

MCB Visa Credit Card (Roshan Digital Account)

FAQs

1. What is MCB Visa Credit Card?

The MCB Visa Credit Card is a secured Credit Card. This means that the MCB Visa Credit Card facility will be provided to you against your Roshan Digital Account balance after blocking funds as a form of security.

2. Who is eligible to apply for MCB Visa Credit Card?

All Roshan Digital Account holders (PKR or FCY) are eligible to apply for MCB Visa Credit Card facility.

3. How can a NRP (Non Resident Pakistani) apply for MCB Visa Credit Card?

Any MCB Roshan Digital Account holder can visit

<https://www.mcb.com.pk/personal-product/roshan-digital-account> and apply for a MCB Visa Credit Card by sending an Application along with mandatory document on email to mcb.rdcc@mcb.com.pk

4. What required documents must be submitted to request a new MCB Visa Credit Card?

A MCB Roshan Digital Account holder will simply download the documents from the MCB Bank website:

<https://www.mcb.com.pk/personal-product/roshan-digital-account>. After reviewing, filling and signing the required documents, these need to be emailed to the Bank at mcb.rdcc@mcb.com.pk. A list of mandatory documentary requirements are shared in the provided Check List.

5. Is my data, information and the documents uploaded to apply for the MCB Visa Credit Card safe & secure?

All information/documents and data shared is secure and will not be divulged. However, the Bank reserves the right to share on demand by the Government of Pakistan, its regulator or on its behalf any assigned governing body.

6. How many different types of MCB Visa Credit Card are available?

All three variants of MCB Visa Credit Cards, i.e. Classic, Gold & Platinum are available to MCB Roshan Digital Account holders. For more information on these Cards, please visit <https://www.mcb.com.pk/personal-product/credit-cards>

7. How do I get to know about various markup and service charges on my MCB Visa?

Details of all charges including markup rates and service charges, is given in the Summary Box.

8. What are other MCB Visa Credit Card related facilities that can be availed by a MCB Roshan Digital Account holder?

Yes, MCB Roshan Digital Account holders that acquire a MCB Visa Credit Card can avail the below listed facilities:

- Global Acceptance on POS, ATM & E-Commerce
- I-Plan - Intelligent Installment Plan System
- I-Educate - Pay educational fees conveniently!
- I-Switch - Intelligent Balance Transfer System
- I-reward (POS transactions only)

9. How will I know that my MCB Visa Credit Card request has been approved?

After receiving a customer's MCB Visa Credit Card request along with all necessary documents via email, customers will be updated through a system generated email.

10. How do I activate my card & generate PIN?

Upon receiving your card, call through registered number our Call Center at 0092-42-111-000-622 to activate your card and generate your unique PIN.

11. Can I re-generate my PIN?

Yes, you can re-generate your PIN by calling at our Call Center at 0092-42-111-000-622 through your registered number.

12. How may I know what my credit limit is?

Your credit limit is mentioned on Welcome letter. It is also appears on your monthly MCB Visa Credit Card billing statement & alerts received after each transaction which also states your current outstanding balance and remaining available limit. The same may be confirmed by calling the MCB Contact Center at 0092-42-111-000-622 through your registered number.

13. How will I get my MCB Visa Credit Card statement?

Your MCB Visa Credit Card e-statement will be sent to you on your e-mail address.

14. How do I know how much to pay?

Your minimum payment and your total outstanding amount along with the payment due date is clearly indicated on your monthly credit card billing statement.

15. What if I have a discrepancy/error on my monthly statement?

If you notice any error or discrepancy in your monthly statement, report the matter to our Call Center at 0092-42-111000622 within 07 days of the receipt of your statement or log your dispute online visiting https://www.mcb.com.pk/quick_links/customer-dispute-claim-filing or can email at info@mcb.com.pk

16. How can I request for a supplementary MCB Visa Credit Card?

If you are a MCB Visa Credit Card customer, you may request up to 5 supplementary credit cards for your blood relatives. For this purpose, you will simply download the Supplementary Credit Card Form from the MCB Website:

<https://www.mcb.com.pk/personal-product/roshan-digital-account> and email us the duly filled and signed application form along with CNIC at mcb.rdcc@mcb.com.pk

17. Can I request for a MCB Visa Credit Card Limit enhancement or reduction?

Yes, you can. Simply download the Limit Enhancement or Reduction Form from the MCB Website:

<https://www.mcb.com.pk/personal-product/roshan-digital-account> and email us the duly filled and signed application form at mcb.rdcc@mcb.com.pk

18. What will be the procedure to release security amount if I close my MCB Visa Credit Card?

Your security amount will be released after completion of 45 days from the day card is permanently closed.

19. How should I handle a change in my address, contact number or e-mail address?

For any change in particulars, please send your request at info@mcb.com.pk and rdu@mcb.com.pk for new address and contact detail updation in your banking account and MCB Visa Credit Card account.

20. Who should I contact if I encounter any problem abroad?

You can seek assistance by calling our Call Center at 0092-42-111000622 or e-mail at info@mcb.com.pk

21. Are utility bill payments considered a cash transaction or will it be a retail transaction?

They are considered as retail transactions.

22. How can I redeem my reward points?

You can redeem your reward points by availing cash back.

23. Will I earn Reward Points for all my transactions?

You will earn one reward point for every PKR 50 spent on all your retail (POS) transaction anywhere in the world.

24. Can I transfer the outstanding balance from another bank's credit card to the MCB Visa Credit Card?

Yes, i-switch allows you to transfer the outstanding balances of your other credit cards to your MCB Visa Credit Card at a very low financial charge. However, the balance transfer is subject to availability of your credit limit.

25. How can you avail the i-Plan option?

All you need to do is call our 24 Hour Call Center on 0092-42-111000622. i-Plan option can only be booked by the Basic card member for transactions done by both the basic and supplementary card members.

26. What transactions can i book through the i-Plan option?

- Transactions of PKR 3000 and above can be booked through the i-Plan option.
- All retail transactions/ outstanding not more than a month old.

27. Should transactions converted to i-Plan earn Reward Points?

Retail transactions are awarded Reward Points at the time you carry out the transaction. If you decide to convert the transaction to i-Plan you will not earn duplicate points for the transaction.

28. What if I decide to pay off the entire amount before the i-Plan tenure concludes?

You can pay off the entire amount any time before the i-Plan period concludes without any pre-payment charges.

29. What if my card or any of my supplementary cards is lost/stolen/misplaced?

If your basic or supplementary card is lost, stolen or misplaced, please report it immediately to our Call Center at 0092-42-111000622. We will immediately block your card and also guide you with respect to card replacement.

30. What is Credit Security?

It's an insurance package. In case of an Accidental death, terminal illness or death, the outstanding balance on your MCB Visa Credit Card is insured for payments and costs a nominal percentage (mentioned in summary box) of your outstanding balance.

31. How important is it for me to read the Terms & Conditions?

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

32. What is the CF1 Form?

The CF1 form is a document where the customer needs to provide details of loans availed from MCB Bank and/or other Banks.

33. What is the CF19 Form?

The CF19 form is a document wherein the customer authorizes the Bank to secure funds from their bank account as a form of collateral, against which a credit limit (70% of secured amount) is assigned to him. The customer also authorizes the bank to recover funds from the amount secured as collateral in case of default.

34. Is there any minimum limit of amount secured as collateral against the MCB Visa Credit Card?

The Bank issues all MCB Credit Cards with a minimum limit of PKR 25,000. The minimum amount secured as collateral for a minimum 70% credit limit will be PKR36,000 or an equivalent amount in the relevant foreign currency.