

MCB BANK – OVER 75 YEARS OF SERVING PAKISTAN

- [Over 8.5 million customers](#)
- [Over 1400 branches](#)
- [Over 1450 ATMs](#)

MCB DEBIT CARD Terms & Conditions



Terms & Conditions for the use of MCB Debit Card

These T&Cs apply to all transactions involving the use of your MCB Debit Card and these constitute an agreement between you and the Bank. By accepting and/or using the MCB Debit Card, you unconditionally accept all the following T&Cs and accept the onus and liability for your ensuring compliance with the substantive and procedural laws of Pakistan, including all notifications, directives, circulars and regulations of the State Bank of Pakistan and/or any Provincial or Federal Government or any other local authority or body.

Definitions

"The Bank", "MCB", "our", "us" or "we" means MCB Bank, who is the issuer of the MCB Debit Card, and includes MCB Bank by whatever name it is called, and the successors and assigns of MCB Bank.

"You", "your" means a person who has been issued the MCB Debit Card to operate on nominated account(s).

"Debit Card" or "Debit Cards" refers to the MCB Debit Card issued by the Bank and may include any other Debit Card issued by the Bank from time to time.

"Account" refers to any of your Savings and/or Current Account and/or any other type of account as nominated by you and approved by the Bank.

"Primary Account" means one of the accounts, as described above directly linked to the Debit Card, which will be debited for transactions, performed using the Debit Card and PIN.

"Secondary Account" means any current and/or savings account that you have linked to this account.

"Nominated Accounts" includes the Primary Account as described above, and it indicates your account(s) nominated in writing by you and approved by the Bank to be accessed by your MCB Debit Card and PIN.

"ATM" means any Automated Teller Machine whether in Pakistan or overseas, whether of MCB Bank, any other Bank or third party owned or operated on a shared network, at which, amongst other things, you can use the MCB Debit Card to access your funds in your Nominated Account(s) held with MCB Bank in Pakistan.

"PIN" means the Personal Identification Number, (required for access to ATMs) generated by you via call center or, chosen by you from time to time.

"International transactions" refers to the transactions by you on your internationally valid MCB Debit Card outside Pakistan.

"Merchant" or "Merchant Establishment" means any establishment wherever located, which a Debit Card Scheme Member bank has approved and made arrangements with, to accept and honor MCB Debit Cards, for the sale of goods and services to you.

"EDC" means any Electronic Data Capture terminals, printers, other peripherals and accessories including PIN pads and necessary software to run the devices, whether in Pakistan or overseas, whether of MCB Bank, or of any other Bank on a shared network, at which, amongst other things, you can use your funds in your Nominated Account held with MCB Bank in Pakistan to process the transaction at a Merchant Establishment.

Upon signing up for use of MCB Mobile services linked to the MCB Debit Card, the T&Cs and any fees set by the Bank governing that service will be deemed applicable

to the Debit Card holder in their entirety. A copy of these is available on the website or upon request from the call center.

"POS" means Point of Sale terminals, whether in Pakistan or overseas, whether of MCB Bank, or of any other bank on a shared network, at which, amongst other things, you can use your Debit Card to access your funds in your Nominated Account held with MCB Bank in Pakistan.

"1 LINK" means a shared network of ATMs where you may use Debit Card, under arrangements of MCB.

"CDM" Cash Deposit Machine at which amongst other things you can use the Debit Card to deposit funds in your Nominated Account held with MCB Bank.

General Use of Debit Card

On accepting your application for issuance of MCB Debit Card, the Bank will issue you a Debit Card. You can access cash and carry out other transactions Debit Card in ATMs/EDC/ Depository/Mobile/POS devices and/or any similar devices.

The Debit Card is non-transferable by you under any circumstances. The Bank reserves the right to cancel ATM withdrawal facilities on a nominated account, at its discretion, without assigning any reason whatsoever.

You accept that if the Bank agrees to issue you the Debit Card at your request, it is entirely at your risk the Bank has agreed to provide you the facility of carrying out transactions by using the Debit Card apart from any written Standing Instructions that may be provided at the time of issuance of the Debit Card or that may hereafter be given to the Bank by you.

You accept full responsibility for all transactions processed by the Debit Card usage whether on ATM/EDC - POS/Depository/Mobile or any other device available or otherwise. Any instruction given by means of the Debit Card shall be irrevocable. You will, in all circumstances, accept full responsibility whether or not processed with your knowledge or your authority, expressed or implied. You hereby authorize the Bank to Debit your account(s) with the amount(s) of any withdrawal, transfer or carry out any such instructions that may be received by the Debit Card usage in accordance with the Bank's record of transactions. You will not hold the Bank liable on account of the Bank acting, in the course of business, on your instructions.

The Bank will be following your instructions on best efforts basis and shall in no way be liable and/or held responsible including on account of delay or inability to act immediately or at all on any of your instructions.

The Bank may, at its sole discretion, decide not to carry out any instructions including where the Bank has reason to believe that the instructions are not genuine, are unclear, raise a doubt or are otherwise improper and cannot be put into effect for whatsoever reasons.

To protect your interests, the Bank may record on camera or on videotape, at its own discretion, the access to and the presence of any person while availing the Debit Card facility. These recordings may be used as evidence in any proceedings without seeking any further permission from you.

Transactions, which you initiate, will be completed only if the amount of funds available in your Nominated Account is sufficient to meet the transaction amount in full, including any applicable charges, fees, etc. The amount of each completed transaction will be immediately debited from your relevant Nominated Account without notice. Should any instruction given by you be capable of being executed by

the Bank in more ways than one, the Bank may execute the said instruction in any way it may deem, at its sole discretion.

Now MCB presents its new dual interface chip based debit card that allows the card to be used in both contact and contactless environment. Card holder simply needs to tap the card on dual interface accepting POS machines to initiate the transaction. If the POS device is not DI enabled the card holder can simply dip or swipe the card for the same.

The Bank shall not be liable for any failure to provide the facility or to comply with the T&Cs for any cause that is beyond its control.

Securing the PIN

For PIN activation/generation you will be required to call at Bank's UAN 111-000-MCB (622) to activate your Debit Card. The activation process will require you to answer security/validation questions. Through Interactive Voice Response (IVR) you will be asked to punch 4 digits number to generate the PIN and remember it.

The security of the PIN is very important and you will not disclose your PIN to anyone. If you fail to observe any of the security requirements, you may, at your sole risk as to the consequences, incur liability for unauthorized use. When selecting a PIN, be careful that it can't be easily identified or identifiable with you, e.g. your birth date, car registration number, or repeated numbers etc. You should not write or indicate your PIN on your Debit Card or on any other item you carry or store.

Fraud mitigation guidelines

MCB VISA Debit Cards are 3D secured and enabled for ecommerce/online shopping by default to ensure a smooth and secure digital banking experience.

Customers can

- Deactivate e-commerce/online shopping sessions via MCB Live, ATM, or by calling Contact Center.
- Reactivate e-commerce sessions through MCB Live, ATM, or by calling Contact Center.

Guidelines

- If you do not frequently use your card online for financial transactions, it is highly recommended to keep your card disabled or deactivated for online usage.
- Do not use your card on any website that does not display a lock sign or starts with "https://" instead of just "http://". The "s" in "https" stands for secure.
- All ecommerce transactions attempted on 3D Secure merchants will require an OTP (One Time Password) code for authentication. Do not share the OTP code with anyone.
- Always remember, MCB Bank will never call, text and/or email you and ask for your sensitive financial information like ATM card number, Account number, CVV, Pin, OTP, CNIC etc. Also, do not share any such information to a person impersonating to be a banker or from any state/government institution.
- Always check emails, SMS messages, links, or any form of communication inquiring about your card or sensitive banking/financial information. Never click on or respond to suspicious links.
- Never post or share image of your card anywhere or with anyone through any medium.
- Never use open or public Wi-Fi for any online transactions with your card.

Loss or Theft of Your Debit Card/PIN and Notification thereof

In the event of the Debit Card being misplaced, lost or stolen, you must immediately inform the Bank in writing of the same and report to the Bank's Call Center at 111-000-622. Any transaction that may be incurred on the Debit Card shall be the sole and absolute liability of the Debit Card holder unless bank call center was notified of the theft, loss or misplacement together with instructions to cancel the Debit Card. Once the Debit Card is reported misplaced, lost and stolen, the Debit Card cannot be used, even if it is found subsequently. For the period commencing from the time the Debit Card and/or PIN was misused, lost or theft until the Bank has been notified by you at the call center, as described above, you will be liable for the actual amount lost on transactions carried out by the use of the Debit Card and/or PIN.

The Bank may upon receipt of an application, in its absolute discretion, issue a replacement Debit Card with permission to generate a new PIN via IVR for any lost, misplaced or stolen Debit Card. Delayed notification of misplacement, loss or theft by you at bank call center which has contributed to an exposure, then for the period commencing from the time the Debit Card and/or PIN was misplaced, lost or stolen until the time Bank has been reported via the call center, you will be liable for the actual amount lost on transactions carried out with the Debit Card and/or PIN.

Addition to and Withdrawal of Facilities

The Bank may, at its discretion, make available to you more ATMs, EDC-POS, and/or other devices through shared networks for your convenience and use. All fees, charges related to transactions done by you at these devices, as determined by the Bank from time to time will be recovered by a Debit to your account. You understand and agree that such networks may provide different functionality, service offerings and different charges for different services and/or locations.

Maintenance

While advance notice of any substantial maintenance work likely to affect the availability of services, shall be given wherever and whenever possible, the Bank reserves the right to suspend, without any notice, access to ATM/Mobile/other similar devices or the provision of all or any of the services, at any time, if the Bank deems it necessary to do so, whether for routine maintenance or for any other reason without any obligation or liability on its part.

Termination of Debit Card and/or Primary/Nominated Accounts

In the event that you decide to terminate the use of the Debit Card, then you will give the Bank not less than 7 days prior notice in writing and shall block the card by contacting Call Center. Such termination shall also be deemed a termination of all related facilities accorded by the Bank to you.

The Bank hereby has your express authority to debit the Nominated Accounts online or, in the event of an offline situation, within such time based on internal and/or scheme regulations that the Bank is a member of and/or bound by, for all withdrawals/transfers affected by the use of Debit Card/PIN as per the Bank's records, which will be conclusive and binding on you.

Verification of Amounts

All transaction records for use of the Debit Card/PIN shall be conclusive unless verified otherwise by the Bank. The verified amount shall always be binding on you.

Processing and Conversion Fee or Charges

Use of the Debit Card at any ATM/EDS/POS/Depository/other devices may entail a service charge and/or transaction fee and/or processing and/or conversion fee being levied on the Nominated Account.

Your Nominated Account will be debited with such charges as the Bank may from time to time consider appropriate in respect of the Debit Card, with prior notice of such charges to you. The Bank reserves the right to vary any of these T&Cs. You will be notified of the changes. Use of the Debit Card after the date upon which any changes to these T&Cs are to have effect (as specified in the Bank's notice) will constitute acceptance without reservation by you of such change provided that you have been notified thereof before such use. Notification of change by such means as the Bank may consider appropriate (including but not limited to displaying the change in the branch offices or publishing it on the Bank's website or displaying it on the ATM screen or enclosing it with the bank statements) will constitute effective notice to you for the purposes of this clause.

You will be solely liable for payment of all of the above.

Charges and Fees

The Bank reserves the right at any time to charge you for issuance, re-issuance of the Debit Card and/or any fees/charges for the transactions carried out by you on the Debit Card. Details of the fees and charges as applicable from time to time can be obtained from the Bank and the same are subject to change at the Bank's discretion. All fees and charges will be deducted automatically from your Nominated Account at the time the fee or charge is incurred. In addition, some other ATM owners, operators of shared networks or service providers may impose additional charges for each use of their ATM/other device, and any such charge along with other applicable fees/charges will be deducted from your Primary Account. Renewal fee, as per the Schedule of Charges, will be charged annually on the Debit Card.

Limits of Use

The Bank reserves the right to limit the minimum/maximum amount which may be transacted each day by the use of your Debit Card and any such limits would also be subject to the availability of balance in your Nominated Account.

Similarly, daily minimum/maximum transaction limits apply to all ATMs and may vary between different ATMs belonging to different banks/networks/locations.

Transactions made by using of a Debit Card may be limited to minimum and maximum amounts in any specified period and to multiples of any amount as may be prescribed. The Bank will not be responsible for any loss or inconvenience that you may suffer due to the lack of uniformity in these limits, for transactions through different ATMs/networks/locations.

Deposits and Withdrawals at ATMs/CDM

Cash and cheques can be deposited at the CDMs of the Bank alone, if and when the service is available on the ATM/CDM. Cheque deposited will be accepted for collection only. All deposits made through CDM will be subject to verification before the credit for such deposits is made to the Nominated Account(s). To accept that any cash or cheque deposited through the CDM with the use of the Debit Card is entirely at the risk and your responsibility and is subject to verification and implementation by the Bank. You accept the cheque deposited through the ATM/CDM may be sent for collection/clearance up to two clear working days after deposit and your Nominated

Account will only be credited after realization. It shall be your responsibility to ascertain and verify that your instruction has been implemented accurately. Any discrepancy shall be notified within 72 hours of the effective time of the transaction, failing which the transaction shall be deemed to be accepted by you as correct.

Cash Deposits at other Bank ATMs and at Merchant Establishments are not allowed and the Bank would not be accountable for any such transactions.

You hereby agree that in case if with the use of the Debit Card at 1 LINK/ payment scheme certified ATMs, cash is dispensed but your Nominated Account is not debited, the Bank is irrevocably authorized to debit the amount of withdrawal and all Bank charges applicable for the use of Debit Card from your Nominated Account with the Bank.

In case your Nominated Accounts does/do not have sufficient funds for any reason, the Bank will have the right to set off any account, credit balance/ proceeds of instruments or other items available with the Bank.

Printed Transaction Records, Balance Information Statement Errors, Complaints

When you complete a transaction through an ATM/Mobile/POS, you can opt to receive a printed transaction record or an e-statement. You will ensure that you check your transaction records. You can also get information regarding your available funds, wherever the facility is offered, including written statement by calling the Bank. You will inform Bank in writing within 15 days of the transaction, if any irregularities or discrepancies exist regarding the transaction. If we do not receive any information to the contrary within the 15 days, Bank shall assume the transactions are correctly reflected.

All records maintained by the Bank, in electronic or documentary form, of the instructions given by you and such other details (including, but not limited to payments made or received) pursuant to this agreement, and all camera/video recordings made as mentioned above, shall as against you, be deemed to be conclusive evidence of such instructions and similar details.

The ATM would capture the Debit Card, if responses sought from you by the machine are not provided by you within a specific time and/or incorrect information /command(s) is/are given to the machine. The Debit Card may be returned to you at the sole discretion of the Bank.

The Bank will not be responsible for any cash loss for any reasons whatsoever, after cash withdrawal transaction is completed by you at an ATM. A cash withdrawal will be treated as completed if the Bank's records indicate that the machine has dispensed the money.

The use of Debit Card by you is on your risk and responsibility, the Bank will not be held responsible for any loss due to theft, burglary etc. in the vicinity of an ATM.

The Bank reserves the right to participate at any time in any network sharing arrangement which will enable the Debit Cards issued by the Bank to be accepted on the electronic devices of other institutions participating in such shared networks. The Bank will however, not be responsible for any transaction conducted at an ATM of another Bank.

Disclosure of Information

In addition to the disclosure requirements already accepted by you pursuant to the Account opening T&Cs accepted by you;

The use of the Debit Card at an ATM/EDC- POS/other devices shall constitute your express prior consent:

- a) To the collection, storage, communication & processing of personally identifying and account balance information by any means necessary for us to maintain appropriate transaction and account records.
- b) To the release and transmission to participants and processors in the MCB Bank ATM network/other networks of details of your Account & transaction information and other data necessary to enable your Debit Card to be used at an ATM/other Device.
- c) To the retention of such information and data by the said participants and processors in the MCB Bank/other networks.
- d) You hereby expressly authorizes the Bank to disclose at any time and for any purpose, any information whatsoever relating to your personal particulars, accounts, transactions, or dealings with the Bank, to the Head Office or any other branches, subsidiaries/associated/affiliated corporations or entities of the Bank wherever located, any Government or regulatory agencies/authorities in Pakistan or elsewhere, any agents or contractors which have entered into an agreement to perform any service(s) for the Bank's benefit, and any other person(s) whatsoever where the disclosure is required by law or otherwise to whom the Bank deems fit to make such disclosure, at its sole judgment.
- e) You agree to provide the Bank any information, required from you under law or any regulation, or any other appropriate information reasonably requested from time to time.

Change of T&Cs

To adjust the periodic transaction limits applying to the use of your Debit Card.

To vary the frequency and manner & services use, the withdrawal limits, operating hours and transaction types, facilities & services available at any point in time through the use of the Debit Card and to incorporate any changes required internally by the Bank or on account of any legal or regulatory requirement.

The Bank may from time to time revise and/or change any of these T&Cs including without limitation, the charges levied in respect of the services. Such changes shall be effective from the date specified by the Bank for such modification. Such changes will either be notified to you through the mail, displaying in Branches, notice on Banks website/ATMs or by a press advertisement with effect for thirty days.

You must notify the Bank of any change in your address promptly, by going to the Bank Branch, where the account is held and provide a written notification. Proof of posting to such last notified address shall be conclusive proof of the notification at the time when it ought to be delivered in due course by the post even if the notification may be returned through the post undelivered.

Exclusion from Liability

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to you in respect of any loss or damage arising directly or indirectly including out of any defect in goods or services availed by you under a Debit Card transaction.

The refusal of any person to honor or accept the Debit Card;

The malfunction of any electronic terminal or other device;

The effecting of a transaction instruction other than that by you;

Handing over of the Debit Card by you to anybody other than the authorized employees of the Bank;

The exercise by the Bank of its right to terminate any Debit Card;

Any injury to your credit character and reputation alleged to have been caused by the repossession of the Debit Card and/or, any request for its return or the refusal of any Merchant Establishment to honor or accept the Debit Card;

Any wrong statement, misrepresentation, error or omission in any details disclosed by the Bank to anyone or in the statement of accounts;

Decline of transaction(s) exceeding your entitlement as per guidelines issued from time to time or your Bank awareness exceeding his/her entitlement.

Features on a Debit Card

The Bank may from time to time, at its discretion, tie-up with various agencies to offer features on your Debit Cards. All these features would be on a best efforts basis only, and the Bank does not guarantee or warrant the efficacy, efficiency, usefulness of any of the products or services offered by any service providers /merchants/outlets/agencies. Disputes (if any) would have to be taken up directly with the merchant/agency, etc. without involving the Bank.

Indemnity and Liability

The Bank shall use its best endeavors to provide error free operation of the account and the services to you. Notwithstanding the same, you hereby confirm that the Bank shall not be liable for, and indemnifies & agrees to hold harmless the Bank and its respective officers, directors, employees and representatives, agents and contractors from and against any and all loss, damage, liability, payment and obligation and all expenses (including without limitation reasonable legal costs) incurred, suffered, sustained or required to be paid, directly by, or sought to be imposed upon the Bank, arising out of, inter alia:

- (i) The Bank acting upon your written or verbal instructions to stop payment, hold mail, issue and mail cheque books and or to act on any other instructions including standing instructions issued by you to the Bank from time to time.
- (ii) Any claim by you or any other third party concerning the amount, transfer, delivery or non-delivery of any product requested through the services or any other matter relating to the services.
- (iii) Any action taken by the Bank in reliance upon:
 - a) Instructions, which are revealed to be duplicate or erroneous;
 - b) Instructions purported to have been given by you, which are discovered to be fraudulent.
- (iv) Any taxes due to be paid by the Bank on payments made through or pursuant to the services.
- (v) Any errors, neglects or defaults, acts or omissions whether of itself, its employees or of any correspondents, sub-agents or of their employees.
- (vi) Subject to these T&Cs, any amendment or variation to/of the instructions.
- (vii) For any instructions not complied with due to reasons beyond the Bank's control.
- (viii) Any indirect, incidental or consequential loss or loss of profit that you may suffer by reason of disruption or failure in any communication or electronic transmission facility or the services.

- (ix) Any loss arising out of unauthorized or fraudulent access of the account or the services or otherwise in connection with any agreement or the Bank's failure to provide the services.
- (x) Loss, theft, disclosure of the PINs, Debit Card or the cheque book.
- (xi) Diminution due to taxes, imposts or depreciation in the value of funds credited to an account, whether due to devaluation or fluctuation in the exchange rate or otherwise.
- (xii) Due to unavailability of funds because of restrictions imposed by the State Bank of Pakistan, including refusal or inability to sell foreign exchange necessary to meet request(s) for withdrawal, restrictions on withdrawal or on convertibility, transferability, requisition, compulsory and transfer of any character. In such circumstances, the Bank's Head Office, other branches, subsidiaries or affiliates will be under no obligation to pay the amount standing to the credit of such account of you with any of the Bank's branches in Pakistan.

You hereby agree to indemnify the Bank for all liabilities, losses, damages and expenses which the Bank may sustain or incur either directly or indirectly as a result of negligence/mistake or misconduct of you. Breach or non-compliance of the rules/T&Cs relating to the Debit Card and account. Fraud or dishonesty relating to any transaction by you or your employees/agents. ATMs/EDC and similar electronic terminals are machines and errors could occur while in operation. You agree that the Bank will not be liable for any such machine/mechanical errors/failures. You will indemnify and hold the bank any and all consequences arising from you not complying with the foreign exchange laws of Pakistan, the Exchange Control Regulations of the State Bank of Pakistan.

Debit Card Usage and Multiple Account Linkage

You agree that in case you have multiple accounts with the Bank, the Bank will decide the number of accounts, which will have the Debit Card facility on them. In such a situation, the account so decided by the Bank will be the Nominated Account.

In Case of Debit Cards Linked to Multiple Accounts

The account selection facility in respect of Nominated Account may not be available at all ATMs; hence all transactions at these ATMs will affect on the Primary Account linked to the Debit Card. In case the Nominated Account selection facility is available at ATMs then you will have the option to choose the account from the Nominated Account to conduct the transaction.

The account select facility may not be available for all transactions that may be performed at an ATM but may be limited to certain transactions only depending on the functionality of that ATM. In such cases, transactions will be affected on the Primary Account linked to the transactions.

At Merchant Establishments, transactions will be affected on the Primary Account linked to the Debit Card in case the option of Nominated Account is not available.

Where the account selection facility is not available, transactions will be affected on the Primary Account linked to the Debit Card. In case, there are no funds in this Primary Account, the Bank will not honor the transactions even if there are funds available in the other Nominated Accounts linked to the same Debit Card.

You will not attempt to withdraw funds/purchase goods or services using the Debit Card unless sufficient funds are available in either your Nominated Account or Primary Account as the case may be. The onus of ensuring adequate account

balance is entirely on you. Accounts that violate this condition will be classified as overdrawn accounts and you will have to rectify the account balance position immediately. In every such situation where the account gets overdrawn, a flat charge would be levied on the debit balance in the account. The Bank will determine this charge from time to time and notify the same to you.

Right of Set off

In the event of any Nominated Account being overdrawn, the Bank reserves the right to set off overdrawn amounts against any credit lying in any of your other Account. Nothing in these T&Cs shall affect the Bank's right to set-off, transfer and apply monies at law or pursuant to any other agreement from time to time subsisting between the Bank and you.

Merchant Location Usage

The Debit Card would ordinarily be honored by Merchant Establishments in Pakistan and in other countries which display the payment scheme logo. The Bank is not responsible or liable for refusal by any Merchant to accept the Debit Card for any reason whatsoever. However, you may report to the Bank any Merchant/Bank refusal, detailing the name, location, date & time of the transaction and other details that will assist the Bank in its investigations.

Debit Card promotional material or payment scheme symbol displayed on any premises is not a warranty that all goods and services available at those premises can be purchased with your Debit Card.

The Debit Card is for Electronic use only and will be acceptable only at Merchant Establishments, which have an EDC, or similar terminal that accepts the Debit Cards. Any usage of the Debit Card other than electronic use will be considered as unauthorized.

The Debit Card will be honored only when it carries your signature. The Debit Card is operatable with the help of your Signature at Merchant locations.

Each Transaction is deemed authorized and completed once the terminal generates a Sales Slip. The amount of the transaction is debited immediately from the Primary Account linked to the Debit Card.

You should ensure that the Debit Card is used only once at the Merchant location for every transaction.

The Sales Slip will be printed each time the Debit Card is used and you should ensure that there is no multiple usage of the Debit Card at the Merchant location at the time of the purchase.

The Bank accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to your Nominated Account or any other account as provided herein with the transaction amount. You must sign and retain the Sales Slip whenever the Debit Card is used at a Merchant Establishment. The Bank at an additional charge may furnish copies of the Sales Slip. Any Sales Slip not personally signed by you, but which can be proved, as being authorized by you, will also be your liability.

Any charge or other payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the charge recorded on such requisition was properly incurred at the Merchant Establishment in the amount and by you referred to in that charge or other requisition, as the case may be, by the use of the Debit Card except where the Debit Card has been lost, stolen or fraudulently misused, the onus of proof for which shall be upon you.

All Refunds and Adjustments due to any Merchant/device error or communication link may be processed manually and the account will be credited after due verification and in accordance with payment schemes' rules and regulations as applicable. You agree that any debits received during this time will be honored only based on the Available Balance in the account(s) without considering this Refund. You also indemnify the Bank from acts of dishonoring the payment instructions. You would be solely liable for all unauthorized acts and transactions.

You must not at any point, hand over your Debit Card to any other person including usage on your behalf. You must ensure that you are physically present at an ATM/Merchant Establishment at the time of any transaction undertaken by you.

International Usage (where applicable)

The Debit Card is valid for use both in Pakistan as well as outside Pakistan within the foreign exchange entitlements as stipulated by the State Bank of Pakistan from time to time. Moreover, all conditions herein above mentioned shall apply in the same manner to all foreign transactions carried out on the Debit Card. Moreover, you will ensure adherence to all requirements of the Exchange Control Regulations with regard to foreign exchange entitlements as stipulated by the State Bank of Pakistan from time to time. Furthermore, if you emigrating and/or proceeding abroad on permanent employment or intending to become a Non Resident Pakistani must surrender the Debit Card at a prior time.

E-commerce Usage (where applicable - fees as per SOBC)

MCB Debit Card can also be used for payment of online shopping. Online payments to e-shops or payments made via written or telephone orders carried out using an internet payment gateway. E-commerce transactions are only those transactions where the recipient of such Payment Transaction is identified by the provider of its payment services for the Payment Transaction as an "E-commerce Merchant" in the system of the particular card association.

3-D Secure

The 3D Secure authentication is an additional security layer for card-not-present transactions. 3D Secure (Three Domain Secure) is a messaging protocol that involves three domains, i.e. the merchant/acquirer, the issuer and the interoperability domain. It serves as a bridge to process the transaction with the issuing bank and customer safely.

Debit Supplementary Card T&Cs

- Only 3 Supplementary Debit Cards can be issued against One Basic Debit Card.
- Supplementary Debit Card will be issued with all the details of Basic Debit cardholder and embossing name of Supplementary cardholder.
- Supplementary Debit Card is not available with Ladies Account Debit Card.
- Silver Supplementary & Platinum Supplementary Debit Card will be delivered at parent branch of Basic Debit cardholder.
- Only Basic Debit cardholder can receive the Supplementary Debit Card from the parent branch by showing his/her CNIC.
- For Activation of Debit Supplementary Card, Basic Debit you should call at 111-000-622 or 0800-62272 (MCBPP) for Platinum supplementary from your registered contact number along with your CNIC, Account and Debit Card details.
- You will have to go through standard procedure at Call Center for Debit Supplementary Card activation and ATM PIN generation.
- Any Account related information can only be provided to you.

- ATM PIN change request can only be made by you by calling at call center.
- Inter Bank Fund transfer service (IBFT) is available to only Basic Debit Card and not to Debit Supplementary Debit cardholder.
- SMS Alerts of transaction will be received at registered mobile number of Basic Debit cardholder. No SMS alert will be received by Debit Supplementary Cardholder.

Debit Gold Local Debit Card T&Cs

Please note the below additional T&Cs especially for the passport based Debit Card, MCB Debit Gold Local:

- For Activation of MCB Debit Gold Local, you should call at 111-000-622(MCB) from your registered contact number along with your passport, account and Debit Card details.
- Due to regulatory requirements, the Gold Local can only be used in Pakistan for both ATM & POS transactions. Transactions outside Pakistan will not be allowed on this Debit Card.
- Utility Bill payments/mobile top-ups and IBFT are also not allowed on MCB Debit Gold Local.

MCB PayPak Debit Card T&Cs

Please note the below additional T&Cs especially for MCB PayPak Debit Card.

- Due to payment scheme requirements, MCB PayPak Debit Card can only be used in Pakistan for both ATM & POS transactions. Transactions outside Pakistan will not be allowed on this Debit Card.
- E-Commerce transaction is not allowed on MCB PayPak Debit Card.

Miscellaneous

Please contact your Branch for further details.

These T&Cs form the contract between you and the Bank. By applying for and accessing the service of the MCB Bank Debit Card, you acknowledge and accept these T&Cs. These T&Cs will be in addition to and not in derogation of the T&Cs relating to any Account and may change from time to time at the Bank's verdict.

The Bank may offer different promotional schemes related to MCB Debit Card from time to time. It may vary the terms & conditions or discontinue any promotions/privileges at any time without any notice or liability to any party. MCB Bank's decision on all matters relating to its discounts/promotional offers will be final and binding.

Further details regarding promotions and terms & conditions that govern them can be found on the website www.mcb.com.pk