MCB BANK LTD

MCB BANK LTD FINANCIAL CONTROL GROUP

PROVISIOAL PROFIT RATES (Jan to Jun 2015)

	Deposit Accounts M stands for million	Provisional Rates
5.#	Products	Rates
1	PLS Savings Account	6.50%
2	Khushali Bachat Account	6.50%
3	PLS Savings – 365	6.50%
4	Savings 365 Gold*:	
·····	Less than 50M	6.50%
	Rs.50M to less than 100M	6.60%
	Rs.100M to less than 250M	6.75%
	Rs.250M to less than 500M	6.90%
	Rs.500M and above	
5		7.00%
3	PLS Savings XTRA:	C.T.M.
	Less than Rs. 5M	6.50%
	Rs. 5M to less than Rs. 25M	6.60%
·	Rs. 25M & Above	6.70%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	6.50%
	Rs.200,000 to Less than Rs. 300,000	6.65%
	Rs.300,000 and Above	6.50%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	6.50%
	Rs.1,000,000 to Less than Rs.3,000,000	6.65%
	Rs.3,000,000 and Above	6.50%
8	MCB Salary Gold Account	6.50%
	MCB Enhanced Savings Account (Frozen)	6.50%
9		0.30%
9 10	MCB Kidz Club	6.50%
		<u> </u>
10 11	MCB Kidz Club	6.50%
10 11	MCB Kidz Club Rupee Maximizer (Frozen)	6.50% 6.50%
10 11 * Note:	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager.	6.50% 6.50%
10 11 * Note: 5.#	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49	6.50% 6.50%
10 11 * Note: 5.#	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 1 Month	6.50% 6.50%
10 11 * Note: 5.# 1	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months	6.50% 6.50%
10 11 * Note: 5.# 1	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months Maturity	6.50% 6.50% 9,999 6.500%
10 11 * Note: 5.# 1	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months Maturity 3 Months	6.50% 6.50% 9,999 6.500%
10 11 * Note: 5.# 1	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months Maturity 3 Months Maturity	6.50% 6.50% 9,999 6.500%
10 11 * Note: 5.# 1	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months	6.50% 6.50% 9,999 6.500%
10 11 * Note: S.# 1 2	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity	6.50% 6.50% 9,999 6.500% 6.525%
10 11 * Note: 5.# 1	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months	6.50% 6.50% 9,999 6.500% 6.525% 6.550%
10 11 * Note: S# 1 2 3 4	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 9 Months Maturity	6.50% 6.50% 9,999 6.500% 6.525%
10 11 * Note: S.# 1 2	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months	6.50% 6.50% 9,999 6.500% 6.525% 6.605% 6.670%
10 11 * Note: S# 1 2 3 4	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Semi Annual	6.50% 6.50% 9,999 6.500% 6.525% 6.550% 6.605% 6.670%
10 11 *Note: \$\$.# 1 2 3 4	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Semi Annual Maturity	6.50% 6.50% 9,999 6.500% 6.525% 6.550% 6.605%
10 11 * Note: S# 1 2 3 4	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Semi Annual Maturity 24 Months	6.50% 6.50% 6.500% 6.500% 6.525% 6.605% 6.670% 6.630% 6.740%
10 11 *Note: \$\$.# 1 2 3 4	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Semi Annual	6.50% 6.50% 6.500% 6.500% 6.525% 6.605% 6.670% 6.630% 6.740% 6.642%
10 11 *Note: \$\$.# 1 2 3 4	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 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	6.50% 6.50% 6.500% 6.500% 6.525% 6.650% 6.605% 6.670% 6.630% 6.642% 6.642% 6.752%
10 11 *Note: S# 1 2 3 4 5	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 1 Month Maturity 2 Months Maturity 3 Months Maturity 6 Months Maturity 9 Months Maturity 12 Months Semi Annual Maturity 24 Months Semi Annual Maturity 24 Months Semi Annual Maturity 3 Months Semi Annual Yearly Maturity	6.50% 6.50% 6.500% 6.500% 6.525% 6.605% 6.670% 6.630% 6.740% 6.642%
10 11 *Note: \$\$.# 1 2 3 4	MCB Kidz Club Rupee Maximizer (Frozen) Dients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 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 Maturity 24 Months Semi Annual Maturity 36 Months Maturity 36 Months	6.50% 6.50% 6.50% 6.500% 6.525% 6.525% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980%
10 11 * Note: S.# 1 2 3 4 5	MCB Kidz Club Rupee Maximizer (Frozen) Lients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs. 100,000 to Rs. 49 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 36 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity 36 Months Semi Annual	6.50% 6.50% 6.50% 6.500% 6.525% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980%
10 11 * Note: S.# 1 2 3 4 5	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 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	6.50% 6.50% 6.50% 6.500% 6.525% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980%
10 11 11 * Note: S.# 1 2 3 4 5 6	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 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 36 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity	6.50% 6.50% 6.50% 6.500% 6.500% 6.525% 6.605% 6.605% 6.630% 6.642% 6.740% 6.642% 6.752% 6.980%
10 11 * Note: S.# 1 2 3 4 5	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 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	6.50% 6.50% 6.50% 6.500% 6.525% 6.525% 6.605% 6.670% 6.630% 6.740% 6.642% 6.752% 6.980% 6.652% 6.762% 7.230%
10 11 11 * Note: S.# 1 2 3 4 5 6	MCB Kidz Club Rupee Maximizer (Frozen) Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager. Products (PKR Term Deposits) Range Rs.100,000 to Rs.49 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 36 Months Semi Annual Yearly Maturity 36 Months Semi Annual Yearly Maturity	6.50% 6.50% 6.50% 6.500% 6.500% 6.525% 6.605% 6.670% 6.630% 6.642% 6.740% 6.642% 6.752% 6.980% 6.652% 6.762% 7.230%
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PROVISIOAL PROFIT RATES (Jan to Jun 2015)

	Deposit Accounts M stands for million	Provisional Rates
5.#	Products	Rates
S.#	Products (PKR Term Deposits) Range Rs.500.000 a	nd Above
1	1 Month	
	Maturity	6.550%
2	2 Months Monthly	6.557%
-	Maturity	6.575%
3	3 Months	
	Monthly	6.564%
	Maturity	6.600%
4	6 Months	
	Monthly	6.565%
	Quarterly	6.601%
	Maturity	6.655%
5	9 Months	
ļ	Monthly	6.574%
ļ	Quarterly	6.610%
	Maturity	6.720%
6	12 Monthly Monthly	6.587%
ļ	Quarterly	6.624%
ļ	Semi Annual	6.678%
ļ	Maturity	6.790%
7	24 Months	0.7500
<u> </u>	Monthly	6.596%
	Quarterly	6.632%
	Semi Annual	6.687%
	Yearly	6.799%
	Maturity	7.030%
8	36 Months	
	Monthly	6.603%
	Quarterly	6.639%
	Semi Annual	6.694%
	Yearly	6.806%
	Maturity	7.280%
9	60 Months	
	Monthly	6.604%
	Quarterly	6.641%
	Semi Annual Yearly	6.696%
	Maturity	7.800%
Note: Cli	ents interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.	7.000%
		100 100 100 100 100 100 100 100 100 100
e 11	Foreign Currency Accounts	A SACRET AS SECURITY OF SACRET
	Products (Smart Saving Deposits)US Dollar only	
1	USD 10,000 to USD 99,999.99	0.10%
	USD 100,000 to USD 249,999.99	0.15%
	USD 250,000 and above	0.20%
2	Products (Saving Deposits New FCY Accounts FE-25)	and the second s
	10,000 to 99,999.99	
	USD	0.10%
	GBP EUR	0.10%
	100,000 to 249,999.99	0.05%
	100,000 to 249,999.99	D 150
	GBP	0.15%
	EUR	0.20%
	250,000 and Above	0.1178
	USD	0.20%
	GBP	0.30%
	EUR	0.15%

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PROVISIOAL PROFIT RATES (Jan to Jun 2015)

	Deposit Accounts M stands for million Products	Provisional Rates
S.#		Rates
3	Products (Smart Term Deposit)	
	USD 25,000 to USD 99,999.99	
	3 Months	0.15%
	6 Months	0.25%
	01 Year	0.30%
	USD 100,000 to USD 499,999.99	
	3 Months	0.20%
	6 Months	0.30%
	01 Year	0.40%
	USD 500,000 and Above	
	3 Months	0.25%
	6 Months	0.35%
	01 Year	0.50%
	GBP 25.000 to GBP 99.999.99	
	3 Months	0.15%
	6 Months	0.25%
	01 Year	0.30%
	GBP 100,000 to GBP 499,999.99	
	3 Months	0.20%
	6 Months	0.30%
	01 Year	0.40%
***************************************	GBP 500,000 and Above	
	3 Months	0.25%
	6 Months	0.35%
	01 Year	0.50%
	EUR 25,000 to EUR 99,999.99	
	3 Months	0.10%
	6 Months	0.15%
		0.20%
	01 Year	0.20%
	EUR 100,000 to EUR 499,999.99	0.150/
	3 Months	0.15%
	6 Months	0.20%
	01 Year	0.25%
	EUR 500,000 and Above	
	3 Months	0.20%
	6 Months	0.25%
	01 Year	0.30%
lote: Cli	ients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.	
4	Frozen and Incremental Deposits	
	USD	0.05%
	GBP	0.05%
	EUR	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.