



CIRCULAR NO: FCG-BS-2025-55

December 26, 2025

ADDENDUM TO SCHEDULE OF BANK CHARGES
JANUARY- JUNE 2026

This has reference to our earlier circular # FCG-BS-2025-48, dated November 28, 2025, regarding Schedule of Bank Charges for January-June 2026.

The bank has launched following SME products for its customers, for SME Solar Financing, Finance against Residential Property and Women Entrepreneurship;

- **MCB Solar Empower Loan**
- **MCB Apna Karobar Apna Ghar**
- **MCB Her Karobar**

Charges of various services rendered through these products are appended below, effective from 01st January 2026 with advice to incorporate the same at page # 28 after item I;

	MCB Solar Empower Loan Item # m	MCB Apna Karobar Apna Ghar Item # n	MCB HER Karobar Item # o
ITEMS	RATES	RATES	RATES
Processing Fee	Upto PKR 3M: Rs. 7,000/- Above PKR 3M: 0.3% of loan amount	Rs. 8,500/- or 0.1% of the facility amount whichever is higher	Rs. 7,000/-
Annual Renewal / Enhancement Fee	-	Rs. 4,000/- per enhancement	-
Insurance Charges	At Actual	At Actual	-
Property Valuation Charges (Third Party Payment)	At Actual	At Actual	-
Documentation Charges	At Actual	At Actual	Actual
Legal Charges:			
Legal Stage -1 (Third Party Payment)	At Actual	At Actual	-
Legal Stage -2 (Third Party Payment)	At Actual	At Actual	
Income Estimation (Third Party Payment)	At Actual	At Actual	Actual
Late Payment Charges	2% of EMI Amount	1% of EMI Amount	Upto Rs. 1,250/- per instance

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	MCB Solar Empower Loan Item # m	MCB Apna Karobar Apna Ghar Item # n	MCB HER Karobar Item # o
ITEMS	RATES	RATES	RATES
Partial Prepayment Fee:			
1st Year:	Upto 5% of Partial Paid Amount	Upto 5% of Partial Paid Amount	10% of principal amount prepaid
2nd Year:	*Upto 4% of Partial Paid Amount	*Upto 4% of Partial Paid Amount	6% of principal amount prepaid
3rd Year:	*Upto 3% of Partial Paid Amount	*Upto 3% of Partial Paid Amount	6% of principal amount prepaid
4th & subsequent years of financing:	*Upto 3% of Partial Paid Amount	*Upto 3% of Partial Paid Amount	5% of principal amount prepaid
*Partial prepayment may be made only twice in a twelve (12) months period with a minimum sum of 5% and a maximum combined sum of 20% on a zero pre-payment charge; and any subsequent partial prepayment, irrespective of the amount will attract prepayment penalty as mentioned above.			-
Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement			-
Full Prepayment Fee:			
1st Year:	Upto 5% of remaining principal amount	Upto 5% of remaining principal amount	10% of principal amount prepaid
2nd Year:	Upto 4% of remaining principal amount	Upto 4% of remaining principal amount	6% of principal amount prepaid
3rd Year	Upto 3% of remaining principal amount	Upto 3% of remaining principal amount	6% of principal amount prepaid
4th & subsequent years of financing:	Upto 3% of remaining principal amount	Upto 3% of remaining principal amount	5% of principal amount prepaid

Other instructions & information of the circular referred above, would remain intact. Please bring the contents of this circular to the knowledge of all concerned and amend the SoBC as already advised above.


Naveed Qamar

Department Head Taxation,
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Anjum Javed
Divisional Head