

Dear Customer,

We hope you are well.

We're delighted to have you as a valued member of the MCB Bank Family! At MCB Bank, we're dedicated to making your banking experience with us as accessible, convenient and worthwhile as possible.

To enhance our MCB Ladies Current Account proposition, we're making meaningful enhancements which will take effect from **15<sup>th</sup> February 2024** onwards. As a part of these efforts, a new account structure will be implemented as mentioned below and your account will now be known as **MCB Nayab Current Account**. This fresh new identity with better value additions is specially designed to empower our customers. Stay tuned for a trendy new Debit Card and other exciting features created just for our MCB Nayab customers!

Services	MCB Nayab Current Account		
Transaction Descriptions	Deposit Tier (Mass)	Deposit Tier (Premium)	Deposit Tier (Affluent)
Monthly Average Balance Requirement	Upto Pak Rupees 100,000	Pak Rupees 100,000 to <1,000,000	Pak Rupees 1,000,000 and above
Online Charges Intra City	Free		
Online Charges Inter City (Deposit/Withdrawal/ Transfer)	Free (5/month)	Free (50/month)	Unlimited
Cheque book	Free (1/ month)	Free (1/ month)	Unlimited
Banker's Cheque	Free (2/month)	Free (10/month)	Unlimited
SMS	Free		
Debit Cards	1. Free Issuance of PayPak Classic & Pay Pak Gold	1. Free Issuance, annual & renewal on PayPak Classic & Pay Pak Gold	1. Free Issuance, annual & renewal on PayPak Classic & Pay Pak Gold
	2.50% discount (issuance only) on Exclusive Ladies Card	2. 50% discount (issuance only) on Exclusive Ladies Card	2. Free issuance, annual & renewal on Exclusive MCB Ladies Card
All Other Debit Cards	As per Schedule of Bank Charges (SOBC)		
Lockers	Locker charges / key deposit as per SOBC	50% discount on issuance on small Locker rent for first year only. Locker key deposit will be charged as per SOBC	Free issuance on small Locker rent for first year only. 50% discount on locker Key deposit
Free optional Health, Life & Travel Insurance Facility	Not Applicable	Free Health & Life Insurance Only	Free Health & Life Insurance * Free Travel Insurance
Value Additions	Not Applicable	* Limited Discount on domestic travel	* Free Cinema Tickets & discounts on domestic travel on purchasing through Bookme

\* These benefits will only be available through the MCB Live mobile app. Terms and Conditions will apply.

Note: Based on a customer account's average balance during the month as mentioned above, the system will automatically change the deposit account tier (Mass, Premium or Affluent) at the end of month. Accordingly, customers will be able to avail that deposit tier's services/benefits during the next month. This activity will run every month and the account deposit tier of the customer may change based on the average balance maintained during the previous month.

A fixed monthly bundle service fee of PKR 1+ FED will be levied from all MCB Nayab Current Accounts against the free offered services.

For your convenience, please also note the following:

**Account Details:** Your existing account number and IBAN will remain the same.

**MCB Debit Card & Cheque Book:** Your existing Debit Card (where applicable) and Cheque book will continue to function as usual.

**MCB Live:** Existing user credentials on the MCB Live app (where applicable) will remain valid.

For more information and assistance, please contact your MCB Bank Branch or call us at 111-000-622 or visit our website [www.mcb.com.pk](http://www.mcb.com.pk).

We thank you for your support and understanding and assure you of our best services at all times.