

## KEY FACT STATEMENT FOR DEPOSIT PRODUCTS

Branch Name & Code: \_\_\_\_\_  
City: \_\_\_\_\_

Period: July - December, 2026  
Date: \_\_\_\_\_

**IMPORTANT:** Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

### Account Types & Salient Features:

This information is accurate as of the above mentioned date. Services, fees and mark up rates may change on a bi-annual basis. For details of current fees/charges, you may visit our website or your nearest MCB Bank branch.

Particulars	MCB Smart Savings Account	
Currency	PKR	
Account Maintenance Fee (Including Taxes)	NA	
Is Profit Paid on Account	Yes	
Indicative Profit Rate (%)	As per Bank's Rate Sheet	
Profit Payment Frequency	Quarterly	
Example	If the indicative profit rate is 15%, on each Rs. 1,000, the customer can earn a gross profit of Rs. 37.5/Quarter	
Premature/ Early Encashment/ Withdrawal Fee	NA	
<b>Service Charges</b>		
<p><b>IMPORTANT:</b> This is a list of the main service charges for this account and does not include all charges. For the Bank's complete Schedule of Bank Charges (SOBC), please visit your nearest MCB Bank branch or the 'Quick Links' section of the Bank's corporate website (<a href="http://www.mcb.com.pk">www.mcb.com.pk</a>). Please note that all bank charges are exclusive of applicable taxes.</p>		
Services	Modes	
Cash Transaction	Intercity	Zero
	Intra-city	Zero
	Other Bank ATM (inclusive of FED)	Rs. 35
	CDM Charges for Bank Customer	NA
	CDM Charges for Others	NA
	Bank Customers	Zero
SMS Alerts	Alternate Delivery Channels / Digital Channels	Zero
	For Other Transactions	Rs. 250/Month

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<b>Debit Cards</b>	PayPak Classic	Rs. 2,200
	PayPak Gold	Rs. 2,500
	Visa Silver	Rs. 3,300
	Visa Gold Local	NA
	Visa Gold	Rs. 4,500
	Visa Gold Plus	Rs. 4,500
	Visa Platinum	Rs. 14,000
	Visa Signature	* Rs. 12,000 Per Quarter
<b>Cheque Book</b>	Issuance	NA
	Stop Payment	Up to Rs. 700/Cheque
<b>Statement of Account (Including FED)</b>	Duplicate	Rs. 35
<b>Fund Transfer</b>	Alternate Delivery Channels / Digital Channels	Charges may vary according to the amount / number of transactions. For details, please refer to SOBC
	Others	Charges may vary according to the amount / number of transactions. For details, please refer to SOBC
<b>Digital Banking</b>	Internet Banking Subscription (One Time/Annual)	Zero
	Mobile Banking Subscription (One Time/Annual)	Zero
<b>Clearing</b>	Normal	Zero
	Intercity	Rs. 284
	Same Day	Rs. 284

\* MCB Visa Signature Debit Card charges are waived for maintaining quarterly average total deposits relationship with the Bank of Rs. 5 Million and above or quarterly average current account deposit balance of Rs. 2 Million and above.

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### You Must Know

<p><b>Dormant Account:</b> If no customer initiated transaction (debit or credit) or activity i.e. login through MCB Mobile Application (MCB Live) has taken place during the previous one year, your account will become a Dormant or In-Operative Account. Further, Debit transactions / withdrawals will not be allowed until the account is activated. For reactivation of your account, you can visit your MCB Bank Branch or you may request through MCB Live Mobile application.</p>	<p><b>Unclaimed Deposits:</b> In terms of Section 31 of Banking Companies Ordinance, 1962 any financial liability owed by a bank in local or foreign currency, by reason of a deposit (all kinds including time and demand) or a financial instrument (all kinds including bill of exchange, pay slip, pay order, demand draft, telegraphic transfer, money transfer, and banker's cheque), not being held to the title of a government (except for instruments issued in favour of government), or a court of law or a minor, in respect of which no transaction has taken place and no statement of account has been requested or acknowledged by the customer, and in case of instrument not paid during last fifteen years, shall be classified as unclaimed deposits.</p> <p>The surrendered deposits can be claimed through the respective banks. For further information, please contact your MCB Bank Branch or MCB Contact Centre 111-000-622.</p>
<p><b>How can you get assistance or make a complaint?</b>            MCB Bank Limited, Complaint Resolution Unit,            7<sup>th</sup> Floor, MCB Tower,            I.I. Chundrigar Road, Karachi or MCB Centre,            4<sup>th</sup> Floor, Airport Access Road, Lahore            Helpline: 111-000-622            Email: <a href="mailto:info@mcb.com.pk">info@mcb.com.pk</a>            Website: <a href="http://www.mcb.com.pk">www.mcb.com.pk</a>            Sunwai Link: <a href="https://sunwai.sbp.org.pk/">https://sunwai.sbp.org.pk/</a></p>	<p><b>If you are not satisfied with our response, you may contact:</b>            For complaints which remain unresolved beyond 45 days, you may write to Banking Mohtasib Pakistan, Secretariat 5<sup>th</sup> Floor, Shaheen Complex, M.R. Kayani Road, Karachi.            Telephone: +9221-99217334-8            Facsimile: +9221-99217375,            email: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a>            Website: <a href="http://www.bankingmohtasib.gov.pk">www.bankingmohtasib.gov.pk</a></p>

### I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name:		Date:	
Product Chosen:			
Mandate of account:	Single/Joint/Survivor		
Address:			
Contact Number:		Mobile Number:	
Email Address:			
Customer Signature:		Signature Verified:	