



MCB Bank Limited

Financial Control Group
6th Floor, MCB House
15 Main Gulberg, Jail Road
Lahore, Pakistan

CIRCULAR NO: FCG - BS/2019-26

Date: Jun 28, 2019

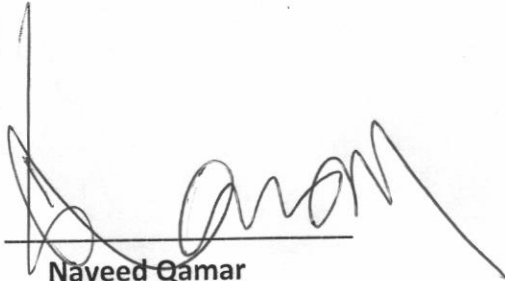
PROVISIONAL RATES OF PROFIT / INTEREST ON LCY & FCY DEPOSITS
FROM JULY 01, 2019 TO DECEMBER 31, 2019

Management has approved the provisional rates of profit / interest on LCY and FCY Deposits for the period July 01, 2019 to December 31, 2019.

A comprehensive table of provisional rates for the period from July 2019 to December 2019 is attached as Annex A, for information, reference and necessary action, of all concerned.

All incumbents are also advised to inform their clients about the procedure for seeking special rates on Term Deposits, 365 Gold Deposits and FCY Deposits. Further, the attached annexure must be displayed on the notice board for information of general public / customers.

Please bring contents of this circular into knowledge of all concerned for meticulous compliance.



Naveed Qamar

Department Head Taxation,
Reconciliation & Branch Support



Anjum Javed
Divisional Head

PROVISIONAL PROFIT RATES JULY - DECEMBER 2019

Deposit Accounts M stands for million		Provisional Rates Effective From July 01, 2019 to December 31, 2019
S.#	Products	
1	PLS Savings Account	10.250%
2	Khushali Bachat Account	10.250%
3	PLS Savings – 365	10.250%
4	Savings 365 Gold*:	
	Less than 50M	10.250%
	Rs.50M to less than 100M	10.300%
	Rs.100M to less than 250M	10.350%
	Rs.250M to less than 500M	10.400%
	Rs.500M and above	10.500%
5	PLS Savings XTRA:	
	Less than Rs. 5M	10.250%
	Rs. 5M to less than Rs. 25M	10.300%
	Rs. 25M & Above	10.350%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	10.250%
	Rs.200,000 to Less than Rs. 300,000	10.350%
	Rs.300,000 and Above	10.250%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	10.250%
	Rs.1,000,000 to Less than Rs.3,000,000	10.400%
	Rs.3,000,000 and Above	10.250%
8	MCB Salary Gold Account	10.250%
9	MCB Enhanced Savings Account (Frozen)	10.250%
10	MCB Fun Club	10.250%
11	Rupee Maximizer (Frozen)	10.250%
12	MCB Pensioner Saving Account	10.250%
13	MCB Senior Citizen Saving Account	10.250%
14	MCB Asaan Account	10.250%
* Note: Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager.		

PROVISIONAL PROFIT RATES JULY - DECEMBER 2019

Deposit Accounts M stands for million		Provisional Rates Effective From July 01, 2019 to December 31, 2019	
S.#	Products	Simple Rate	Effective rate
S.#	Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999		
1	1 Month		
	Maturity	10.250%	10.746%
2	2 Months		
	Maturity	10.295%	10.747%
3	3 Months		
	Maturity	10.339%	10.747%
4	6 Months		
	Maturity	10.473%	10.747%
5	9 Months		
	Maturity	10.500%	10.635%
6	12 Months		
	Semi Annual	10.252%	10.515%
	Maturity	10.515%	10.515%
7	24 Months		
	Semi Annual	10.000%	10.250%
	Yearly	10.250%	10.250%
	Maturity	10.775%	10.250%
8	36 Months		
	Semi Annual	10.000%	10.250%
	Yearly	10.250%	10.250%
	Maturity	11.337%	10.250%
9	60 Months		
	Semi Annual	10.000%	10.250%
	Yearly	10.250%	10.250%
	Maturity	12.578%	10.250%

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PROVISIONAL PROFIT RATES JULY - DECEMBER 2019			
Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From July 01, 2019 to December 31, 2019	
S.#	Products	Simple Rate	Effective rate
Products (PKR Term Deposits) Range Rs.500,000 and Above			
1	1 Month		
	Maturity	10.350%	10.855%
2	2 Months		
	Monthly	10.351%	10.857%
	Maturity	10.396%	10.857%
3	3 Months		
	Monthly	10.351%	10.857%
	Maturity	10.441%	10.857%
4	6 Months		
	Monthly	10.352%	10.858%
	Quarterly	10.442%	10.858%
	Maturity	10.578%	10.858%
5	9 Months		
	Monthly	10.353%	10.859%
	Quarterly	10.443%	10.859%
	Maturity	10.718%	10.859%
6	12 Months		
	Monthly	10.354%	10.860%
	Quarterly	10.444%	10.860%
	Semi Annual	10.580%	10.860%
	Maturity	10.860%	10.860%
7	24 Months		
	Monthly	9.798%	10.250%
	Quarterly	9.878%	10.250%
	Semi Annual	10.000%	10.250%
	Yearly	10.250%	10.250%
	Maturity	10.775%	10.250%
8	36 Months		
	Monthly	9.798%	10.250%
	Quarterly	9.878%	10.250%
	Semi Annual	10.000%	10.250%
	Yearly	10.250%	10.250%
	Maturity	11.337%	10.250%
9	60 Months		
	Monthly	9.798%	10.250%
	Quarterly	9.878%	10.250%
	Semi Annual	10.000%	10.250%
	Yearly	10.250%	10.250%
	Maturity	12.578%	10.250%
MCB Higher Mahana Profit Account			
S.#			
	3 Year	9.798%	10.250%
<p>Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</p>			

PROVISIONAL PROFIT RATES JULY - DECEMBER 2019

Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From July 01, 2019 to December 31, 2019
S.#	Products	Rates
Foreign Currency Accounts		
S.#	Products (Smart Saving Deposits) US Dollar only	
1	USD 10,000 to USD 99,999.99	0.100%
	USD 100,000 to USD 249,999.99	x
	USD 250000 and above	x
	Effective March 01, 2015 onwards: USD 100,000 and above	* Special Rates Apply
<i>* Note: Special rates will be approved by RBG Heads and GH T&FX falling under their respective approval authority</i>		
2	Products (Saving Deposits New FCY Accounts FE-25)	
	10,000 to 99,999.99	
	USD	0.100%
	GBP	0.100%
	EUR	0.000%
	100,000 to 249,999.99	
	USD	0.150%
	GBP	0.200%
	EUR	0.000%
	250,000 and Above	
	USD	0.200%
	GBP	0.300%
	EUR	0.000%
3	Products (Smart Term Deposit)	
	USD 25,000 to USD 99,999.99	
	3 Months	0.150%
	6 Months	0.250%
	01 Year	0.300%
	USD 100,000 to USD 499,999.99	
	3 Months	0.200%
	6 Months	0.300%
	01 Year	0.400%
	USD 500,000 and Above	
	3 Months	0.250%
	6 Months	0.350%
	01 Year	0.500%
	GBP 25,000 to GBP 99,999.99	
	3 Months	0.150%
	6 Months	0.250%
	01 Year	0.300%
	GBP 100,000 to GBP 499,999.99	
	3 Months	0.200%
	6 Months	0.300%
	01 Year	0.400%

PROVISIONAL PROFIT RATES JULY - DECEMBER 2019

Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From July 01, 2019 to December 31, 2019
S.#	Products	Rates
	GBP 500,000 and Above	
	3 Months	0.250%
	6 Months	0.350%
	01 Year	0.500%
	EUR 25,000 to EUR 99,999.99	
	3 Months	0.010%
	6 Months	0.010%
	01 Year	0.020%
	EUR 100,000 to EUR 499,999.99	
	3 Months	0.010%
	6 Months	0.010%
	01 Year	0.020%
	EUR 500,000 and Above	
	3 Months	0.010%
	6 Months	0.010%
	01 Year	0.020%

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

4	Frozen and Incremental Deposits	
	USD	0.050%
	GBP	0.050%
	EUR	0.000%

For tax deduction, Please refer latest withholding tax chart issued by this office.

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