01%
	USD 100,000 to USD 249,999.99	0.01%
	USD 250000 and above	0.01%
<i>Note: Customers with Balance USD 100,000 and above can seek special rates and these special rates will be approved by RBG Heads and GH T&FX falling under their respective approval authority.</i>		
2	Products (Saving Deposits New FCY Accounts FE-25 & RDA Accounts)	
	Upto 99,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
	100,000 to 249,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
	250,000 and Above	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%

MCB BANK LTD		
FOREIGN CURRENCY ACCOUNTS		
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026		
Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	Products	Rates (per annum)
3	Products (Smart Term Deposit)	
	USD 1,000 to USD 24,999.99	
	1 Month	1.00%
	3 Months	2.00%
	6 Months	2.00%
	01 Year	2.00%
	USD 25,000 to USD 99,999.99	
U S D o l l a r s	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	USD 100,000 to USD 499,999.99	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	USD 500,000 and Above	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
G B P	GBP 1,000 to GBP 24,999.99	
	1 Month	1.00%
	3 Months	2.00%
	6 Months	2.00%
	01 Year	2.00%
	GBP 25,000 to GBP 99,999.99	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	GBP 100,000 to GBP 499,999.99	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%

MCB BANK LTD		
FOREIGN CURRENCY ACCOUNTS		
PROVISIONAL PROFIT RATES JULY - DECEMBER 2026		
Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	Products	Rates (per annum)
G B P	GBP 500,000 and Above	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
E U R O	EUR 1,000 to EUR 24,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 25,000 to EUR 99,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 100,000 to EUR 499,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 500,000 and Above	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
<i>Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</i>		
4	Frozen and Incremental Deposits	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
5	MCB Freelancer Digital FCY Savings Account	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
6	Roshan Digital Foreign Currency Business Value Saving Account	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
<i>For tax deduction, Please refer latest withholding tax chart issued by this office.</i>		