

KEY FACT STATEMENT FOR DEPOSIT PRODUCTS

Branch Name & Code: _____
City: _____

Period: January - June, 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 Key Fact Statement (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 Nayab Current Account | | |
|---|--|---|--|--|
| Currency | | PKR | | |
| Account Maintenance Fee (Including Taxes) | | NA | | |
| Is Profit Paid on Account | | No | | |
| Indicative Profit Rate (%) | | NA | | |
| Profit Payment Frequency | | NA | | |
| Example | | NA | | |
| Premature/ Early Encashment/ Withdrawal Fee | | NA | | |
| <div>Service Charges</div> <div>IMPORTANT: 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 (www.mcb.com.pk). Please note that all bank charges are exclusive of applicable taxes.</div> | | | | |
| | | MCB Nayab Current Account | | |
| Services | Modes | *Deposit tier Mass (0 to < 100,000 Average Balance) | *Deposit tier Premium (100,000 to < 1,000,000 Average Balance) | *Deposit tier Affluent (1,000,000 and above Average Balance) |
| 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 | Zero | | |

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|--------------------------------------|---|---|--|--|
| | | *Deposit tier Mass (0 to < 100,000 Average Balance) | *Deposit tier Premium (100,000 to < 1,000,000 Average Balance) | *Deposit tier Affluent (1,000,000 and above Average Balance) |
| Debit Cards | PayPak Classic | Issuance: Zero Annual: Rs 2,000 | Issuance: Zero Annual: Zero | Issuance: Zero Annual: Zero |
| | PayPak Gold | Issuance: Zero Annual: Rs 2,300 | Issuance: Zero Annual: Zero | Issuance: Zero Annual: Zero |
| | Master Card Classic | Rs. 3,000 | | |
| | Visa Silver | Rs. 3,000 | | |
| | Visa Gold Local | Rs. 4,000 | | |
| | Visa Nayab | Issuance: 2,000 Annual: Rs 4,000 | Issuance: 2,000 Annual: Rs 4,000 | Issuance: Zero Annual: Zero |
| | Visa Platinum | Rs. 14,000 | | |
| | Visa Signature | ** Rs. 10,000 Per Quarter | | |
| Cheque Book | Issuance | Free (1/Month) | Free (1/Month) | Unlimited |
| | Stop Payment | Up to Rs. 600/Cheque | | |
| Statement of Account (Including FED) | Duplicate | Rs. 35 | | |
| Fund Transfer | 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 | | |
| Digital Banking | Internet Banking Subscription (One Time/Annual) | Zero | | |
| | Mobile Banking Subscription (One Time/Annual) | Zero | | |
| Clearing | Normal | Zero | | |
| | Intercity | Rs. 284 | | |
| | Same Day | Rs. 284 | | |

*All New accounts of MCB Nayab Current Account will automatically open in "Mass Deposit Tier" regardless of the account opening balance and the customer will be availing all free services offered to "Mass Deposit Tier" during the account opening month. Subsequently, based on customer's average balance during the account opening month, the system will automatically change the Account Deposit Tier (Mass, Premium or Affluent) at the beginning of next month accordingly the customer will avail revised Deposit Tier services. This activity will run every month and the Account Deposit Tier of the customer may be changed based on the "Average Balance" maintained during the previous month.

**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

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|---|---|
| <p>Dormant Account: 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>Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 any financial liability owed by a bank / DFI 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>How can you get assistance or make a complaint? MCB Bank Limited, Complaint Resolution Unit, 7th Floor, MCB Tower, I.I. Chundrigar Road, Karachi or MCB Centre, 4th Floor, Airport Access Road, Lahore Helpline: 111-000-622 Email: info@mcb.com.pk Website: www.mcb.com.pk Sunwai Link: https://sunwai.sbp.org.pk/</p> | <p>If you are not satisfied with our response, you may contact: For complaints which remain unresolved beyond 45 days, you may write to Banking Mohtasib Pakistan, Secretariat 5th Floor, Shaheen Complex, M.R. Kayani Road, Karachi. Telephone: +9221-99217334-8 Facsimile: +9221-99217375, email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk</p> |

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

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