



**Schedule of Charges**  
**April - June 2019 (Effective from April 1st, 2019)**  
**Branchless Banking**

S#	ITEMS	Rates		
MCB LITE				
		MCB LITE 0	MCB LITE 1	MCB LITE 2
1	Activation / Joining Fee	Free	Free	Free
2	Annual Fee (inclusive of all taxes) (a) Platinum Customers (b) Corporate Customers	Upto Rs. 375/- Inclusive of FED/Sales Tax		
3	Cash In / Deposit Fee ( At Branch)		Free	
		AT MCB ATM		AT Branch *
4	Cash out / Withdrawal Fee Upto Rs. 25000/- Above Rs. 25000/-	Free		Free
		N/A		Free
5	Cash In/out (through collaborative agent network -easypaisa)		Fee (Including Sale Tax /duties etc.	
	From Rs.                      Upto Rs.		5	
	01                                200		10	
	200                              500		18	
	501                              1000		38	
	1001                            2500		58	
	2501                            4000		78	
	4001                            6000		98	
	6001                            8000		118	
	8001                            10000		138	
	10001                           13000		158	
	13001                           16000		178	
	16001                           20000		198	
	20001                           25000			
6	Air Time Purchaes (www.mcblite.com)		Free	
		WALLET TO WALLET	WALLET TO CORE BANKING A/C	CORE BANKING A/C TO WALLET
7	Funds Transfer	FREE	FREE	FREE
8	Utility Bill Payment (Through Mobile)	FREE	(except FBR Payments)	
9	POS Transaction	FREE		

10	IBFT Fee (Sending) a) IBFT Fee Sending (internet)/App b) IBFT Fee Sending (ATM )	Upto Rs. 40/- Per Transaction Upto Rs. 120/- Per Transaction
11	Card Replacement Fee (a) Card Replacement Fee (b) Card Renewal Fee	Upto Rs. 185/- Upto Rs. 185/-
12	Balance Inquiry (a) Balance Inquiry via ATM(OFF-US-1Link) (b) International Balance Inquiry	Upto Rs. 2.5 /- per transaction Upto Rs. 50 /- per transaction
13	ATM withdrawals OFF-US a) ATM withdrawals (OFF-US)(1-link) b) ATM withdrawals (International Usage)	Rs. 18.75/- per transaction (flat) Shall be charged to customer. Upto 2.75% of amount or Rs. 250/- (whichever is higher)
14	Voucher Retrieval fee	Upto Rs. 250/- (local) & Rs. 800/- (International) (Per Documents)
15	Arbitration Charges	Upto US\$ 500/- or equivalent
16	Statement Request (Hardcopy)	Upto Rs. 35/- (Inclusive of FED)
17	Foreign Transactions	2.0% on foreign transaction after conversion into US\$ and then billed into PKR to the customer inclusive of visa charges and statement/currency conversion loss against foreign transaction *No charges will be applied for upgradation of MCB LITE.
18	<b>MCB Staff ( Regular/Contractual/Retired)</b>	
	A minimum charge for Rs.1/- per service, to be recovered from the staff, for the following items:  Dispute Handling Charges (MCB VISA Debit/Card) Local International SMS Alert fee <b>IBFT Charges Rs. 20/- on all medium</b> Account Closing Processing Cost MCB Lite Activation & Joining (Issuance, renewal and Replacement Fee) MCB Lite Statement request Fee MCB Lite Statement request Fee	Free 50% off
	A minimum charge for Rs.1/- per service, to be recovered from all staff working with outsourced Service Providers (OSPs) providing services to the MCB Bank, including circular No. PO/FCG/GEN/142 Dated 23-June-2010.	