

## **Frequently Asked Questions (FAQs)**

## Free Intercity Online Branch Banking Services - Effective July 1, 2025

**Question: What are Online Branch Banking Services?** 

**Answer:** There are two types of online branch Banking Services;

- I) Intracity (within a city) Deposits, Withdrawals & Funds Transfers
- II) Intercity (between different cities) Deposits, Withdrawals & Funds Transfers

Question: What charges will be incurred for Intercity Online Branch Banking Services?

**Answer:** Intracity (Deposits, Withdrawals & Funds Transfers) are already free, however, with effect from July 1st 2025, Intercity Deposits, Withdrawals & Funds Transfers will also be absolutely free for all MCB Bank Account holders.

Question: What is included in Free Intercity Online Branch Banking Services?

Answer: Free online Branch Banking Service includes;

- Cash deposits into any MCB account from any MCB Bank branch
- Cash withdrawals from any MCB account at any MCB Bank branch
- Deposit of MCB Bank cheques into any MCB account from any MCB Bank branch

Question: Who benefits from this free service?

**Answer:** All MCB Bank account holders across Pakistan can enjoy these free Intercity services irrespective of their Account Type.

Question: Are there any minimum balance requirements or service charges involved?

**Answer:** No, there are no minimum balance requirements and no charges for availing free Online Branch Banking Services

Question: Do I need to visit my parent (home) branch for transactions now?

**Answer:** No. You can visit any MCB Bank branch nationwide for your transactions with zero intercity charges.

Question: Does the charges still apply to Third Party Customers depositing funds in MCB Accounts? Answer: No, this service is now also free for Third Party Depositors as well.