

## Important - Credit Card Fee Information

**Dear Customer,**

The annual fee for your MCB Credit Card is charged at the time of activation or on its anniversary. You can enjoy a 100% annual fee waiver by simply meeting the following spending criteria for each card category, whether Basic or Supplementary:

Card Category	Card Spending Must Be Completed Within 60 Days of Fee Charge Date <b>1<sup>st</sup> January 2026 till 30<sup>th</sup> June 2026</b>
Basic Cardholders	
Platinum	PKR 250,000
Gold	PKR 150,000
Classic	PKR 50,000
Supplementary Cardholders	
Platinum	PKR 50,000
Gold	PKR 25,000
Classic	PKR 10,000

**Note:**

- Transactions conducted on a Basic Card are only eligible for waiver against the Basic Card annual fee.
- Transactions conducted on a Supplementary Card are only eligible for waiver against the Supplementary Card annual fee, with no cross-eligibility of fee waivers between Basic and Supplementary Cards.