

## KEY FACT STATEMENT FOR DEPOSIT PRODUCTS

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

 Period: July - December, 2021  
 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 Roshan Digital Foreign Currency (Resident)	MCB Roshan Digital Foreign Currency Savings Account (Resident)
Currency		USD/GBP/EUR/CAD/JPY/AED/SAR/CNY/CHF	
Minimum Balance	To Open	Zero	
	To Keep	NIL	
Account Maintenance Fee (Including Taxes)		Zero	NA
Is Profit Paid on account		No	Yes
Indicative Profit Rate (%)		NA	As per Bank's Rate Sheet
Profit Payment Frequency		NA	Bi - Annually
Example		NA	If the indicative profit rate is 1%, on each USD 10,000, the customer can earn a gross profit of USD 50/- Bi - Annually
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>			
<b>Services</b>	<b>Modes</b>		
Cash Transaction	Intercity	Zero	
	Intra-city	Zero	
	Own ATM withdrawal	Zero	
	Other Bank ATM (inclusive of FED)	NA	
SMS Alerts	Alternate Delivery Channels/Digital Channels	NA	Zero
	Clearing	Zero	
	For other transactions		
Debit Cards	Visa Silver	NA	
	Visa Gold		
	Visa Gold Plus		
	Visa Platinum		
Cheque Book	Issuance	No	Zero
	Stop payment	NA	Up to Rs. 450/Cheque
	Loose cheque	NA	

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<b>Local Remittance</b>	Banker Cheque/Pay order	NA	
<b>Foreign Remittance</b>	Foreign Demand Draft	NA	Charges may vary according to the amount / number of transactions. For details, please refer to SOBC
	Wire Transfer	Zero	Zero
<b>Statement of Account (Inclusive of FED)</b>	Annual	No	Zero
	Half Yearly	NA	Zero
	Duplicate	NA	Zero
<b>Fund Transfer</b>	ADC/Digital	NA	Charges may vary according to the amount / number of transactions. For details, please refer to SOBC
	Others	NA	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	Zero
	Mobile Banking Subscription (One Time/Annual)	No	Zero
<b>Clearing</b>	Normal	NA	Zero
	Intercity	NA	Charges may vary according to the amount / number of transactions. For details, please refer to SOBC
	Same Day	NA	Charges may vary according to the amount / number of transactions. For details, please refer to SOBC
<b>Closure of Account</b>	Customer Request	NA	Zero

### You Must Know

**Requirements to open an account:** To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details.

**Cheque Bounce:** Dishonoring of cheques is subject to a criminal trial in Pakistan w.r.t. 489-F of Criminal Procedure Court. Accordingly, you should be writing cheques with utmost prudence.

**Safe Custody:** Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. MCB Bank will never ask for your personal information (password, debit/credit card PIN) via call, SMS or email. Kindly do not disclose such details to anyone.

**Record updation:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your MCB Bank Branch to update your information.

#### What happens if you do not use this account for a long period?

Accounts not operated within one year shall be classified as "Dormant Accounts" i.e. You will not be able to operate your account until it is reactivated. Deposits/Instruments, which remain inoperative for a period of 10 years, shall become unclaimed and will be surrendered to the State Bank of Pakistan (SBP) as per provisions of Section 31 of Banking Companies Ordinance (BCO), 1962. To reactive your account, please visit your branch.

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**Unclaimed Deposits:** In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. 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.

**Closing this account:** In order to close your account, please visit your branch and fill the account closure form. Please surrender any unused Cheque Book(s) and/or Debit Card(s).

**How can you get assistance or make a complaint?**

MCB Bank Limited,  
Complaint Resolution Unit,  
20th Floor, MCB Tower,  
I.I. Chundrigar Road, Karachi  
Helpline: 111-000-622  
Email: [info@mcb.com.pk](mailto:info@mcb.com.pk)  
Website: [www.mcb.com.pk](http://www.mcb.com.pk)

**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, Shaheen Complex, M.R. Kiyani Road, Karachi or visit [www.bankingmohtasib.gov.pk](http://www.bankingmohtasib.gov.pk)

**Important note for the customer and the branch:** All new bank accounts must be accompanied by the duly filled below section. At the time of account opening, the duly signed KFS by the bank representative and the customer will be attached with the account opening form and a duplicate copy of the complete account opening form and KFS will be provided to the customer for their record and information.

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:	