

## 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	Term Deposit (MCB Higher Mahana Profit Account)			
Currency	PKR			
Account Maintenance Fee (Including Taxes)	NA			
Is Profit Paid on Account	Yes			
Indicative Profit Rate (%)	As per Bank's Provisional Profit Rate Sheet			
Profit Payment Frequency	Monthly			
Example	Profit Calculation formula: Invested Amount × Term Deposit Booking Profit Rate × Number of Days Completed ÷ Number of Days in the prevailing year. If a Term Deposit amounting to PKR 100,000 is booked for One Year @ 12% with profit payment option "Monthly", therefore based on the Profit Calculation Formula, the customer will receive PKR 1,019 as gross profit for all months with 31 days (Other than Leap Year).			
Premature/ Early Encashment/ Withdrawal Fee	Annual Tenure of Term Deposit	Premature Encashment	Profit Rate to be applied on Premature Encashment	Additional Deductions
	Greater than 1 Year	Before the agreed term but after the completion of 1 year	Rack rates of the Product(s), at the time of booking or at the time of premature encashment - whichever is lower	NIL
	Greater than or Equal to 1 Year	Before the completion of 1 year	Rack rates of the Product(s), at the time of booking or at the time of premature encashment - whichever is lower	0.625% X Term Deposit Amount X Days Completed/365
	Less than 1 Year	Before completion of Term	Rack rates of the Product(s), at the time of booking or at the time of premature encashment - whichever is lower	NIL
	Any Tenure	During the 1 <sup>st</sup> month of booking	Rack rates of the Product(s), at the time of booking or at the time of premature encashment - whichever is lower	NIL

### Service Charges

**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](http://www.mcb.com.pk)). Please note that all bank charges are exclusive of applicable taxes.

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Services	Modes		
<b>Cash Transaction</b>	Intercity	NA	
	Intra-city		
	Other Bank ATM (inclusive of FED)		
	CDM Charges for Bank Customer		
	CDM Charges for Others		
	Bank Customers		
<b>SMS Alerts</b>	Alternate Delivery Channels / Digital Channels		
	For Other Transactions		
<b>Debit Cards</b>	PayPak Classic		NA
	PayPak Gold		
	Visa Silver		
	Visa Gold Local		
	Visa Gold		
	Visa Gold Plus		
	Visa Platinum		
	Visa Signature		
<b>Cheque Book</b>	Issuance		
	Stop Payment		
<b>Statement of Account (Including FED)</b>	Duplicate		
<b>Fund Transfer</b>	Alternate Delivery Channels / Digital Channels		
	Others		
<b>Digital Banking</b>	Internet Banking Subscription (One Time/Annual)		
	Mobile Banking Subscription (One Time/Annual)		
<b>Clearing</b>	Normal		
	Intercity		
	Same Day		

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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:	