

Summary Box

Credit Card

Effective from 1st January, 2026 till 30th June 2026

Bank Copy

The information contained in this Box summarizes key features of Credit Card and is not intended to replace any term and condition of the product. It is very important that the customer should carefully read the full terms and conditions before agreeing and signing this information.

Issuance/Annual Fee

	Classic	Gold	Platinum
Basic Card	PKR 7,000 p.a.	PKR 14,000 p.a.	PKR 22,000 p.a.
Supplementary Card	PKR 3,500 p.a.	PKR 7,000 p.a.	PKR 11,000 p.a.
Applied FED	FED Applied on Annual Fee		

Issuance/Annual charges will be auto reversed subject to completion of spending within 60 days from the day fee is charged.

Transactions conducted on a Basic Card are only eligible for waiver against the Basic Card annual fee, and 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.

The spending required against each category is as follows: (Annual Charges + FED will be reversed).

Required Spending	Classic	Gold	Platinum
Basic Card	PKR 50,000	PKR 150,000	PKR 250,000
Supplementary Card	PKR 10,000	PKR 25,000	PKR 50,000

Annualized Percentage Rate (APR)

Service Fee/Markup on Cash Transactions without installment is **3.67%** per month translated into an APR of up to **44%** calculated on a daily basis on unpaid balance from date of transaction.

Service Fee/Markup Retail: **3.67%** for service fee/markup per month translated into an APR of up to **44%** (If the full payment is not received by the due date)

Service Fee /Markup Calculation:

Outstanding Principle X 44% X No. of days payment delayed
No. of days (365)

- Installment Markup is charged @ 3.25% p/m on the basis of 30 days per month

Markup Free Period

Maximum 50 Days on retail transactions.

Markup Charging Information

On MCB Visa Credit Card, a service fee/markup of 3.67% per month translated into an APR of 44% for cash advance transactions will be charged on a daily basis from the transaction date till payment date. If you pay the minimum due amount or any amount less than the full balance by the payment due date, the service fee/markup will be charged on the full outstanding balance from transaction date till payment date and on the remaining outstanding balance, markup will be charged from payment date to the statement date. If full payment is received and credited into the credit card account by the payment due date, service fee/markup will be charged for the days credit facility is availed.

Transaction Date	Outstanding	Payment Date	Service Charges
01/01/23 Value		06/01/23	
Rs.10,000	Rs.10,000	Rs.10,000	5 Days Service Charges on Rs.10,000

Partial Payment Scenario

Transaction Date	Statement Date	Payment Date	Due Date	Statement Date
21/03/2023	04/04/2023	20/04/2023	24/04/2023	04/05/2023
Value	Outstanding	Payment Received	Service Charges Applied	
Rs.20,000	Rs.20,000	Rs.10,000	A+B	

Service Charges A: From 21/03/2023 to 20/04/2023 on Rs. 20,000/-

Service Charges B: From 21/04/2023 to 04/05/2023 on Rs.10,000/-

Full Payment Scenario

Value	Outstanding	Payment Received	Service Charges
Rs.20,000	Rs.20,000	Rs.20,000	0

Payments Allocation

Payment to your credit card account will be applied in the following order:

Govt. taxes, Service fee/markup, Fees and other charges, Installment Plan, Cash Advance, Purchases.

In case of minimum payment, a portion of the principal outstanding balance will be adjusted whereas the remaining payment will be as per order mentioned above.

If the full payment is not received by the due date in case of minimum/partial payment service fee/markup will be charged from transaction till payment date, and then on the remaining outstanding balance service fee/markup will be charged till statement date on full outstanding balance.

Minimum Monthly Repayments

PKR **500** or **5%** of the outstanding amount whichever is higher.

If you have missed your last month payment then the minimum payment will become overdue and will be part of next month's minimum payment due.

In case any installment plan (EMI's) or EOL Facility is availed, the minimum amount will comprise of installment amount, Excess Over Limit amount and 5% of the outstanding balance.

Card Limits

Variants	Credit Limit Min	Credit Limit Max	Cash Withdrawal Limit
Classic	25,000	<150,000	Up to 70% of the total assigned limit Subject to available credit and cash limit
Gold	150,000	10,00,000	
Platinum	4,00,000	30,00,000 70,00,000 For Prime Customers only	

Charges

Consumers may refer to Schedule of Charges placed at MCB website.

MCB Easy Cash Processing Fee

PKR 1,200/- (per transaction) or 3% whichever is higher on without installment Option Channels ATM, MCB Live, Quick Cash.

PKR 1,000/- (per transaction) or 3% whichever is higher with installment Option Channels Call Center, I-Dial, MCB Live, Quick Cash.

MCB Balance Transfer (with installment)

- Service Fee Markup: 2.25% per month (APR of 27%)
- Processing Fee:** Rs. 1,000/- or 3% per transaction (whichever is higher)
- Prepayment Charges:** Rs.1,200/- or 6% of outstanding installment balance (whichever is higher)

MCB Balance Transfer (without installment)

- Service Fee Markup:** 3.67% per month (APR of 44%) (If the full payment is not received by the due date)
- Processing Fee:** Rs.370/- (per transaction) or 3% of the transaction amount (whichever is higher).

Utility/Telcos & Other PKR 10 or 1.5% per transaction (whichever is higher)
Bill Payment:


MCB EasyPay

- Service Fee Markup:** 3.25% per month (APR of 39%)
- Processing Fee:** Rs.1,000/- or 3% per transaction (whichever is higher)
- Prepayment Charges:** Rs.1,200/- or 6% of outstanding installment balance (whichever is higher).

Excess Over Limit Fee: PKR1,500/- per instance

Foreign Transaction Charges

PKR 100 or 4% whichever is higher (applicable on all transactions acquired/executed at international Merchants within and outside Pakistan)

Arbitration Charges for Disputed Transaction	USD 500 or equivalent
SMS Alert Charges	Free
Voucher Retrieval Fee	Local: 300/- (Per document) International: PKR 900/- (Per document)
Card Replacement Charges	Classic & Gold PKR 1,200/- Platinum PKR 2,400/-
i-insure	
Package 1	PKR 600 per month
Package 2	PKR 300 per month
Package 3	PKR 200 per month
Wallet Protection	PKR 75 per month
Credit Security	Up to 0.70% of total monthly outstanding balance

Default Charges

Cheque Return charges 800/-

Late Payment Fee PKR 2,300/-
(If the minimum payment is not received by the due date)

Cancellation Charges

Nil

*All Charges are subject to FED and Government Taxes

Expiry

The card will expire after 3 years from the date of issuance and renewed automatically with 5 years valid expiry.

Reward Points Earning/Accumulation:

Get Rewarded for every Retail/Purchase transaction on your Credit Card with MCB Rewards. Earn one Reward Point for every Rs. 200 or equivalent spent on your MCB VISA Credit Card. Additionally, you may earn accelerated Reward Points up to 3X with a Platinum Credit Card when spending on international Hotels/Motels.

Reward Points Burning/Redemption:

1. Cashback:

Customers can redeem Reward Points against Cashback into card account by accumulating a minimum of 1,000 reward points, which can be converted to a cashback equivalent of Rs. 0.40 per point.

2. Purchase of Products

Customer can redeem Rewards Points in exchange for a product from the MCB eMarket catalogue.

Points Calculation:

Retail Spend of PKR 200 = 1 Point

For Example:

Retail Spend of PKR 9500 = $9500/200 =$ **47 Points**
Cashback Value = $47 \times 0.40 =$ **PKR 19**

Redemption Channels:

Card members may redeem their Reward Points for any of the above redemption options either by contacting the MCB Contact Centre or log in to MCB Live/Mobile App or MCB Credit Card Online Portal to redeem their Reward Points against Cashback.

Limit of Redemption:

Category	Minimum Monthly Limit	Maximum Monthly Limit
MCB eMarket	N/A	N/A
Cashback	1,000 Reward Points	50,000 Reward Points

Insurance Coverage

The following Insurance coverages are available under MCB Credit Card.

i-insure:

MCB Visa with i-insure gives you the most flexible and comprehensive options to cover your family and yourself against those contingencies. And that too by just paying a very nominal monthly premium for your chosen insurance plan.

Travel Inconvenience (Complimentary):

Covers you against trouble of waiting for those unending hours while travelling when your flight gets delayed or you lose baggage.

Wallet Protection-Coverage against financial loss due to:

- Fraudulent Credit Card Transactions:**
Theft or robbery incurred by transactions done fraudulently on your card. A cover of up to PKR 40,000 is provided under this option.
- Loss of Identification Documents:**
Government of Pakistan Identification Papers like Passport, CNIC, Driving Licence, etc.
- Cash Coverage:**
In case of robbery or theft from your home, the amount robbed/stolen will be reimbursed up to a maximum of PKR 10,000.
- Life Insurance:**
Covers your family in case of an unfortunate event resulting in your death or disability.
- Education Insurance:**
Your children's education cost will be taken care of in case of an unfortunate event resulting in your accidental death or disability.
- Personal Accidental Death and Disability:**
Covers your family in case of unforeseen event of your accidental death or disability.
- Credit Security:**
In case of an injury, illness or death, the outstanding balance on your MCB Visa is insured for payments and costs a nominal percentage (as per the Schedule of Charges) of your outstanding balance.

You can also avail Wallet Protection as a separate insurance. To sign up for the package of your choice just:

- Fill in the simple i-insure form and send it to us OR
- Contact our Call Center at 111-000-MCB (622).

You can only avail 1 i-insure package and credit security at a time. MCB Bank is only acting as a third party distributor and is not responsible in any manner, whatsoever, to the customer, his/her beneficiary/ies or any third party. All MCB applications are processed and approved by insurance provider as per their underwriting guidelines. MCB is not responsible for the processing and approval of these applications in anyway, whatsoever.

Note: The newly launched Electronic Credit Information Bureau (e-CIB) of State Bank of Pakistan requires all banks and financial institutions to report all loans and advances, irrespective of the loan amount to the State Bank. Any default in making regular payments against loans can affect credit worthiness of the borrower and you may be unable to avail further financing from the banking system. Furthermore, in case of consumer loans default history will be maintained for a certain period after adjustment of default amount. For further information on e-CIB you may visit the following website: www.sbp.org.pk/ecibhelpdesk.

Undertaking: I hereby agree that I am signing this Summary Box after reading, understanding and accepting the terms and conditions herein above, I further agree that rates contained herein are subject to change as per Schedule of Charges.

I also confirm the receipt of Terms & Conditions & a copy of this Summary Box for my own record.



Customer's Signature & Date

Authorized Banker's Signature, Stamp and Date

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Government of Pakistan Identification Papers like Passport, CNIC, Driving Licence, etc.
- **Cash Coverage:**
In case of robbery or theft from your home, the amount robbed/stolen will be reimbursed up to a maximum of PKR 10,000.
- **Life Insurance:**
Covers your family in case of an unfortunate event resulting in your death or disability.
- **Education Insurance:**
Your children's education cost will be taken care of in case of an unfortunate event resulting in your accidental death or disability.
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I also confirm the receipt of Terms & Conditions & a copy of this Summary Box for my own record.



Customer's Signature & Date

Authorized Banker's Signature, Stamp and Date