



Schedule of Charges
October - December 2019 (Effective from October 1st, 2019)
Branchless Banking

S#	ITEMS	Rates		
MCB LITE				
		MCB LITE 0	MCB LITE 1	MCB LITE 2
1	Lite Wallet Opening Fee	Free	Free	Free
	Lite Wallet Annual Fee	Free	Free	Free
2	WALLET Debit Card			
	Visa Debit Card Issuance Fee		Upto PKR 465/- Exclusive of Tax/FED etc.	
	Visa Debit Card Annual/Renewal Fee		Upto PKR 465/- Exclusive of Tax/FED etc.	
	Paypak Debit Card Issuance Fee		Upto PKR 425/- Exclusive of Tax/FED etc.	
	Paypak Debit Card Annual/Renewal Fee		Upto PKR 425/- Exclusive of Tax/FED etc.	
	Visa Debit Card Replacement Fee		Upto PKR 220/- Exclusive of Tax/FED etc.	
	Paypak Debit Card Replacement Fee		Upto PKR 200/- Exclusive of Tax/FED etc.	
	(a) Platinum Customers		Free	
	(b) Corporate Customers		Free	
3	Cash In / Deposit Fee (At Branch)		Free	
			AT MCB ATM	AT Branch *
4	Cash out / Withdrawal Fee			
	Upto Rs. 25000/-	Free		Free
	Above Rs. 25000/-	N/A		Free
5	Cash In/out (through collaborative agent network -easypaisa)			
	From Rs.	Upto Rs.	Fee (Including Sale Tax /duties etc.)	
	01	200	5	
	201	500	10	
	501	1000	20	
	1001	2500	45	
	2501	4000	65	
	4001	6000	85	
	6001	8000	105	
	8001	10000	125	
	10001	13000	145	
	13001	16000	165	
	16001	20000	185	
	20001	25000	225	

		Free	
		MCB LITE WALLET TO MCB LITE WALLET MCB LITE WALLET TO MCB CORE BANKINGSYSTEM	
6	Air Time Purchaes (www.mcblite.com)		
7	Funds Transfer	FREE	FREE
8	Bill Payment (Through Mobile)	FREE	(except FBR Payments)
9	Bill inquiry on 1 Link BPS Fee	Upto PKR 0.10/- per Transaction	
10	POS Transaction	FREE	
11	IBFT Fee (Sending)	Rs.1 to Rs. 10,000/- PKR 40 Per transaction Rs.10001/- to 100,000/-PKR 45 per transaction	
	a) IBFT Fee Sending (internet)	Upto Rs. 145/- Per Transaction	
	b) IBFT Fee Sending (ATM)	Upto Rs. 0.50/- per transaction	
	c) IBFT Title Fetch Fee (1 Link)		
12	Balance Inquiry	Upto PKR 2.5/- per Transaction	
	(a) Bill Inquiry via ATM (OFF-US-1 LINK)	Upto Rs. 60 /- per transaction	
	(b) International Balance Inquiry		
13	ATM withdrawals OFF-US		
	(a) ATM withdrawals (OFF-US)(1-link)	Upto Rs. 18.75/- per transaction (flat)	
	(b) ATM withdrawals (International Usage)	Shall be charged to customer Charges 2.75% or Rs. 300/- per transaction whichever is higher.	
14	Voucher Retrieval fee	Upto Rs. 300/- (local) & Rs. 900/- (International) per document	
15	Arbitration Charges	Upto US\$ 500/- or equivalent	
16	Statement Request (Hardcopy)	Upto Rs. 35/- (Inclusive of FED)	
17	Foreign Transactions	3.0% 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	Rejected E-Commerce Transaction	Upto PKR 50/-per Transaction	
MCB Staff (Regular/Contractual/Retired)			
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****IBFT Charges Rs. 20/- on all medium****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.