



## Frequently Asked Questions (FAQs)

### What is the Nayab Debit Card?

The MCB Nayab debit card is designed exclusively for women, offering a personalized banking experience tailored to their needs. With the Nayab card, women can enjoy a range of exclusive benefits, including special discounts and offers on shopping, dining, and lifestyle services.

### Who can apply for Nayab Debit Card?

The Nayab Debit Card is available to both new and existing Nayab Current Account and Nayab Saving Account holders.

### What are the charges/fee for Nayab Debit Card?

The card issuance fee and replacement fee can be waived/discounted if customer maintains a specific deposit in the current account. For savings account holders, only the issuance fee will be discounted by 50%.

	Nayab Current Account - Deposit Threshold			Nayab Saving Account
Tier Name	Tier Mass	Tier Premium	Tier Affluent	-
Monthly Avg. Bal. Req.	PKR 0 to <100,000	PKR 100,000 to <1,000,000	PKR 1,000,000 and above	-
Nayab Debit Card (Visa Gold Plus)	<ul style="list-style-type: none"> <li>50% discount on issuance fee</li> <li>Annual &amp; Renewal Fee as per SOBC</li> </ul>	<ul style="list-style-type: none"> <li>50% discount on issuance fee</li> <li>Annual &amp; Renewal Fee as per SOBC</li> </ul>	<ul style="list-style-type: none"> <li>Free Issuance, annual &amp; renewal</li> </ul>	<ul style="list-style-type: none"> <li>50% discount on issuance fee</li> <li>Annual &amp; Renewal Fee as per SOBC</li> </ul>

- For Tier Affluent Annual/Renewal/Replacement fee will be charged as per SOBC if required deposit threshold is not met.
- In addition to the Nayab Debit Card, a 50% discount on issuance is also available for PayPak Classic and PayPak Gold debit cards with MCB Nayab Current and Saving Accounts.
- All other mapped debit cards will be charged as per SOBC.

### How can I apply for the Visa Signature Debit Card?

You can apply through branches, contact center, or MCB Live (if you are an existing user).

### Can I get a supplementary card?

No, supplementary cards are not allowed for the Nayab Debit Card.

### How will I receive my card?

The card will be delivered to your preferred mailing address or the parent branch.

### How can I Activate my Nayab Debit Card?

The card can be activated through Helpline, IVR, ATM, and MCB Live (for existing users).

### Who do I contact for more information or if I have a complaint?

For more information or to lodge a complaint, you can contact the dedicated helpline at 111 000 622.

### What are the daily transaction limits?

Card Type	Cash Withdrawal	POS / eCommerce	FT/IBFT
Nayab Debit Card	100,000	350,000	200,000

### What is the frequency of Transactions allowed daily?

Customer can perform 15 transactions on POS and ATM withdrawal each, and 4 transactions for fund transfers in a single day.



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### What benefits does the card offer?

MCB Nayab Debit Card holder will enjoy an array of exclusive benefits including worldwide acceptance, special discounts and offers for females, enhanced security, and cashback offers.

### What is the transaction fee of Nayab Card?

Transactional fee would be charged as per Banks' prevailing SOBC.

### If I need to replace my card, from where I can place the request?

You can request for replacement at MCB branch, Contact Centre, or MCB Live (for existing users).