

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 01, 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 | 7.25% | 6.75% |
| | Rs.250M to less than 500M | 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% |
| * Note: Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. | | | |
| S.# | Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999 | | |
| 1 | 1 Month | | |
| | Maturity | 7.000% | 6.500% |
| 2 | 2 Months | | |
| | Maturity | 7.045% | 6.525% |
| 3 | 3 Months | | |
| | Maturity | 7.070% | 6.550% |
| 4 | 6 Months | | |
| | Maturity | 7.135% | 6.605% |
| 5 | 9 Months | | |
| | Maturity | 7.200% | 6.670% |
| 6 | 12 Months | | |
| | Semi Annual | 7.142% | 6.630% |
| | Maturity | 7.270% | 6.740% |
| 7 | 24 Months | | |
| | Semi Annual | 7.148% | 6.642% |
| | Yearly | 7.275% | 6.752% |
| | Maturity | 7.540% | 6.980% |
| 8 | 36 Months | | |
| | Semi Annual | 7.150% | 6.652% |
| | Yearly | 7.278% | 6.762% |
| | Maturity | 7.820% | 7.230% |
| 9 | 60 Months | | |
| | Semi Annual | 7.152% | 6.659% |
| | Yearly | 7.280% | 6.769% |
| | Maturity | 8.420% | 7.750% |

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|--|-------------|---|---|
| S.# | Products | Rates | Rates |
| Products (PKR Term Deposits) Range 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 | | |
| | 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 | | |
| | 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% |

Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.

| Foreign Currency Accounts | | | |
|----------------------------------|---|-------|-------|
| 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 | | |
| | USD | 0.10% | 0.10% |
| | GBP | 0.10% | 0.10% |
| | EUR | 0.05% | 0.05% |
| | 100,000 to 249,999.99 | | |
| | USD | 0.15% | 0.15% |
| | GBP | 0.20% | 0.20% |
| | EUR | 0.10% | 0.10% |
| | 250,000 and Above | | |
| | USD | 0.20% | 0.20% |
| | GBP | 0.30% | 0.30% |
| | EUR | 0.15% | 0.15% |

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|--|--|---|---|
| S.# | Products | Rates | Rates |
| 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% |
| <p>Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</p> | | | |
| 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.