

Quick Cash Facility

MCB Credit Card customers can now avail a Quick Cash Facility at their comfort. MCB Credit Card users can withdraw up to 70% cash against their assigned credit limit through MCB Live, MCB & 1Link ATMs and MCB Contact Center; where funds can be transferred to their own MCB Bank Account in real time. Customers have the flexibility to choose and repay the transferred funds in easy monthly installments or in full, partial or minimum payments as per their convenience.

Terms and Conditions:

- 1) Facility through MCB Live is available for MCB Accountholders only.
- 2) Customer may avail 03 to 36 months' installment plan as per applicable charges mentioned in SOBC.
- 3) Quick Cash Facility without installment plan will be treated as a Cash Advance and applicable transaction fee and markup as per SOBC will be charged until amount is settled in full.

| Quick Cash | Processing Fee | Service Charges |
|-----------------------------|---|---|
| With Installments | PKR 1,000 or 3% of Transaction Amount (whichever is higher) | 3.25% per month (APR of 39%) of Installment Plan Amount |
| Without Installments | PKR 1,200 or 3% of Transaction Amount (whichever is higher) | 3.67% per month (APR of 44%) calculated on daily unpaid balance |

The above fee & charges are subject to revision, therefore, please refer to latest applicable SOBC for updated fee & charges

- 4) In case of Quick Cash facility with installment plan, the request should be made at least 3-5 working days prior to bill generation date.
- 5) Channel Wise Daily Fund Transfer Limits are applicable (subject to availability of credit limit).

| Channel | Maximum Per day Limits subject to available Cash Limit |
|----------------------|--|
| MCB Live | PKR 200,000 |
| ATM & Contact Center | Up to 70% of Credit Limit |