- MCB BANK LTD

MCB BANK LTD FINANCIAL CONTROL GROUP

DECLARED PROFIT RATES (Jul to Dec 2014)

	Deposit Accounts M stands for million		Declared Rates from Jul 01, 2014 to Nov 30, 2014	Declared Rates from Dec o1, 2014 to Dec 31, 2014
S.#	Products		Rates	Rates
1	PLS Savings Account		7.00%	6.50%
2	Khushali Bachat Account		7.00%	6.50%
3	PLS Savings – 365		7.00%	6.50%
4	Savings 365 Gold*:			
	Less than 50M		7.00%	6.50%
	Rs.50M to less than 100M		7.10%	6.60%
	Rs.100M to less than 250M			······································
	Rs.250M to less than 500M		7.25%	6.75%
			7.40%	6.90%
	Rs.500M and above		7.50%	7.00%
5	PLS Savings XTRA:			
	Less than Rs. 5M		7.00%	6.50%
	Rs. 5M to less than Rs. 25M		7.10%	6.60%
	Rs. 25M & Above		7.20%	6.70%
6	MCB Smart Savings Account			
	Less than Rs. 200,000		7.00%	6.50%
	Rs.200,000 to Less than Rs. 300,000		7.15%	6.65%
	Rs.300,000 and Above		7.00%	6.50%
7	MCB Savings Maximizer Account			
************	Less than Rs.1,000,000		7.00%	6.50%
	Rs.1,000,000 to Less than Rs.3,000,000		7.15%	6.65%
	Rs.3,000,000 and Above		7.00%	6.50%
8	MCB Salary Gold Account		7.00%	6.50%
9	MCB Enhanced Savings Account (Frozen)		7.00%	6.50%
10	MCB Kidz Club		7.00%	6.50%
11	Rupee Maximizer (Frozen)		7.00%	6.50%
11	Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app	roach Branc	7.00% th Manager.	6.50%
11	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app		h Manager.	6.50%
11 Note:	4		h Manager.	6.50%
11 Note: 5.#	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month		h Manager.	6.50%
11 Note: S.# 1	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity		th Manager. RS.100,000 to RS.499,999	
11 Note: 5.#	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months		th Manager. Rs.100,000 to Rs.499,999 7.000%	6.500%
11 Note: S.# 1	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity		th Manager. RS.100,000 to RS.499,999	
11 Note: 5.# 1	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months		th Manager. RS.100,000 to Rs.499,999 7.000% 7.045%	6.500%
11 Note: 5.# 1 2	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity		th Manager. Rs.100,000 to Rs.499,999 7.000%	6.500%
11 Note: S.# 1	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months		7.070%	6.500% 6.525% 6.550%
11 Note: S.# 1 2 3	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity		th Manager. RS.100,000 to Rs.499,999 7.000% 7.045%	6.500% 6.525%
11 Note: 5.# 1 2	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months		7.000% 7.070% 7.135%	6.500% 6.525% 6.550% 6.605%
11 Note: S.# 1 2 3	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity		7.070%	6.500% 6.525% 6.550%
11 Note: S.# 1 2 3	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months		7.000% 7.070% 7.135% 7.200%	6.500% 6.525% 6.550% 6.605%
11 Note: S.# 1 2 3	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months		7.000% 7.070% 7.135% 7.142%	6.500% 6.525% 6.550% 6.605% 6.670%
11 Note: S.# 1 2 3	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity		7.000% 7.070% 7.135% 7.200%	6.500% 6.525% 6.550% 6.605%
11 Note: S.# 1 2 3	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.270%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740%
11 Note: 5.# 1 2 3 3 5 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity		7.000% 7.070% 7.135% 7.142%	6.500% 6.525% 6.550% 6.605% 6.670%
11 Note: S.# 1 2 3 3 5 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity 24 Months		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.270%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740%
11 Note: S.# 1 2 3 3 5 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.270%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740%
11 Note: S.# 1 2 3 3 5 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Yearly		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.270%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752%
11 Note: 5.# 1 2 3 4 5 6 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Yearly Maturity		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.270%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752%
11 Note: S.# 1 2 3 4 5 6 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Yearly Maturity Maturity Maturity Semi Annual Yearly Maturity Maturity Maturity Maturity Maturity Semi Annual Maturity Maturity Semi Annual		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.270% 7.148% 7.275% 7.540%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980%
11 Note: S.# 1 2 3 4 5 6 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Yearly Maturity Maturity 36 Months		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.275% 7.540% 7.150%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980%
11 Note: S.# 1 2 3 4 5 6 7 7 8 8	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.275% 7.540% 7.150% 7.278%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980%
11 Note: S.# 1 2 3 4 5 6 6	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 12 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity 60 Months		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.275% 7.540% 7.150% 7.278% 7.820%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980% 6.652% 6.762% 7.230%
11 Note: S.# 1 2 3 4 5 6 7 7 8 8	Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should app Products (PKR Term Deposits 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity		7.000% 7.045% 7.070% 7.135% 7.200% 7.142% 7.275% 7.540% 7.150% 7.278%	6.500% 6.525% 6.550% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980%

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DECLARED PROFIT RATES (Jul to Dec 2014)

	Deposit Accounts M stands for million	Declared Rates from Jul 01, 2014 to Nov 30, 2014	Declared Rates from Dec o1, 2014 to Dec 31, 2014			
5.#	Products	Rates	Rates			
5.#	Products (PKR Term Deposits) R	lange Rs.500.000 and Above				
1	1 Month					
	Maturity	7.050%	6.550%			
2	2 Months					
	Monthly	7.054%	6.557%			
	Maturity	7.075%	6.575%			
3	3 Months					
······	Monthly	7.058%	6.564%			
	Maturity	7.100%	6.600%			
4	6 Months					
	Monthly	7.060%	6.565%			
	Quarterly	7.102%	6.601%			
	Maturity	7.165%	6.655%			
5	9 Months					
	Monthly	7.061%	6.574%			
	Quarterly	7.103%	6.610%			
	Maturity	7.230%	6.720%			
6	12 Months					
	Monthly	7.067%	6.587%			
······	Quarterly	7.108%	6.624%			
***************************************	Semi Annual	7.171%	6.678%			
***************************************	Maturity	7.300%	6.790%			
7	24 Months					
	Monthly	7.070%	6.596%			
	Quarterly	7.111%	6.632%			
	Semi Annual	7.175%	6.687%			
·····	Yearly	7.303%	6.799%			
	Maturity	7.570%	7.030%			
8	36 Months		7.550%			
	Monthly	7.078%	6.603%			
	Quarterly	7.120%	6.639%			
······································	Semi Annual	7.183%	6.694%			
·····	Yearly	7.312%	6.806%			
	Maturity	7.860%	7.280%			
9	60 Months		7.250//			
	Monthly	7.083%	6.604%			
	Quarterly	7.125%	6.641%			
	Semi Annual	7.189%	6.696%			
	Yearly	7.318%	6.808%			
	Maturity	8.470%	7.800%			
	ents interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch	 	7.000%			
		·	and the second s			
	Foreign Currency Accounts	(65)	10 feb (10 feb)			
S.#	Products (Smart Saving Deposits)US Dollar only					
1	USD 10,000 to USD 99,999.99	0.10%	0.10%			
	USD 100,000 to USD 249,999.99	0.15%	0.15%			
	USD 250,000 and above	0.20%	0.20%			
2	Products (Saving Deposits New FCY Accounts FE-25)					
***************************************	10,000 to 99,999.99					
Ì	USD	0.10%	0.10%			
	GBP	0.10%	0.10%			
	EUR	0.05%	0.05%			
	100,000 to 249,999.99	0.03/6	V-U3/8			
	USD	0.15%	0.15%			
1.	GBP	0.20%	0.15%			
	EUR	0.10%				
	250,000 and Above	V.1U%	0.10%			
į-	USD	0.309/	0.300/			
		0.20%	0.20%			
į-	GBP	0.30%	0.30%			
	EUR	0.15%	0.15%			

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DECLARED PROFIT RATES (Jul to Dec 2014)

	Deposit Accounts M stands for million	Declared Rates from Jul o1, 2014 to Nov 30, 2014 Rates	Declared Rates from Dec 01, 2014 to Dec 31, 2014 Rates		
S.#	Products				
3	Products (Smart Term Deposit)				
	USD 25,000 to USD 99,999.99				
	3 Months	0.15%	0.15%		
	6 Months	0.25%	0.25%		
	01 Year	0.30%	0.30%		
	USD 100,000 to USD 499,999.99				
	3 Months	0.20%	0.20%		
	6 Months	0.30%	0.30%		
	01 Year	0.40%	0.40%		
	USD 500,000 and Above				
	3 Months	0.25%	0.25%		
	6 Months	0.35%	0.35%		
	01 Year	0.50%	0.50%		
	GBP 25,000 to GBP 99,999,99				
	3 Months	0.15%	0.15%		
	6 Months	0.25%	0.25%		
	01 Year	0.30%	0.30%		
	GBP 100,000 to GBP 499,999.99				
	3 Months	0.20%	0.20%		
	6 Months	0.30%	0.30%		
	01 Year	0.40%	0.40%		
	GBP 500,000 and Above				
	3 Months	0.25%	0.25%		
	6 Months	0.35%	0.35%		
	01 Year	0.50%	0.50%		
	EUR 25,000 to EUR 99,999.99				
	3 Months	0.10%	0.10%		
	6 Months	0.15%	0.15%		
	01 Year	0.20%	0.20%		
	EUR 100,000 to EUR 499,999.99				
	3 Months	0.15%	0.15%		
	6 Months	0.20%	0.20%		
	01 Year	0.25%	0.25%		
	EUR 500,000 and Above				
	3 Months	0.20%	0.20%		
	6 Months	0.25%	0.25%		
	01 Year	0.30%	0.30%		
ote: Cl	ients Interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.				
4	Frozen and Incremental Deposits				
	USD	0.05%	0.05%		
	GBP	0.05%	0.05%		
	EUR	0.05%	0.05%		

For tax deduction in line with changes made through Finance Act 2014-15, please refer to our circular number FCG-TAX/2014-09 dated 27.06.2014.