

## 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 Smart Foreign Currency Term Deposit)
Currency	USD, GBP, EURO
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	At Maturity for 1, 3, 6 Months and for 1 Year Booking
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 USD 10,000 is booked for One Year @ 1% with profit payment option "At Maturity", based on the Profit Calculation Formula, the customer will receive USD 100 as gross profit.
Premature/ Early Encashment/ Withdrawal Fee	Rack Rates / Booking Rates of the completed term (whichever is lower) will be paid as interest. For less than a month, saving rate of encashment day or the booking day whichever is lower will be applicable.

### 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.

Services	Modes	
Cash Transaction	Intercity	NA
	Intra-city	
	Other Bank ATM (inclusive of FED)	
	CDM Charges for Bank Customer	
	CDM Charges for Others	
	Bank Customers	

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<b>SMS Alerts</b>	Alternate Delivery Channels / Digital Channels	NA
	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	NA
	Stop Payment	
<b>Statement of Account (Including FED)</b>	Duplicate	NA
<b>Fund Transfer</b>	Alternate Delivery Channels / Digital Channels	NA
	Others	
<b>Digital Banking</b>	Internet Banking Subscription (One Time/Annual)	NA
	Mobile Banking Subscription (One Time/Annual)	
<b>Clearing</b>	Normal	NA
	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:	