

## MCB Credit Card Schedule of Charges

Effective from 1<sup>st</sup> January, 2024 till 30<sup>th</sup> June, 2024

	Classic	Gold	Platinum
Issuance/Annual Fee - Basic Card	PKR 6000 p.a.	PKR 9,000 p.a.	PKR 16,000 p.a.
Issuance/Annual Fee -Supplementary Card	PKR 3,000 p.a.	PKR 4,500 p.a.	PKR 8,000 p.a.

Priority Pass Issuance/Annual Fee: Free  
 Priority Pass Per Visit Fee: USD 35 or equivalent Pak Rupee  
 Priority Pass Replacement Fee: Up to PKR. 500/-

(Only for Gold and Platinum customers)

### Card Replacement Fee:

Classic & Gold PKR 1,000/-Platinum PKR 2,000/-

### Service Fee/Mark-up on Cash Transactions:

Cash Advance Facility without installment Channels | ATM | MCB Live-Quick Cash:

- Service Fee Markup on Cash Transactions: 3.67% per month (APR of 44%) calculated on daily unpaid balance from date of Transactions
- Processing Fee: PKR 1,200 (per transaction) or 3% of the transaction amount (whichever is higher)

Cash Advance Facility with installment - Channels | Call Center - I-Dial | MCB Live - Quick Cash:

- Service Fee Markup: 3.25% per month (APR of 39%)
- Processing Fee: PKR 1,000 (per transaction) or 3% of the transaction amount (whichever is higher)
- Prepayment Charges: Rs.1,200 or 6% of outstanding installment balance (whichever is higher)

### Service Fee/Mark-up Retail:

3.67% for service fee/mark-up per month translated into an APR of 44% (If the full payment is not received by the due date)

### i-plan/i-plan Marketing:

MCB Installment Programs through Contact Center:

- I-Plan-Book Billed/Un-billed transaction(s) on Installment | I-Plan Marketing-Purchase Products through Call Center
- Service Fee Markup: 3.25% per month (APR of 39%)
- Processing Fee: Rs.1,000 or 3% per transaction (whichever is higher)
- Prepayment Charges: Rs.1,200 or 6% of outstanding installment balance (whichever is higher)

## **i-switch:**

### **Balance Transfer Facility with Installment through Contact Center:**

- Service Fee Markup: 2.25% per month (APR of 27% )
- Processing Fee: Rs. 1,000 or 3% per transaction (whichever is higher)
- Prepayment Charges: Rs.1,200 or 6% of outstanding installment balance (whichever is higher)

### **Balance Transfer Facility without Installment through MCB Live:**

- Service Fee Markup: 3.67% per month (APR of 44% ) (If the full payment is not received by the due date)
- Processing Fee: Rs.370 (per transaction) or 3% of the transaction amount (whichever is higher)

## **i-insure:**

- Package 1 Rs.600 per month-Term Life Insurance Cover of Rs.5 Million
- Package 2 Rs.300 per month-Term Life Insurance Cover of Rs.2.55 Million
- Package 3 Rs.200 per month-Term Life Insurance Cover of Rs.1.5 Million
- Wallet Protection: Rs.75 per month-Insurance cover Rs. 50,000
- Credit Security: 0.70% of Total Outstanding Balance

## **Miscellaneous charges related to above plan/schemes**

### **Late Payment Fee:**

- PKR 1,900/-
- (If the minimum payment is not received by the due date)

### **Over Limit Fee:**

- Over Limit Fee: 1,500 per instance

### **Auto Debit Insufficient Funds Charges**

- PKR 1,400/- per instance

### **Cheque Return Charges:**

- PKR 700/-

### **Voucher Retrieval Fee:**

- PKR 300/- per document (Local)
- PKR 900/- per document (International)

### **Arbitration Charges for Disputed Transactions:**

- USD 500 or equivalent in Pak Rupees

### **Foreign Transactions:**

- PKR 100 or 4% whichever is higher (applicable on all transactions acquired /executed at International Merchants within and outside Pakistan).

### **Utility/Telcos & Other Bill Payment:**

- PKR 10 or 1.5% per transaction (whichever is higher)

#### **Note:**

All charges are exclusive of government taxes and are subject to change in rate which will be at the discretion of the Bank and will be notified to the customer accordingly. All MCB Debit/Credit card transactions conducted on international websites/merchants & ATMs are settled by purchasing dollar from open market which may differ from the PKR rate/amount displayed at the time of transaction. The difference of open market rate will be charged separately in your statement.