



MCB CLASSIC/GOLD CREDIT CARD

FAQs

Q) How do I activate my card?

A) Card can be activated by calling the Call Centre at 042-111-000-622, IVR Self-Service channel and through MCB Live app.

Q) How do I know my credit limit?

A) The customer is informed of their available credit limit in transaction alerts and on their monthly billing statement.

Q) How do I know how much to pay?

A) Customers are notified of their minimum payment, full payment, and payment due date through an SMS and their monthly credit card billing statement.

Q) Are utility bill payments considered a cash transaction or will it be a retail transaction?

A) All utility bill payments are considered retail transactions but do not qualify for reward points.

Q) What if I have a discrepancy/error on my monthly statement?

A) If you notice any error or discrepancy in your monthly statement, report the matter to our Call Center at 042-111-000-622 within 07 days of the receipt of your statement.

Q) Do I need my PIN to use my card?

A) PIN is required for all POS and ATM transactions however contactless transactions of value up to PKR 3000 or less domestically and up to PKR 20,000 or less internationally are exempted.

Q) When & how will I get my PIN?

A) Upon receiving your card. Pin can be generated by calling the Call Centre at 042-111-000-622, IVR Self-Service channel and through MCB Live Application.

Q) Do I earn reward points for all my transactions?

A) You will earn one party point for every PKR 200 spent on all your retail purchases and balance transfer transactions, anywhere in the world. However, you will not earn reward points on mark-up and service charges such as cash advance fee, late payment fee, over limit fee, return cheque fee, conversion fee, disputed transactions, insurance cover premiums etc. as well as on cash withdrawal.



Q) Can I transfer the outstanding balance from another bank's credit card to the MCB Credit Card?

A) Yes, the Balance Transfer Facility (BTF) allows you to transfer the outstanding balances on your other credit cards to your MCB Credit Card at a deficient financial charge. However, the balance transfer is subject to your credit limit balance availability.

Q) What do I do if I encounter problems with my MCB Credit Card?

A) If at any time you face any problem regarding your MCB Credit Card please feel free to call our 24 Hour Helpline at 042-111-000-622 or you can email your queries directly to info@mcb.com.pk

Q) How should I handle a change in my address or number?

A) For any change in particulars, please contact our Call Center on 042-111-000-622 immediately.

Q) What transactions can you book through the Monthly Installment Plan (MIP) option?

A) Transactions of PKR 10,000 and above can be booked through the Monthly Installment Plan (MIP).

Q) Do transactions converted to Monthly Installment Plan (MIP) earn reward points?

A) Retail transactions are awarded reward points at the time you carry out the transaction. If you decide to convert the transaction to Monthly Installment Plan (MIP) you will not earn duplicate points for the transaction.

Q) What if I want to convert more than one transaction into Monthly Installment Plan (MIP) at one time?

A) You can convert any number of transactions of any tenure to Monthly Installment Plan (MIP) at one time, as long as you have the available credit limit.

Q) What if you decide to pay off the entire amount before the Monthly Installment Plan (MIP) tenure concludes?

A) You can pay off the entire amount any time before the Monthly Installment Plan (MIP) period concludes. However, a nominal prepayment charge as per Schedule of Charges will be applicable.

Q) How can you avail the Monthly Installment Plan (MIP) option?

A) All you need to do is call our 24 Hour Call Center on 042-111-000-622 to convert any transaction onto Monthly Installment Plan (MIP). Monthly Installment Plan (MIP) option can only be booked by the Basic card member for transactions done by both the basic and supplementary card members.



Q) How do I get to know about various markup and service charges on my MCB Credit Card?

A) Details of all charges including markup rates and service charges are given in the SOC this information are readily available on the MCB Bank Website and in the Credit Card statement. You can also find out about charges at any given time through calling out at our Call Center.

Q) How important is it for me to read the Terms & Conditions?

A) It is essential for you to read and fully understand the Terms & Conditions before using the MCB Credit Card.

Q) Can I avail insurance if I do not have an MCB Credit Card but have an account at MCB Bank?

A) Exclusively, credit card customers have access to the Credit Card Insurance product suite.

Q) What if my card or any of my supplementary cards is lost/stolen/misplaced?

A) If your basic or supplementary card is lost, stolen or misplaced, please report it immediately to our Call Center at 042-111-000-622. We will immediately block your card and also guide you with respect to card replacement.