



Schedule of Charges
October - December 2020 (Effective from October 1st, 2020)
Branchless Banking

S#	ITEMS	Rates			GL Code																																						
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 Visa Debit Card Annual/Renewal Fee Paypak Debit Card Issuance Fee Paypak Debit Card Annual/Renewal Fee Visa Debit Card Replacement Fee Paypak Debit Card Replacement Fee	Upto PKR 465/- Exclusive of Tax/FED etc. Upto PKR 465/- Exclusive of Tax/FED etc. Upto PKR 425/- Exclusive of Tax/FED etc. Upto PKR 425/- Exclusive of Tax/FED etc. Upto PKR 220/- Exclusive of Tax/FED etc. Upto PKR 200/- Exclusive of Tax/FED etc.			3030102100 3030102100 3030102100 3030102100 3030101770 3030101770																																						
	(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)																																										
	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">From Rs.</th> <th style="text-align: left;">Upto Rs.</th> <th style="text-align: center;">Fee (Including Sale Tax /duties etc.)</th> </tr> </thead> <tbody> <tr><td>01</td><td>200</td><td style="text-align: center;">5</td></tr> <tr><td>201</td><td>500</td><td style="text-align: center;">10</td></tr> <tr><td>501</td><td>1000</td><td style="text-align: center;">20</td></tr> <tr><td>1001</td><td>2500</td><td style="text-align: center;">45</td></tr> <tr><td>2501</td><td>4000</td><td style="text-align: center;">65</td></tr> <tr><td>4001</td><td>6000</td><td style="text-align: center;">85</td></tr> <tr><td>6001</td><td>8000</td><td style="text-align: center;">105</td></tr> <tr><td>8001</td><td>10000</td><td style="text-align: center;">125</td></tr> <tr><td>10001</td><td>13000</td><td style="text-align: center;">145</td></tr> <tr><td>13001</td><td>16000</td><td style="text-align: center;">165</td></tr> <tr><td>16001</td><td>20000</td><td style="text-align: center;">185</td></tr> <tr><td>20001</td><td>25000</td><td style="text-align: center;">225</td></tr> </tbody> </table>	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			
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6	Air Time Purchaes (www.mcblite.com)		Free																																								
MCB LITE WALLET TO MCB LITE WALLET MCB LITE WALLET TO MCB CORE BANKINGSYSTEM																																											

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		3030401820
	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		3030702150
	(a) Bill Inquiry via ATM (OFF-US-1 LINK)	Upto Rs. 60 /- per transaction		3030201120
	(b) International Balance Inquiry			
13	ATM withdrawals OFF-US			
	(a) ATM withdrawals (OFF-US)(1-link)	Upto Rs. 18.75/- per transaction (flat) Shall be charged to customer		3030701150
	(b) ATM withdrawals (International Usage)	Charges 2.75% or Rs. 300/- per transaction whichever is higher.		3030101810
14	Voucher Retrieval fee	Upto Rs. 300/- (local) & Rs. 900/- (International) per document		3030101830
15	Arbitration Charges	Upto US\$ 500/- or equivalent		1090803050
16	Statement Request (Hardcopy)	Upto Rs. 35/- (Inclusive of FED)		3030101840
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		Free		
International		50% off		
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	
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.	