

MCB Bank Ltd.
Product Key Fact Statement
Agriculture Running Finance

A. Your financing need:			
Name of the product			
Purpose of Financing			
Financing required			
Term of financing (Years)	Up to 3 years	Markup Payment Frequency	
Clean Up Requirement	Annual*	Mark-up type	
	*Cleanup in two parts by adjusting 50% after harvest of Rabi & Kharif crops or on turnover basis.		
B. Estimated cost of this financing:			
Timely Payment Repayment Rebate	5% Timely Payment Rebate	Standard Mark Up Rate	Relevant Kibor + 10%
What will be my installment?	Since this is running finance loan, you will be allowed an approved limit in your account that can be withdrawn by you as per your requirement. You will be charged markup on drawdown amount that will be repayable on Half Yearly basis on applicable markup rate (matching KIBOR + spread).		
What are the requirements of annual renewal of facility?	Your facility will get renewed every year automatically subject to meeting cleanup requirement, satisfactory markup payment for the RF facility, satisfactory ecib and Compliance of all other terms and conditions stipulated in Facility Advising Letter(FAL).		
What other charges will you have to pay?	As per SOBC charges will apply.		
C. Early payments:			
Can you repay loan/finance before the maturity?	You can repay your withdrawn amount any time without any charges. However, you will be required to adhere cleanup requirement (as stated above) Moreover, markup amount will be required to be repaid by you within due date.		
What you must know?			
D. Default/late payment information:			
What if you fail to fulfill your repayment obligations?	If you fail to fulfill you repayment obligations, the bank will issue notices to notify you about your pending installments. If you don't respond, the Bank's collection and recovery team will try to establish contact with you for payment of your outstanding installments. If still there is no response from your end, the Bank reserves the right to take appropriate actions including legal actions or / and repossession of collateral etc.		
In case of non payment or late payment, what will happen to your eCIB / Credit Bureau reporting?	Further the Bank will report overdue credit history to credit bureaus which may adversely impact your credit rating and ability to obtain credit in future. If you fail to fulfill you repayment obligations, the bank will issue notices to notify you about your pending installments. If you don't respond, the Bank's collection and recovery team will try to establish contact with you for payment of your outstanding installments. If still there is no response from your end, the Bank reserves the right to take appropriate actions including legal actions or / and repossession of collateral etc. Further the Bank will report overdue credit history to credit bureaus which may adversely impact your credit rating and ability to obtain credit in future.		

MCB Bank Ltd.
Product Key Fact Statement
Agriculture Running Finance

E. Other material information:			
What insurance avenues do you have?	if you are eligible for SBP Crop Loan Insurance Scheme, the insurance shall be arranged accordingly. Otherwise, Insurance as per bank policy shall be arranged through Insurance Companies on the Bank's panel whose premium shall be borne by the borrower		
What Security will be required?	Security will be as per Bank's Policy.		
What are the guarantor's obligations?	N/A		
What documents will be provided to you?	1) Facility Advising Letter 2) Insurance Policy 3) Disbursal Letter		
Where you can get assistance and or make a complain?	<table border="1"> <tr> <td>Karachi Office Complaint Management Unit Service Quality Division 7th Floor, MCB Tower, I.I Chundrigar Road, Karachi – 74000</td> <td>Lahore Office Complaint Management Unit Service Quality Division MCB Centre, 4th Floor, Airport Access Road, Lahore, Pakistan</td> </tr> </table>	Karachi Office Complaint Management Unit Service Quality Division 7 th Floor, MCB Tower, I.I Chundrigar Road, Karachi – 74000	Lahore Office Complaint Management Unit Service Quality Division MCB Centre, 4th Floor, Airport Access Road, Lahore, Pakistan
	Karachi Office Complaint Management Unit Service Quality Division 7 th Floor, MCB Tower, I.I Chundrigar Road, Karachi – 74000	Lahore Office Complaint Management Unit Service Quality Division MCB Centre, 4th Floor, Airport Access Road, Lahore, Pakistan	
<p>Website: https://www.mcb.com.pk Email: info@mcb.com.pk Fax: +92-21-32270037</p> <p>You can directly lodge complaint to SBP: Sunwai: https://sunwai.sbp.org.pk/ You can contact us through our 24/7 Call Centre 111-000-622 or visit our Customer Service Walkin centers to log-in your complaints.</p>			
Borrower's Signature & Date	Authorized Banker's Signature, Stamp and Date		