



SCHEDULE OF CHARGES

July - December 2023





Schedule of Charges

July - December 2023

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POWERS TO REDUCE CHARGES

Charges mentioned in SOBC can be subject to negotiation / reduction based on approvals, as under, to be given on business considerations/parameters/qualifications:-

1. All trade finance / guarantee related items can be relaxed/ reduced by the Business (Respective WBG & Retail Banking Heads) subject to sign-off as under:

WBG: Sign-off by Respective WBG Heads.

Retail Banking: Sign-off by respective "Credit and Trade Head "&" Respective Heads Retail Banking"

2. For items other than Trade and Guarantees Respective WBG / Retail Banking Heads authorized to reduce any charge for the customers under their respective areas of jurisdiction.
3. Reduction regarding Privilege Banking business will be approved by Head Consumer & Digital Banking Group.
4. For all Consumer Products reductions/relaxations upto 50% of the amount shall be approved by Divisional Head while reductions/relaxations over 50% shall be approved by Head Consumer & Digital Banking Group.
5. For Digital Banking Products reduction/relaxation shall be approved by Head Consumer & Digital Banking Group.
6. For non corporate customer's parked at Corporate / TBD branches, Group Head Operation is authorized to reduce any charge for the customers.

Notes:

- ∞ It is pertinent to note that charges can only be reduced and shall not be waived in full. A minimal charge of Rs. 1/- plus FED or Provincial Sales Tax must be recovered.
- ∞ The word FREE used in SoBC does not mean Zero Charges, but Rs. 1/-plus applicable taxes/duties are mandatory to recover.

Domestic Banking

DOMESTIC BANKING



Over 8.5 Million Customers



Over 1430 Domestic Branches



Over 1470 ATMs

DOMESTIC BANKING

Sales Tax / FED on all exciseable services, where ever applicable, will be recovered in addition to the charges, unless specified otherwise.

S.#	ITEMS	RATES	GL CODE	
A	TRADE PURCHASES (IMPORTS)			
1	a) Letters of Credit "Where total volume of Inland LC business of a customer during a calendar year is:" Upto Rs.50 Million Above Rs.50 Million upto Rs.75 Million Above Rs.75 Million upto Rs.100 Million Above Rs.100 Million upto Rs.150 Million Above Rs.150 Million Minimum Charges	First Quarter Upto 0.50% Upto 0.45% Upto 0.38% Upto 0.32% Negotiable Negotiable Upto.Rs 2,200/-	Each Subsequent Quarter upto 0.45% upto 0.38% upto 0.32% upto 0.26%	3030401090
	a) Service Charges on all inward bills presented in availment of out LCs Minimum Charges	Upto 0.15%		3060401010
	c) Discrepant documents handling charges (from applicant of beneficiary in accordance with LC terms)	Upto Rs.1850/-		3030401090
	d) LC Cancellation Charges	Upto Rs.2,000/-		3030401080 3030401090 3030401630
2	Amendment in LC/Contract:			
	a) Without increase in amount or extension in expiry period	Upto Rs.1,500/- per transaction Plus applicable SWIFT/Postage/Courier etc. charges		
	b) Involving increase in amount and/or extension in expiry period	Upto Rs.1,500/- per transaction Plus applicable commission as per time 1 (a) above and item 8 page 6		
3	Documentary Inwards Bills for collection Minimum Charges	Service Charges Upto 0.15% Upto Rs. 1,500/-		3030401660
4	Documentary bills drawn against L/C			
	a) Sight Bills:			
	i) If retired within 3 days from the date of lodgment	Markup (As prescribed in policy circular) and Commission Upto @ 0.25% of the Bill Amount		3030401690
	ii) If retired after 3 days from the date of lodgment	Markup (As prescribed in policy circular) and Commission Upto @ 0.25% of the Bill Amount		
	Minimum Charges	Upto Rs. 1,000/-		
	b) Usance Bills:			
	(i) Handling Charges	Upto 0.25% Min Rs.600/- Max Rs. 1,200 per bill at the time of retirement of bill.		3030401710
	(ii) If bill matures after expiry of LC.	(Usual charges as at (i) above) plus Rs.500/- per bill along with acceptance commission Upto @ 0.15% per month on bill amount on retirement for the period beyond validity of LC.		
	(iii) Extension in maturity of Usance Bills	Same as under Import - International Banking		
	Minimum Charges	Upto Rs.500/-		
	c) Bills under Forced PAD i.e. payment not received on due date	Commission Upto @ 0.45% in addition to mark up as per credit approval on outstanding finance plus handling charges (above- (i)) and commission recoverable on usance bills under Lcs (above-(ii))		3030401700
	d) Bills Drawn under Inland LC and Returned unpaid	Upto Rs.2,400/-		3030601130

S.#	ITEMS	RATES	GL CODE
5	Storage charges (a) When cleared within 3 days of receipt by branch. (b) From fourth day of receipt by branch. Minimum Charges	No charge. Upto Rs.100/- per packet per day. Upto Rs.50/-	3060601130
6	Miscellaneous Charges (Only for Trade/WBC customers) (a) Duplicate Advice	Upto Rs.250/- Per Advice	
B TRADE SALES (EXPORTS)			
1	Outward documentary Bills on collection basis Minimum Charges	Service Charges upto 0.40% plus applicable courier charges Upto Rs.1,500/-	3030401200
2	Purchase of Bills Documentary Bills other than those drawn against letter of credit Minimum Charges	Commission Upto 0.40% plus mark-up from the date of purchase to the date of payment and courier charges Upto Rs.1,000/-	3030401200
3	Negotiation Commission on sight bills purchased drawn under LCs Upto Rs.50 Million Upto Rs.75 Million Above Rs. 75 Million Minimum Charges	Upto 0.50% Upto 0.40% Negotiable Upto Rs.1,000/-	3030401200
4	Collection charges for restricted LC (Where negotiation is restricted to some other bank and presented to us for forwarding).	Forwarding Bank / Branch would recover handling charges of Up to Rs.1,000/-	3030401720
5	Usance/DA bills negotiation drawn under LCs	Usual commission as at above 1.Outward Documentary bills on collection basis Plus Markup/Markdown from the date of purchase till the date of payment.	3030401200
6	Returning charges for documentary collections.	Upto Rs.500/- plus courier charges	3030401200
7	LC Advising/Amendment/Confirmation/ Cancellation charges of (Inward) Inland LCs.	Same as under Export -International Banking	3030401720
8	Miscellaneous Charges (only for Trade/WBG customers) (a) Duplicate Advice	Upto Rs. 250/- Per Advice	
C TREASURY & FOREX			
INVESTOR PORTFOLIO SECURITIES (IPS)			
Following Bank charges will apply			
a (i). Transaction Charges:		Upto Rs. 200/- Per transaction	304040003
(ii). Holding Charges:			304040003
Upto PKR 1 Million:		Nil	
Greater than PKR 1 Million:			
b. Security Movement Charges (to another bank):		Upto Rs. 600/- Per quarter Upto Rs. 500/- Per transaction	304040003

S.#	ITEMS	RATES	GL CODE
ADVANCES			
1	Annual Renewal Fee/New facility initiation Fee for Credit Limits (Running/Cash Finance)		3030101430
	a) Renewed/fresh approval (for WBG Customers)	Upto 1.20% of the finance amount. Deviation approval of waiver or less recovery to rest with Group Head-WBG	
	b) Processing Fee for one off requests (inclusive of ear-marking Facility)	Upto 1.20% of the finance amount. Deviation approval of waiver or less recovery to rest with Group Head-WBG	3030101440
	c) Pledge Monitoring Fee	Upto 1% of the finance amount. Deviation approval of waiver or less recovery is to rest with Group Head-WBG	3030102510
2	Restructuring / Rescheduling Fee	Upto 1% of the amount being restructured/ rescheduled (Only for WBG Customers)	3060601130
3	Annual Fee (Trade & Guarantees)		
	a) Import & Guarantees		
	A) WBG Customers		
	i) Renewal/grant of fresh of following limits:	Upto 0.05% per type of facility requested by customer (to be charged at the time of renewal/disbursement)	
	LC LIMITS		3030401360
	DD AA LIMITS		3030401370
	TR LIMITS		3030401380
	FIM LIMITS		3030401390
	FCIF LIMITS		3030401410
	BG LIMIT		3030401600
	ii) Interim Enhancements.One-off of following limits:	Upto 0.10% per type of facility requested by customer (to be charged at the time of renewal/disbursement)	
	LC LIMITS		3030401420
	DD AA LIMITS		3030401430
	TR LIMITS		3030401440
	FIM LIMITS		3030401450
	FCIF LIMITS		3030401470
	BG LIMIT		3030401610
	B) RBG Customers		
	For Renewal / Fresh Approval, Interim Enhancement		
	On off Requests (inclusive of ear-marking Facility), Restructuring / Rescheduling Fee		
	Cumulative limits upto: (for both fund and non fund based facilities) Upto Rs. 1M	Rs. 5,000/- or 0.05% whichever is higher	
	Rs. 1M & Above	Rs. 10,000/- or 0.05% whichever is higher	3030101430
	C) Facility Initiation Charges - PMKJYES	Upto Rs. 100/- per disbursed case	
	b) Export		
	i) Renewal off / Grant of fresh FCEF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.05% per type of facility requested by customer	3030401400
	ii) Interim Enhancements/One-Off of FCEF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.10% per type of facility requested by customer (to be charged at time of approval)	3030401460
	Following charges will be recovered in addition to Mark-up/Return on investment:	At actual, in addition:	
	Miscellaneous (i.e. charges for documentation, evaluation of security and maintenance thereof etc).	a) Project examination fee upto @ 0.25% (Flat) after acceptance of sanction by the company but be fore disbursement of the total amount of sanction (Funded and Non Funded Both).	3060601030
		b) Legal documentation fee upto @ 0.20% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of sanction (Funded and Non Funded Both).	
		c) Project monitoring fee upto @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non Funded Both).	
		d) Commitment fee upto @ 1.00% p.a. Payable quarterly on the undisbursed amount of sanction (Funded only).	

S.#	ITEMS	RATES	GL CODE
	<p>Note: While recovering the miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words, miscellaneous charges will be levied at actual and not become a source of profit to the bank. Bank reserve the right to determine the applicability as per arrangement with the customer with approval from Group Head of godown inspection charges. However, reimbursement of actual conveyance charges to be made to concerned staff to the debit of Expenses Account after proper Approval of Respective Head RBG & Head Retail Assets & Trade</p>		
E	GUARANTEES		
1	Shipping Guarantees favoring shipping companies conter signed by the bank with Importer on account of missing original Transport Documents/BL	Upto Rs. 2 000 per month till return of original guarantee subsequent to receipt and release of shipping documents.	3030401030
2	Guarantees issued in favor of Collector of Customs in lieu of payment of Import/ Export Duty which are valid upto 6 months. Minimum Charges	Upto 0.65% per quarter Upto Rs.2,000/-	3030401030
3	Guarantees issued in favor of Financial Institutions/DFIs for financial accommodation to customers. Minimum Charges	Upto 0.45% per quarter Upto Rs.2,000/-	3030401030 3030401030
4	Bank Guarantee assignment (having assignment clause) noting charges/confirming genuineness of noting/assignment in favor of other banks	Upto Rs.1,000/-	
5	Guarantees other than above specified Where total volume of guarantees being issued on behalf of a customer during a calendar year is :		3030401030
	Upto Rs.15 Million	Upto 0.50% per quarter } Upto 0.38% per quarter } Upto 0.32% per quarter } Upto 0.26% per quarter } Negotiable	Quarter will start from the date of issuance of Guarantee
	Upto Rs.30 Million		
	Upto Rs.50 Million		
	Upto Rs.150 Million		
	Above Rs.150 Million		
	Minimum Charges	Upto Rs.1,800/- per annum per guarantee OR Upto Rs.500/- per quarter wherever guarantee validity is less than one year.	3030401030
6	Amendment in Guarantees (a) Amendment without increase in amount or extension in expiry date when charges are on account of Principal/Applicant or the Beneficiary i) Located in Pakistan ii) Located outside Pakistan (b) Amendment involving change in amount or extension in expiry date	i) Upto Rs.1450/- per transaction ii) Upto US\$ 60/- or equivalent in other currency per transaction b) Charges as per item "a" above plus applicable commission as per item # 1 to 5 above	
7	Cancellation of Guarantee before expiry date when charges are on account of Principal/Applicant or Beneficiary i) Located in Pakistan ii) Located outside Pakistan	Upto Rs.1200/- per transaction Upto US\$50/- or equivalent in other currency per transaction	3030401790

S.#	ITEMS	RATES	GL CODE
8	Back to Back Guarantees Including Performance Bonds, Bid Bonds, Advance Payment guarantees or similar a) Issuance against counter guarantees of Financial Institution. Minimum Charges b) Counter Guarantees issuance favoring correspondent for the issuance of Guarantees abroad.	To be negotiated by FID on case to case basis plus actual cost of Stamp Paper, Courier Swift Charges etc. PKR: 5,000/- FCY: Equivalent USD 500/- or FID's negotiated pricing on case to case basis MCB charges to be negotiated by FID including Correspondent Bank Charges	3030401030
9	Amendment in Back to Back Guarantees (a) Amendment without increase in amount or extension in expiry date (b) Amendment involving change in amount or extension in expiry date i) Local ii) Foreign	Upto PKR: 1,450/. FCY: Equivalent USD 60/- or FID negotiated pricing For BBL: Upto PKR: 5,000/. Plus FED / ST, stamp paper, courier swift charges etc. FID's negotiated pricing For BBF: Upto USD: 500/- Plus FED / ST, stamp paper, courier / swift charges etc. or FID's negotiated pricing	
10	Service Charges for handling claims lodged against bank Guarantee a) Against Guarantees issued on the request of the Applicant Customer within Pakistan (Non-Back to Back Guarantees) b) Against Guarantees issued on the request of the banks on "Back to Back" basis within Pakistan i) Local ii) Foreign c) Against Counters Guarantees issued favoring banks abroad.	Upto Rs. 5,000/- Upto PKR 5,000 Upto US\$. 150/- or Equivalent in the relevant currency. Upto US\$. 150/- or Equivalent in the relevant currency.	3030401030
Note: a) Respective Group Head / Head RBG & Head Retail Assets & Trade are authorized to refund Guarantee (non- Back to Back basis Guarantees only) Commission on prorata basis upon cancellation of Guarantee before its expiry. However while refunding prorata commission for unexpired period, care should be taken that the commission for partial usage should be charged subject to minimum upto Rs. 2,000/- b) Guarantee confirmation charges, where applicable, will be recovered on case to case basis. c) In case any forced loan/liability is created against any bank guarantee due to non-payment by the Guarantee Applicant/Principal (except where Guarantee/ Standby Letter of Credit had been issued against Counter Guarantee or Standby Letter of Credit of a correspondent Foreign Bank) markup as per bank's policy will be recovered for the delayed period from the date of invocation of the Guarantee/SBLC until complete adjustment of the Forced Liability/ Loan in bank's books along with recovering any other applicable charges. d) Commission on Guarantees is to be charged from the date of issuance till expiry of the Guarantee including any "claim lodgment period" or till such time the bank is exposed to honor any claim and released from its liability under the Guarantee, whichever is later.			
REMITTANCES			
F	Bank Instrument (s)		
1	(a) Issuance of Banker's Cheque for Account Holder Upto Rs. 100,000 From Rs. 100,001 to 500,000 From Rs. 500,001 to 1,000,000 Exceeding Rs. 1,000,000 for Non Account Holder Upto Rs. 200,000 Exceeding Rs. 200,000 (b) Issuance of Duplicate Banker's Cheque (c) Cancellation of Banker's Cheque	Upto Rs.350 Upto Rs.400 Upto Rs.500 Upto Rs.750 Upto Rs. 850 Upto Rs. 0.20% (Min Charges 850/- Max Charges 10,000/-) Upto Rs.500/- for Account Holders Upto Rs.1000/- for Non Account Holders Upto Rs. 500/- for Account Holders Upto Rs 650/+ for Non Account Holders in cash Applicable to previously issued instruments as well.	3030401810 3030401810 3060601210
Note: Cancellation Charges of Bankers Cheque will also be applicable for cancellation of old DD/PO			

S.#	ITEMS	RATES	GL CODE
	(d) Issuance of Rupee Travellers Cheque	Free	
	(e) Lost RTC Refund/Deletion	Upto Rs.500/- per application	3030501020
	(f) Issuance of SBP/NBP cheque on client's A/c	Upto Rs.500/- each.	3060601030
	(g) Duplicate advice requested by the customer (if more than 6 months old)	Upto Rs.250/- per advice	
	(h) CDR Cancellation charges	Free	
	<p>Note: a) Recovery of Remittance charges from Banks, DFIs & utility companies subject to arrangements. b) The Charges from student / any other person on behalf of the Student for making Banker's Cheque or any other related instrument for payment of fee / dues in favor of education institution, HEC / Board etc may not exceed 0.50% of fee dues or Rs. 25 per instrument which ever is less.</p>		
2	Cross Branch Transactions:		
	Within City: Deposits/ Withdrawals/ Fund Transfer	FREE	
	Inter City:	For All Accounts	
	Cash Deposits	At 0.1% (Minimum Rs.400/-, Maximum Rs.2,500/-) (to be recovered from Remitter/Depositor)	3060601250
	Withdrawals	At 0.1% (Minimum Rs.400/-, Maximum Rs.3,000/-) (to be recovered from Account Holder)	3060601270
	Funds Transfer/Cheques	Upto Rs.400/-for online intercity fund transfer through cheque irrespective of the amount (to be recovered from Remitter -Person whose account is being debited)	3060601280
	Inter City Clearing	Upto Rs.400/- per cheques for Inter City Clearing (to be recovered from Beneficiary account)	3060601260
	<p>Note: a) Withholding tax to be deducted wherever applicable. b) Charges for accounts having special arrangement for online electronic salary/other transfers through Transaction Banking Division the minimum balance requirement of Rs.0.100M* may be waived after obtaining approval from Head of T B D. c) For Retail branches approval of reduction/waiver to be obtained from Respective Head on case to case basis. d) Student should be allowed free of cost online deposit in collection of educational institution for payment of fee and no service fee on depositing fee directly in fee collection account of educational institute. e) The above charges shall not be applicable to all customers, for transactions between pooling and lending branches, whose loan has been transferred/parked in lending branch. Any transaction by the customer other than between pooling and lending branch shall be subject to charges. f) Remittance charges will be recovered at the above rates, even where collections made by branches are remitted to other locations, notwithstanding the purpose, whether for centralization or otherwise. In case of cash deposit charges to be decided on case to case basis as per arrangement under approval of Respective Head Retail Banking</p>		
G	TRANSACTION BANKING		
1	a) Collection/ Disbursement/ Remittances	All charges for Transaction Banking products (collection, disbursements & remittances) will be decided on a case to case basis through agreement between the customer and the bank	3030401130
	b) Issuance of Proceed Realization Certificate (PRC & e-PRC) Applicable after lapse of 1 year Duplicate Certificate (PRC & e-PRC) of all tenure	Issuance = Rs. 500/- Issuance = Rs. 1,000/-	
	c) Home Remittances	No Charges recovered on Home Remittances routed under SBP Home Remittance Rebate Scheme.	3030101450
	d) Online Tax Collection (OTC) Charges for Govt. Duties & Taxes	Nil	3030401130
	<p>Note: All these charges will be recovered by TBD on monthly basis and branches are not authorised to recover any charge.</p>		

S.#	ITEMS	RATES	GL CODE						
H NON-DOCUMENTARY BILLS									
1	Collections i) Clean (including cheques/dividend warrants bank drafts etc.) Minimum Charges ii) Charges of MCB Cheques Minimum Charges	Upto 0.25%. Maximum Rs. 10,000/- Upto Rs.150/- plus postage / courier charges. (At Actual) 0.15% Rs. 100/-	303040102						
<p>Note:</p> <p>a) No charges if collected through local clearing b) If total annual volume exceed Rs.50 M following slab shall be applicable:</p> <table border="0"> <tr> <td>Above Rs.50 Million upto 500 Million</td> <td>0.15%</td> </tr> <tr> <td>Above Rs.500 Million upto 1000 Million</td> <td>0.10%</td> </tr> <tr> <td>Above Rs.1000 Million</td> <td>0.05%</td> </tr> </table> <p>c) In case of urgent collection of local cheque of Rs.0.500 million and above; Rs.500/- per collection. Returning charges of such collection Rs.200/- per collection. d) Postage/Courier charges are to be recovered on collection/realization of each instrument (whether clean or documentary) on actual basis. However, in case where party has deposited more than one cheque instrument on particular date to be collected/drawn on the same branch of the bank, postage/courier charges are to be recovered once only. e) Collection of cheque of small amount may be effected through postal service (other than Courier) if specifically requested by the party in writing for which he will be responsible for delay. f) Collecting agent's charges, if the collecting bank is other than the bank, will be extra.</p>				Above Rs.50 Million upto 500 Million	0.15%	Above Rs.500 Million upto 1000 Million	0.10%	Above Rs.1000 Million	0.05%
Above Rs.50 Million upto 500 Million	0.15%								
Above Rs.500 Million upto 1000 Million	0.10%								
Above Rs.1000 Million	0.05%								
2	Purchase of Clean bills (cheque, bank draft etc.) Minimum Charges	Upto 0.40% (Commission) plus mark-up from the date of purchase to the date of payment plus courier charges. (At Actual) Rs.25/-	3030401020						
3	Returning charges for clean collections.	Upto Rs.500/- plus courier charges (At Actual)	3060601190						
I STANDING INSTRUCTIONS FEE									
1	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any.	Upto Rs.240/- per transaction.	3060601360						
J SALE & PURCHASE OF SECURITIES									
1	SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS Sale and purchase of shares and securities Minimum Charges	a) 0.15% on the first Rs.10,000/- of purchase price or cost thereof b) 0.10% on amount exceeding Rs. 10,000/- Upto Rs.50/-	3030101300						
<p>Note:</p> <p>(a) The above charges are in addition to brokerage. (b) Commission is not to be recovered on purchase of newly floated Securities, where it is payable by the Government / Government Agencies and from the subscribers to new share floatation. (c) When orders for purchase or sale of shares / securities are executed through the bank's other offices, all incidental expenses such as postage, insurance charges etc. incurred will be recovered in addition to the commission / brokerage charges.</p>									

S.#	ITEMS	RATES	GL CODE
2	Withdrawal Fee on shares and securities held in safe custody (to be recovered at the time of withdrawal). Minimum Charges	a) 0.25% on the first Rs.10,000/- of the paid-up or face value b) 0.125% on amount exceeding Rs. 10,000/-, Upto Rs.50/-	3030101300
3	Withdrawal Fee on Government Securities (Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item 1 or withdrawal fees as shown against item 2 and 3 whichever is higher, will be charged, but not both). Minimum Charges	Upto Rs.10/- per scrip Upto Rs.50/-	3030101300
4	Charges for collection of interest/return/dividend. Minimum Charges	0.30% on the amount of interest / return / dividend collected / paid Upto Rs.20/-	3030101300
5	Handling charges for conversion, renewal, consolidation or sub-division of Government securities.	Upto Rs.20/- per scrip.	3030101300
6	Public Floatation of Shares/Modaraba Certificates/Offer for Sale of Shares/ Dis-investment/Term Fin. Certificates. Minimum Charges	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business) Upto Rs.20,000/-	3030101300
7	Issue of Right Shares Minimum Charges	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business) Upto Rs.15,000/-	3030101300 3030101300
8	Payment of Dividend Warrants through designated branches	Commission @ 0.30% plus actual amount of Postage/Courier charges, subject to negotiation of rate based on volume of business	
<p>Note: Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only</p>			
9	Articles in Safe Deposit: (Fee for Articles in Safe Deposit to be recovered in advance at the time of deposit or at the commencement of each quarter). (a) Boxes and packages Minimum Charges (b) Envelopes Minimum Charges (To be insured on customers account.)	Upto Rs.5/- per 100 cubic inches or part there of Upto Rs.400/- per quarter. Upto Rs.5/- per 25 square inches Upto Rs.350/- per quarter.	3060103010 3060103010
10	Safe Deposit Lockers Fee (To be recovered Annually, in advance) (a) Lockers Size (i) Upto 0.40 cft. Small (ii) From 0.41 to 1.35 cft. Medium (iii) From 1.36 to 2.00 cft. Large. (iv) From 2.01 to 3.00 cft. - Extra Large (b) Key Deposit Small, Medium, Large, Extra Large (c) Breaking Charges (d) Late Payment Fee	Upto Rs. 5,000/- per annum Upto Rs. 6,500/- per annum Upto Rs.10,000/- per annum Upto Rs.12,000/- per annum Upto Rs.5,000/- Flat for new lockers issued on or after 1 July 2014 At Actual Upto Rs.250/- for Small - Rs.400/- for Medium - Rs.600/- for Large 1 Extra Large, Per month with grace period of one month	3060103010 1030101050 3060103030 3060601030

S.#	ITEMS	RATES	GL CODE
MISCELLANEOUS			
1	Charges for issuance of Duplicate / Photostat copy or fresh statement of account (LCY / FCY other than the half yearly statements.	Upto Rs. 35/- (Inclusive of FED / ST)	3060601300
2	Issuance of Cheque Book (LCY / FCY) Current Account Saving Account	Upto Rs. 12/- per leaf for Current Accounts or equivalent for FCY Upto Rs. 19/- per leaf for Saving Accounts or equivalent for FCY	3060601120
3	Issuance of new cheque book (LYC/ FCY) in lieu of lost cheque book. (These charges are in addition to stop payment charges prescribed below).	Upto Rs. 250/- per request plus Cheque Book Charges	3060601120
4	Balance Confirmation Certificates - Vostro Account a) For LCY a/c b) For FCY a/c	Rs. 1,000/- per certificate US\$ 50/- GBP £ 40/-, Euro € 45/- per certificate	
5	Swift Relay Messages - Vostro Account Outward: if sent on behalf of foreign bank to local bank	US\$ 10/- or equivalent	
6	Stop payment charges (Charges per instruction) a) For LCY a/c b) For FCY a/c and foreign currency cheques/drafts.	Upto Rs. 450/- US\$ 7/-, GBP £ 6/-, Euro € 6/-	3060601220
7	Account Maintenance/Service charges. Average Monthly Balance to be maintained: i) All Accounts (LCY) other than Saving ,Privilege & CCA A/c's a) Business Account Rs. 50,000 b) Current Life Account Rs. 25,000 c) Current Account Rs. 10,000 d) MCB One Current Account Rs. 10,000 ii) All Accounts (FCY) other then privilege US\$ 500/-, GBP £ 500/-, Euro € 500/-	Upto Rs.50/- or equivalent (inclusive of FED / ST) p.m.will be recovered	3060701050
8	SMS / E-MAIL Alert -All Digital Transactions (including all transactions related to digital / branchless / self service chanel / mobile/ internet / MCB lite, etc.) Branch banking over the counter transactions	Free of cost Rs. 140/- per month	3060601380
<p>Note:</p> <p>(a) In case the balance in a accounts below Rs. 50 available amount will be recovered as incidental charges. The recovery on actual basis should be made inclusive of FED / ST.</p> <p>(b) No Service Charges for A/c maintenance will be recovered from dormant A/Cs till the period of dormancy.</p> <p>(c) BB accounts are also exempted from the recovery of these account maintenance charges.</p> <p>(d) Following accounts are exempt from levy of Rs.50/- (or equivalent) p.m.</p> <p>i) Accounts maintained by Employees of Govt/Semi-Govt. Institutions for Salary, Pension & Benevolent Fund purpose including widows/ children of deceased employees eligible for family pension / benevolent fund grant etc; in any manner whatsoever</p> <p>ii) Mustahqeen Zakat iii) Zakat accounts maintained for collection & disbursement of Zakat Funds</p> <p>iv) Students</p> <p>v) MCB Employees, their spouse and MCB retired staff getting pension in their MCB account, their accounts will remain as "Staff" and all Basic Banking Accounts.</p> <p>(f) No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP Instruction.</p>			

S.#	ITEMS	RATES	GL CODE															
9	Charges for cheques returned a) For LCY a/c b) For FCY a/c	Upto Rs. 700/- (Inward) US\$ 6/-,GBP. £ 5/- ,Euro€ 5/- These charges are recovered from the drawer(our/A/c holder) who has issued cheque drawn on our bank branch which is returned unpaid due to insufficient funds. Where cheques returned on counter no charges will be recovered	3060601190															
10	Same Day Clearing Charges a) For LCY a/c b) For FCY a/c	At Actual At Actual	3060601200															
11	Inter-City Clearing: a) Clearing charges b) Cheque returning charges	At Actual At Actual	3060601310															
12	Balance Confirmation Certificates (Required by customers other than auditors) a) For LCY a/c b) For FCY a/c	Upto Rs. 170/- per certificate US\$.3/-,GBP. £.2/- ,Euro€.2/- per certificate	3060601320															
13	Account Maintenance Certificate (For submission to Financial Institutions/Embassies/ Companies & Govt. Agencies at customers request a) For LCY a/c b) For FCY a/c	Upto Rs. 170/- per certificate US\$.3/-,GBP. £.2/- ,Euro€.2/- per certificate	3060601330															
14	Courier	At Actual	3060602030															
15	Account Closing Processing Charges a) For LCY a/c b) For FCY a/c	Free Free																
16	Charges on Collection of Utility Bills (Electricity, Gas, Telephone & Water charges) Either paid by Cash or by Cheque	Upto Rs.8/- per bill flat These charges are to be recovered from utility companies and not from customers	3060701020 (Electricity) 3060701030 (Gas) 3060701090 (Water) 3060701040 (Telephone) 3030401130															
17	Salary processing charges - Bulk Salary (75 employees & above) TBD cases	Upto Rs.100/- per transaction																
18	Real Time Gross Settlement Charges (RTGS) (Time schedule is according to (RTGS) system transaction) FED / ST is applicable on Bank's Income as per rule	<table border="1"> <thead> <tr> <th>Days</th> <th>Transaction Time - SBP</th> <th>SBP Charges</th> <th>Bank Charges</th> <th>Total Charges</th> </tr> </thead> <tbody> <tr> <td colspan="5" style="text-align: center;">MT 202</td> </tr> <tr> <td>Monday to Friday</td> <td>9:00 am to 4:30 pm</td> <td>200</td> <td>20</td> <td>220</td> </tr> </tbody> </table>	Days	Transaction Time - SBP	SBP Charges	Bank Charges	Total Charges	MT 202					Monday to Friday	9:00 am to 4:30 pm	200	20	220	3030401750
Days	Transaction Time - SBP	SBP Charges	Bank Charges	Total Charges														
MT 202																		
Monday to Friday	9:00 am to 4:30 pm	200	20	220														
19	Collection Management System for Credit Limits (Running/Cash Finance)	All charges for Collection Management will be decided on case to case basis at the time of agreement with customer and the bank	3030401130															
20	Prize Money Charges	At Actual																

MCB DEPOSIT PRODUCTS

Banking Services offered against all other MCB Deposit Products (not mentioned below) will be charged as per SOBC

L **MCB Salary Club Accounts

	MCB Salary Club Current A/c	MCB Salary Club Saving A/c	3060601390
	Nil		
Minimum Balance Requirement	NA		
Profit pay out	Quarterly		
Intra city (deposit withdrawals and fund transfers)	Free Unlimited		
Inter city deposits	Free (5/month)	Free (2/month)	
Inter city withdrawals	Free (5/month)	Free (2/month)	
Inter city fund transfers	Free (5/month)	Free (2/month)	
Cheque book	Free (1/month)	Free (1/month)	
Bankers cheque	Free (3/month)	Free (1/month)	
Bank certificate	Free		
Locker Facility (subject to availability)	As per SOBC		3060103010
Internet banking registration	Free		
Mobile banking registration	Free		
Debit Card Paypak Classic	Free Issuance / Annual / Renewal	Free Issuance only	
Debit Card Paypak Gold	Free Issuance / Annual / Renewal	Free Issuance only	
All other Debit Card	As per SOBC		

S.#	ITEMS	RATES	GL CODE		
M	**MCB Works				
	Features & Services Account Nature	MCB Works Basic Current	MCB Works Classic Current	MCB Works Classic Plus Current	MCB Works Premium Current
	Minimum Balance Requirement	NIL	NIL	NIL	NIL
	Eligibility	Employees of companies which enter into payroll management agreement with MCB Bank			
	Permissible Currency	Pak Rupee			
	Salary Ranges (PKR)	up to 50,000	50,001 to 150,000	150,001 to 300,000	300,001 & Above
	Online Charges Intra City (Deposit, Withdrawal, Transfer)	Free Unlimited			
	Intercity Deposits	Free	Free Unlimited		
	Intercity Fund Transfers	Free			
	Intercity Withdrawals	2 Free Transactions / Month			
	Intercity Clearings	2 Free Transactions / Month			
	ATM Cash Withdrawal switch charges (off Net)	At actual	Free		
	Cheque book	Free (1/Month)			
	Banker's Cheque	As per SOBC	Free unlimited		
	Locker's Rent	As per SOBC	10% discount on issuance / annual fee	25% discount on issuance / annual fee	
Debit Card	Free PayPak Classic / PayPak Gold (Issuance, annual & renewal)	Free Visa Silver Debit Card (Issuance, annual & renewal)		Free Visa Gold Debit Card (Issuance annual & renewal)	
ADC / Digital SMS Alerts	Free	Free			
OTC SMS Alerts	Charged as per SOBC	Free			
N	MCB Fun Club				
	MCB Fun Club Debit Card (i) Fun Club Debit Card: (a) Debit Card Annual / Issuance Fee (b) Debit Card Replacement Charges	PKR. 725/- PKR. 725/-		3030102350 3030101600 3060601030	
<p><i>Note:</i> Fun Club Exclusive Debit Card issuance & annual fee will not be charged from MCB fun current account customers upon maintenance of monthly average balance of PKR 50,000 in respective previous month. Terms & conditions apply.</p>					
O	MCB Asaan Account				
(a) SMS Alert Charges (Branch Banking over the counter transactions)	Rs. 70/- Per Month		3030101710		
P	**MCB Smart Business Account				
	i) Minimum Balance Requirement	Nil			
	ii) Online Transactions (within and Outside City)	Unlimited Free			
	III) Bankers Cheques	5 Free / Month			
	IV) Cheques Book	Free cheque book issuance, 1 per month			
	v) E-Statement	Free			
	vi) RTC	Free			
	vii) SMSAlerts	Free			
	viii) Cancellation of Bankers Cheques	Free			
	ix) Duplicate Bank Statement	Free			
x) Internet Banking	Free				
				{ Minimum charges as prescribed in SOBC for bundled service charge will apply }	

S.#	ITEMS	RATES				GL CODE
Q	**MCB Ladies					
	Services	MCB Ladies Account (Product Attributes)				
	Product Name	MCB Ladies Current Account	MCB Ladies Savings Account			
	Permissible Currency	Pak Rupees				
	Profit Frequency	N/A	Quarterly			
	Minimum Balance Requirement	NIL				
	Account Maintenance Charges	NIL				
	Online Charges Intra City	Free				
	Online Charges Inter City (Deposit/ Withdrawal/ Transfer)	Free (5/month)	Free (3/month)			
	Cheque book (Exclusive Design)	Free (1/ month)	Free (1/ month)			
	Banker's Cheque	Free (2/month)	Free (1/month)			
	Bank Certificate	Free (Account Maintenance & Balance Confirmation Certificate)				
	MCB Live (Registration)	Free				
	SMS OTC	Free	As per SOBC			
	Exclusive Debit Card	1- Free Issuance, annual & renewal on PayPak Classic & Pay Pak Gold 2- 50% discount (issuance only) on Ladies Card available in 5 color variants (VISA Gold Plus)	1- Free Issuance only on PayPak Classic & Pay Pak Gold 2- 50% discount (issuance only) on Ladies Card available in 5 color variants (VISA Gold Plus)			
	All Other Debit Cards	As per SOBC				
	Lockers	Free issuance on small locker fee for first year only. Annual locker rent shall be charged as per SOBC. Locker Key deposit shall be charged as per SOBC	As per SOBC			
R	**MCB One Current Account					
	Transaction Descriptions	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance
		PKR 0 to <10K	PKR 10K to <50K	PKR 50K to <500K	PKR 500K to <2M	PKR 2M+
		Core Tier	Bronze Tier	Silver Tier	Gold Tier	Platinum Tier
	Intercity Funds Transfer	As Per SoBC	Unlimited	Unlimited	Unlimited	Unlimited
	Intercity Cash Withdrawals		50 per month	300 per Month	999 per Month	Unlimited
	Intercity Cash Deposits		50 per month	300 per Month	999 per Month	Unlimited
	Cheque Book		1 per month	1 per month	Unlimited	Unlimited
	Banker's Cheque		50 per month	300 per Month	999 per Month	Unlimited
	Outward Clearing (Inter City)		50 per month	300 per Month	999 per Month	Unlimited
	SMS Alerts (OTC)		Free	Free	Free	Free
	Standing Instructions		Free	Free	Free	Free
	Same Day Clearing		As Per SoBC	As Per SoBC	As Per SoBC	Unlimited
	Inward Clearing (Inter City)		Free	Free	Free	Free
	Mobile/ Internet Banking	Free	Free	Free	Free	
	Account Maintenance Charges	PKR. 50/ month (inclusive of taxes) on non maintenance of monthly average balance of PKR 10,000 (previously was PKR 50,000).				
	Debit Cards	Free Issuance of MCB Gold Plus, MCB Paypak Classic & MCB Paypak Gold. All other debit card variants are charged as per SoBC.				

S.#	ITEMS	RATES	GL CODE
S	MCB Pensioners Account (Current and Saving)		
	50% waiver from actual charges will be applied on the following services; Cross branch transactions (Intercity Online Banking) Bankers Cheque (PO & DD) Issuance of cheque book (new or in lieu of lost) Small size locker (One per customer max, subject to availability). Mobile banking annual fee Visa PSC Silver & PSC Gold Card.		
	<p>Note:</p> <p>a) Rest of the charges will be applied as per SOBC. b) All taxes (WHT / FED / ST) will be applicable</p>		
T	MCB Senior Citizens Account (Current and Saving)		
	50% waiver from actual charges will be applied on the following services; Cross branch transactions (Intercity Online Banking) Bankers Cheque (PO & DD) Issuance of cheque book (new or in lieu of lost) Small size locker (One per customer max, subject to availability). Mobile banking annual fee Visa PSC Silver & PSC Gold Card.		
	<p>Note:</p> <p>a) Rest of the charges will be applied as per SOBC. b) All taxes (WHT / FED / ST) will be applicable</p>		
U	Basic Banking Account		
1	Transaction Fee on Basic Banking Account (BBA)		
	a) i) Each month the account holder will be allowed 2 deposit transactions(either cash or through clearing) & 2 withdrawals (cash or clearing) ii) Transaction over & above the limit will be charged b) Duplicate statement of account other than once in a year	Free Upto Rs. 35/- per transaction plus FED / ST Upto Rs. 35/- (Inclusive of FED / ST)	3030101290
V	MCB PLS Savings Xtra Account		
1	PSL Saving Xtra		
		a) Customer will have upto 3 Free over the counter cash withdrawal transactions per month b) From 4th transaction onward Rs 25 will be charged for each cash withdrawal made through cheque. c) There will not be any restriction on Cash withdrawals through e-Channels.	3030301090
W	**MCB Business Account		
	<p>PREVIOUS MONTH AVERAGE BALANCE IN MCB BUSINESS ACCOUNT</p> <p>100K and above</p> <p>Minimum charges as prescribed in SOBC for bundled services Charge will apply</p>		3060701110
	<p>{ Intercity deposits (per month), Intercity withdrawals (per month), Intercity Transfer (Account to Account), 15 Banker's Cheque (per month) Cancellation of Banker's Cheque, One Cheque Book (50 leaves per month), Duplicate Bank Statement (last 6 month), e-Statement</p>		

S.#	ITEMS	RATES	GL CODE		
X	**MCB Roshan Digital Account				
	i) Debit Card Issuance	Free			
	ii) Credit Card Issuance	Free			
	iii) Cheque Book Issuance Charges	Free			
	iv) International Courier Charges (Cheque Book / Debit Card / Credit Card)	Free			
	v) Inter Bank Funds Transfer Charges	Free			
	vi) Intercity Clearing Charges	Free			
	vii) Intercity Withdrawal Charges	Free			
	viii) Intercity Funds Transfer / Cheque Charges	Free			
	ix) Outward Foreign Remittance Charges	Free			
x) Mobile Banking Service Annual Charges	Free				
<p>Note: - Annual / Renewal Fee will be charge as per the related visa debit / credit card sections. - Debit Card and Cheque Book request will be proceed after receiving 1st deposit / remittance in the account</p>					
Y	**MCB Freelancers Account				
	Product Name / Tagline	PKR Current Account	PKR Savings Account	FCY Current Account	FCY Savings Account
	Account Type	Current	Savings	Current	Savings
	Currency	PKR	PKR	USD, GBP, EUR	USD, GBP, EUR
	Target Audience	All types of Freelancers			
	Profit Payout	NA	Monthly	NA	Bi-Annual
	Minimum balance Requirement	NIL			
	Account Maintenance charges	NIL			
	Inter City Cash Transactions (Deposit/ Withdrawal/ Transfer)	Free (5/month)	Free (3/month)	NA	NA
	Banker's Cheque	Free (3/month)		NA	
	Cheque book	Free (1/month)		NA	
	Debit Card	- Free Issuance, Annual & Renewal of Paypak Classic & Gold - 50% Discount on Gold Plus (Issuance only)	- Free Issuance of Paypak Classic & Paypak Gold - 50% Discount on Gold Plus (Issuance only)	NA	NA
	Z	**MCB Young Account			
Services					
Product Name		MCB Young Current Account	MCB Young Savings Account		
Permissible Currency		Pak Rupees only			
Transaction Limits		Unlimited Deposits & Withdrawals			
Minimum Balance Requirement		NIL			
Profit Frequency		N/A	Quarterly		
Online Charges Inter City (Deposit/ Withdrawal/ Transfer)		Free (5/month)	Free (3/month)		
Cheque book		Free (1/ month)	As per SOBC		
Banker's Cheque		Free (2/month)	Free (1/month)		
Exclusive Debit Cards	1-Free Issuance, Annual / Renewal of PayPak Classic & PayPak Gold 2-50% discount on Gold Plus (Issuance only)	1-Free Issuance only of PayPak Classic & PayPak Gold 2-50% discount on Gold Plus (Issuance only)			
<p>**Monthly Bundle Services Charges of PKR 1 + FED / ST shall be charged from all eligible accounts of the products.</p>					

Consumer Banking

CONSUMER BANKING



CONSUMER BANKING

Sales Tax / FED on all exciseable services, where ever applicable, will be recovered in addition to the charges, unless specified otherwise.

S.#	ITEMS	RATES	GL CODE																									
A MCB PAYPAK CLASSIC / PAYPAK GOLD DEBIT CARD																												
1	Issuance of MCB (Paypak Classic / Paypak Gold Card) Including G2P (Government to Person) Segment																											
		<table border="1"> <thead> <tr> <th>Paypak Classic Card</th> <th>Paypak Gold Card</th> </tr> </thead> <tbody> <tr> <td>Rs. 1350/-</td> <td>Rs. 1700/-</td> </tr> <tr> <td>Rs. 1350/-</td> <td>Rs. 1700/-</td> </tr> <tr> <td>Rs. 1350/-</td> <td>Rs. 1700/-</td> </tr> </tbody> </table>	Paypak Classic Card	Paypak Gold Card	Rs. 1350/-	Rs. 1700/-	Rs. 1350/-	Rs. 1700/-	Rs. 1350/-	Rs. 1700/-																		
Paypak Classic Card	Paypak Gold Card																											
Rs. 1350/-	Rs. 1700/-																											
Rs. 1350/-	Rs. 1700/-																											
Rs. 1350/-	Rs. 1700/-																											
	(a) New Card		3030101070																									
	(b) Renewal / Annual		3030101080																									
	(c) Replacement		3030101080																									
2	Dispute Handling Charges: (i) Domestic Sales Transaction dispute handling charges Paypak debit card.	Voucher Retrieval Fee Rs.370/- per document	3030101830																									
3	ATM Receipt Print Charges for cash withdrawal and Balance Inquiry (ON-US & OFF-US)	Rs. 3.13/- per transaction (Inclusive of Sales Tax)	3030102400																									
4	Balance inquiry: - MCB Customer at 1 Link ATM	Rs. 3.13/- per transaction	3030201120																									
5	Cash withdrawal made on 1 Link ATMs	Rs. 23.44/- per transaction (flat) Shall be charged to customer.																										
6	IBFT from MCB ATM	- Monthly free limit of PKR 25000/- Per Account/Wallet (No cap on IBFT number of transactions) - Rs. 200 or 0.1% (whichever is lower) of the transaction amount exceeding monthly free (cumulative) limit of Rs. 25000/-																										
7	Utility Bill Payment	Free																										
8	Mobile Top-up	Free																										
B MCB VISA DEBIT CARD																												
1	Issuance of MCB (Visa Debit Card)	<table border="1"> <thead> <tr> <th>SILVER</th> <th>GOLD</th> <th>GOLD LOCAL</th> <th>GOLD PLUS</th> <th>PLATINUM</th> </tr> </thead> <tbody> <tr> <td>Rs. 1,600/-</td> <td>2,400/-</td> <td>2,400/-</td> <td>2,400/-</td> <td>7,000/-</td> </tr> <tr> <td>Rs. 1,600/-</td> <td>2,400/-</td> <td>2,400/-</td> <td>2,400/-</td> <td>7,000/-</td> </tr> <tr> <td>Rs. 1,600/-</td> <td>1,600/-</td> <td>-</td> <td>1,600/-</td> <td>2,900/-</td> </tr> <tr> <td>Rs. 1,600/-</td> <td>2,400/-</td> <td>2,400/-</td> <td>2,400/-</td> <td>7,000/-</td> </tr> </tbody> </table>	SILVER	GOLD	GOLD LOCAL	GOLD PLUS	PLATINUM	Rs. 1,600/-	2,400/-	2,400/-	2,400/-	7,000/-	Rs. 1,600/-	2,400/-	2,400/-	2,400/-	7,000/-	Rs. 1,600/-	1,600/-	-	1,600/-	2,900/-	Rs. 1,600/-	2,400/-	2,400/-	2,400/-	7,000/-	
SILVER	GOLD	GOLD LOCAL	GOLD PLUS	PLATINUM																								
Rs. 1,600/-	2,400/-	2,400/-	2,400/-	7,000/-																								
Rs. 1,600/-	2,400/-	2,400/-	2,400/-	7,000/-																								
Rs. 1,600/-	1,600/-	-	1,600/-	2,900/-																								
Rs. 1,600/-	2,400/-	2,400/-	2,400/-	7,000/-																								
	(a) New Card		3030201030																									
	(b) Renewal / Annual		3030101550																									
	(c) Supplementary Card		3030201040																									
	(d) Replacement		3030101600																									
2	Dispute Handling Charges (i) Domestic Sales Transaction dispute handling charges for Visa Debit card. (ii) International Sales Transaction dispute handling charges for Visa Debit cards. (iii) Arbitration Charges	Voucher Retrieval Fee= Rs.370/- per document Voucher Retrieval Fee= Rs.1100/- per document US\$ 600/- or equivalent Pak rupee	3030101600																									
3	International Transaction (i) Transaction made on ATMs (outside Pakistan) (ii) Balance Enquiry on ATMs (outside Pakistan)	4.5% or 500 per transaction (whichever is higher) Rs 200/- per transaction.	3030101610 3030101640																									
4	ATM Receipt Print Charges for cash withdrawal and Balance Inquiry (ON-US & OFF-US)	Rs. 3.13 per transaction (Inclusive of Sales Tax)	3030102400																									
5	Balance inquiry: - MCB Customer at 1 Link ATM	Rs. 3.13/- per transaction	3030201120																									
6	Cash withdrawal made on 1 Link ATMs	Rs. 23.44/- per transaction (flat) Shall be charged to customer.																										
7	IBFT from MCB ATM	- Monthly free limit of PKR 25000/- Per Account/Wallet (No cap on IBFT number of transactions) - Rs. 200 or 0.1% (whichever is lower) of the transaction amount exceeding monthly free (cumulative) limit of Rs. 25000/-																										

S.#	ITEMS	RATES	GL CODE
8	Foreign Transactions	4.40% of transaction amount or Rs. 100 whichever is higher on all foreign transactions.	
9	Rejected E-Commerce Transaction	PKR 85/- per transaction	
10	Utility Bill Payment	Free	
11	Mobile Top-up	Free	
12	Cash withdrawal from MCB ATM using internationally issued card	5% or Rs. 1000/- per Transaction whichever is higher	
13	Balance Inquiry of an account held outside Pakistan	Rs. 425/- per Transaction	
14	Mini Statement (MCB account statement from MCB ATM)	Rs. 5/- per Transaction	
15	Cardless biometric cash withdrawal (MCB Account holder at MCB ATM)	Rs. 18/- per Transaction	
<p>Note: 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.</p>			
C MCB DEBIT MASTER CARD			
		Classic	
1	Issuance of MCB (Debit Master Card)		
	(a) New Card	Rs. 1,600/-	3030102220
	(b) Renewal / Annual	Rs. 1,600/-	3030102260
	(c) Supplementary Card	Rs. 1,600/-	3030101510
	(d) Replacement	Rs. 1,600/-	3030101600
2	Dispute Handling Charges		
	(i) Domestic Sales Transaction dispute handling charges for Debit Master card.	Voucher Retrieval Fee = Rs. 370/- per document	3030101600
	(ii) International Sales Transaction dispute handling charges for Debit Master card.	Voucher Retrieval Fee = Rs. 1,100/- per document	
	(iii) Arbitration Charges	US\$ 600/- or equivalent Pak rupee	
3	ATM Receipt Print Charges for cash withdrawal and Balance Inquiry (ON-US & OFF-US)	Rs. 3.13 per transaction (Inclusive of Sales Tax)	3030102400
4	Balance inquiry: - MCB Customer at 1Link ATM	Rs. 3.13/- per transaction	3030201120
5	Cash withdrawal made on 1 Link ATMs	Rs. 23.44/- per transaction (flat) Shall be charged to customer.	
6	IBFT from MCB ATM	- Monthly free limit of PKR 25000/- Per Account/Wallet (No cap on IBFT number of transactions) - Rs. 200 or 0.1% (whichever is lower) of the transaction amount exceeding monthly free (cumulative) limit of Rs. 25000/-	
7	International Transaction		
	(i) Transaction made on ATMs (outside Pakistan)	4.5% or 500 per transaction (whichever is higher)	3030101610
	(ii) Balance Enquiry on ATMs (outside Pakistan)	Rs 200/- per transaction.	3030101640
8	Foreign Transactions	4.40% of transaction amount or Rs. 100 whichever is higher on all foreign transactions.	
9	Rejected E-Commerce Transaction	PKR 85/- per transaction	
10	Utility Bill Payment	Free	
11	Mobile Top-up	Free	
12	Cash withdrawal from MCB ATM using internationally issued card	5% or Rs. 1000/- per Transaction whichever is higher	
13	Balance Inquiry of an account held outside Pakistan	Rs. 425/- per Transaction	
14	Mini Statement (MCB account statement from MCB ATM)	Rs. 5/- per Transaction	
15	Cardless biometric cash withdrawal (MCB Account holder at MCB ATM)	Rs. 18/- per Transaction	
<p>Note: 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.</p>			

MCB Debit Cards Summary

Description	MasterCard		VISA			PayPak + G2P		
	Classic	Silver	Gold	Gold Local	Gold Plus	Platinum	Classic	Gold
Cards								
a	Issuance	Rs.1,600/-	Rs.2,400/-	Rs.2,400/-	Rs.2,400/-	Rs.7,000/-	Rs.1350/-	Rs.1700/-
b	Replacement	Rs.1,600/-	Rs.2,400/-	Rs.2,400/-	Rs.2,400/-	Rs.7,000/-	Rs.1350/-	Rs.1700/-
c	Supplementary	Rs.1,600/-	Rs.1,600/-	-	Rs.1,600/-	Rs.2,900/-	-	-
d	Renewal/Annual	Rs.1,600/-	Rs.2,400/-	Rs.2,400/-	Rs.2,400/-	Rs.7,000/-	Rs.1350/-	Rs.1700/-
Transactional Charges:								
a	Cash Withdrawal on 1LINK Member Bank ATM	Rs.23.44/- Flat						
b	Balance Inquiry on 1LINK Member Bank ATM	Rs.3.13/- Flat						
c	IBFT Via ATM	- Monthly free limit of PKR 25000/- Per Account/Wallet (No cap on IBFT number of transactions) - Rs. 200 or 0.1% (whichever is lower) of the transaction amount exceeding monthly (cumulative) free limit of Rs. 25000/- inclusive of all applicable FED / Service Tax etc.						
d	Cash Withdrawal on International ATM	4.5% or Rs. 500/- per transaction whichever is higher						
e	Balance Inquiry on International ATM	Rs. 200/- per transaction						
f	Foreign Transactions	4.40% of transaction amount or Rs. 100 whichever is higher on all foreign transactions. <i>Note: 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.</i>						
Dispute Handling Charges:								
a	Voucher Retrieval Fee Domestic	Rs. 370/- per document						
b	Voucher Retrieval Fee International	Rs. 1100/- per document						
Arbitration Charges:								
		US\$ 600/- or equivalent PKR						
a	Cardless / Biometric ATM Transaction Charge Per Transaction	Rs. 18/- (Inclusive of FED / Sales Tax)						

S.#	ITEMS	RATES			GL CODE
MCB VISA CREDIT CARD					
		CLASSIC	GOLD	PLATINUM	
1	Issuance / Annual Chip Maintenance Fee	Rs. 6,000 p.a.	Rs. 8,500 p.a.	Rs. 16,000 p.a.	3050101140
2	Issuance / Annual Supplementary Chip Maintenance Fee	Rs. 2,800 p.a.	Rs. 4,200 p.a.	Rs. 7,000 p.a.	
3	Priority Pass Issuance / Annual Fee	Free			
4	Priority Pass Per Visit Fee	US\$ 35 or equivalent Pak Rupee			
5	Priority Pass Replacement Fee	Rs. 500/-			
6	I-Cash on Call	3.67% for service fee/markup per month translated into APR of 44%			
	Processing Fee	Rs. 400 per request or 2.5% of amount requested (whichever is higher)			
7	Service Fee/Markup on Cash Transactions	3.67% for service fee/markup per month translated into an APR of 44% on daily basis from the booking date			
8	Service Fee/Markup Retail (Fixed APR)	3.67% per month translated into an APR of 44%			3010402920
9	Late Fee	Rs. 1,900/-			3050101210
10	Cash Advance Fee	Rs. 1100/- per transaction or 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank.			3050101200
11	Voucher Retrieval Fee For Local For Foreign	Rs. 300/- per document Rs. 900/- per document			3030101830
12	Credit Security	0.70% of total monthly outstanding balance			3050101160
13	i-Insure				
	i-Insure Package 1	Rs. 600/- per month			
	i-Insure Package 2	Rs. 300/- per month			
	i-Insure Package 3	Rs. 200/- per month			
	i-Insure Plus Package 4	Rs. 355/- per month			
	Wallet Protection	Rs. 75/- per month			
14	i-Plan / i-Plan Marketing	3.25% Service fee markup translated into an APR of 39% p.a.			3050101340
	Processing fee	Rs. 850/- or 3% per transaction (whichever is higher)			
	Prepayment charges	Rs. 1,200 or 6% of outstanding instalment balance (whichever is higher)			
15	i-Dial	3.25% Service fee markup translated into an APR of 39% p.a.			3050101350
	Processing fee	Rs. 850/- or 3% per transaction (whichever is higher)			
	Prepayment charges	Rs. 1,200 or 6% of outstanding instalment balance (whichever is higher)			
16	i-Switch	2.25% Service fee markup translated into an APR of 27% p.a.			
	Processing fee	Rs. 850/- or 3% per transaction (whichever is higher)			
	Prepayment charges	Rs. 1,200 or 6% of outstanding instalment balance (whichever is higher)			
17	Arbitration Charges for Disputed Transactions	US\$ 500 or equivalent Pak Rupee			3060601030
18	Card Replacement Fee	Classic & Gold Rs. 950/ Platinum Rs. 1800/-			3050101220
19	Cheque Return Charges	Rs. 1200/-			3050101280
20	Auto Debit Insufficient Funds Charges	Rs. 1400/-			3050101280

S.#	ITEMS	RATES	GL CODE
21	Foreign Transactions	3.7% of transaction amount or Rs. 100 whichever is higher on all foreign transactions.	3030101820
22	I- educate Processing Fee Prepayment charges	1.833% Service fee markup translated into an APR of 22%p.a Rs. 550/- per request or 3% of amount, (whichever is higher) Rs.1,200 or 6% of outstanding instalment balance (whichever is higher)	
23	Online balance transfer facility	Rs.370 or 3% of transaction amount whichever is higher (MCB to Other Bank Credit Card Payment via Credit Card)	
24	Utility / Telco's & other Bill Payment	PKR 10 or 1.5% per transaction whichever is higher	
<p>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.</p>			
MCB eGate (e-Commerce / Merchant Acquiring)			
1	MERCHANT ACQUIRING (POS Services)		
	a) Merchant Discount Rate (MDR)	Upto 2.50% of Transaction Value + Tax on Service Charges	3030301010
2	E-COMMERCE (E-Gate Services)		
	a) One Time Setup Fee (At the time of on Boarding)	Upto Rs. 40,000/- per merchant ID	
	b) Monthly Fee	Upto Rs. 5,400/- per month per merchant ID	3030301010
	c) Per Transaction Charges	Upto Rs. 25/- per successful transaction	3030301850
	d) Per Transaction Charges for real time transaction Monitoring (Applicable to E-Gate only)	Upto Rs. 5/-for selected high risk merchants only (Risk level to be determined by MCB Bank at the time on onboarding and/or at any time while merchant relationship is active)	3030301860
	e) Merchant Discount Rate (MDR)	Upto 4.35% of Transaction Value + Tax on Service Charges	3030301860
<p>Note: *Merchant Discount Rate can be revised upwards for merchants with special business arrangements subjects to approval of Business and Group Head.</p>			

S.#	ITEMS	RATES			GL CODE
F	MCB LITE (Updated on Quarterly Basis)				
		MCB LITE 0	MCB LITE 1	MCB LITE 2	3030102040
1	Lite Wallet Opening Fee	Free	Free	Free	
	Lite Wallet Annual Fee	Free	Free	Free	
2	Wallet Debit Card				
	Visa Debit Card Issuance Fee	Upto PKR 1,300/- Exclusive of FED / ST etc.			3030102100
	Visa Debit Card Annual/Renewal Fee	Upto PKR 1,300/- Exclusive of FED / ST etc.			3030102100
	Paypak Debit Card Issuance Fee	Upto PKR 900/- Exclusive of FED / ST etc.			3030102100
	Paypak Debit Card Annual/Renewal Fee	Upto PKR 900/- Exclusive of FED / ST etc.			3030102100
	Visa Debit Card Replacement Fee	Upto PKR 600/- Exclusive of FED / ST etc.			3030101770
	Paypak Debit Card Replacement Fee	Upto PKR 525/- Exclusive of FED / ST etc.			3030101770
	(a) Platinum Customers		Free		
	(b) WBG Customers (Case to Case Basis)		Free		
3	Cash in / Deposit Fee (At Branch)		Free		3030102070
4	Cash out / Withdrawal Fee	AT MCB ATM		AT BRANCH	
	Upto Rs. 25,000/-	Free	Free		
	Above Rs.25,000/-	Free	Free		
5	Top up / Air Time Purchase		Free		
		MCB LITE WALLET TO MCB LITE WALLET		MCB LITE WALLET TO MCB CORE BANKING	
6	Funds Transfer	Free	Free		
7	Bill Payment (Through Mobile)	Nil			
8	POS Transaction	Free			
9	IBFT Fee				3030401820
	a) IBFT Fee (App / USSD)	- Monthly free limit of PKR 25000/- Per Account/Wallet (No cap on IBFT number of transactions) - Rs. 200 or 0.1% (whichever is lower) of the transaction amount exceeding monthly free (cumulative) limit of Rs. 25000/-			
	b) IBFT Fee (ATM)	- Monthly free limit of PKR 25000/- Per Account/Wallet (No cap on IBFT number of transactions) - Rs. 200 or 0.1% (whichever is lower) of the transaction amount exceeding monthly free (cumulative) limit of Rs. 25000/-			
10	Balance Inquiry				
	(a) Bill Inquiry via ATM (OFF-US-1 Link)	Rs. 3.13 /- per Transaction			3030702150
	(b) International Balance Inquiry	Rs. 110/- per Transaction			3030201120
11	ATM Receipt Print Charges for cash withdrawal and Balance Inquiry (ON-US & OFF-US)	Rs. 3.13 per transaction (Inclusive of Sales Tax)			
12	ATM withdrawals OFF-US				
	(a) ATM withdrawals OFF-US (1-Link)	Rs. 23.44/- per transaction (flat) Shall be charged to customer.			3030701150
	(b) ATM withdrawals (International usage)	4.5% of amount or Rs.500/-(whichever is higher)			3030101810
13	Voucher Retrieval Fee	Rs. 370/- (local) & Rs. 1,100/- (International) per document			3030101830
14	Arbitration Charges	US\$ 600/- or equivalent			3060601030
15	Statement Request (Hardcopy)	Rs. 40/- (Inclusive of FED / ST)			3030101840
16	Foreign Transactions	4.40% of transaction amount or Rs. 100 whichever is higher on all foreign transactions.			
17	Rejected E-Commerce Transaction	PKR 85/- per Transaction			
		*No charges will be applied for upgradation of MCB LITE.			
	Note: 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.				

S.#	ITEMS	RATES	GL CODE
G CUSTODIAL SERVICES			
1	For CDC eligible securities i) Initial Deposit Fee (one time charge)	Upto Rs.0.04 per share deposit fee to be charged monthly.	3060601140
	ii) Transaction/Settlement Fee	Upto Rs.0.05 per share upto 70,000 shares thereafter Rs.3,500 per settlement CDC charges will be applicable.	3060601140 3060601140
	iii) Custody/Position Fee	0.30% p.a over month end market value of shares.	3060601140
	iv) Withdrawal Fee	Upto Rs.0.40 per share/script to be charged at the time of withdrawal.	3060601140
	v) Participation Fees (one time charge)	Upto Rs.3,000/- for individuals	3060601140
	vi) Documentation Fee for sub account	Upto Rs.5,000/- for institutions	3060601140
	vii) Monthly Fee for sub account	Upto Rs.1,000/- one time fixed	3060601140
	viii) Requested statement Fee	Upto Rs.300/- for individuals	3060601140
	ix) Communication/Mailing charges	Upto Rs.35/- per statement	3060601140
	x) Stamp Fee	Actual plus 5% of Actual	3060601140
2	For Physical Securities i) Settlement charges per trade per security including all corporate actions and registration.	Rs.0.05 per share upto 70,000 shares, thereafter Rs. 5,000/-per settlement	3060601140
	ii) Custody Charges	0.30% p.a. over month end market value of share.	3060601140
	iii) Documentation, Communication/Mailing and Stamp Fee	Actual	3060601140
<p>Note: For individuals, there is a minimum monthly charge of Rs. 1,000/- if actual billed amount is less than Rs. 1,000/-. In case actual is more than this figure, the higher amount will be billed.</p>			
H CONSUMER PRODUCTS			
a) Personal Loans (PL)			
	i) Processing Fee	1.45% of the loan amount or Rs. 4,800/- whichever is higher (applicable upon utilization of loan)	3530101340
	ii) Full / Partial Prepayment Fee: a) 1st Year* b) 2nd - 3rd year c) 4th & subsequent years of financing	10% of principal amount prepaid 6% of principal amount prepaid 4.5% of principal amount prepaid	3560702030
	For the purpose of imposition of prepayment fees, the 2nd/onward years fee will be applied after completion of each calendar year from the date of disbursement. Note: Above charges do not apply to Free PPC variant		
	iii) Late payment charges	Rs. 1050/- per instance	3030101350
	iv) Banker's Cheque Reissuance charges if lost by customer	Rs.500/-	3030401010
	v) Balance confirmation certificates	Rs.500/-	3560601030
	vi) Duplicate half yearly statement	Free	
	vii) Legal charges (Third party payment)	At Actual	4040110050
	viii) Issuance of duplicate NOC	Rs. 1,000/-	3560601030
b) Secured Personal Loan			
	i) Processing Fee	Upto Rs.3,500/- or 1% of loan amount whichever is higher	3530101340
	ii) Vehicle Appraisal charges for new applicant (Third party payment)	At Actual (The actual amount charged by the appraisal agency).	
	iii) Income estimation charges for self-employed (Third party payment)	At Actual	

S.#	ITEMS	RATES	GL CODE
iv)	Full/Partial Prepayment Fee: 1st Year 2nd Year 3rd Year and all subsequent years of financing For the purpose of imposition of prepayment fees, the 2nd / onward years fees will be applied after completion of each calendar year from the date of disbursement.	Upto 8% of principle amount prepaid Upto 5% of principle amount prepaid Upto 3% of principle amount prepaid	3560702030
v)	Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-	3060601030
vi)	Duplicate half yearly statement	Free	
vii)	Late payment charges	Per late installment Upto Rs. 600/-	3030101350
viii)	Vehicle Repossession charges (Third party payment)	At Actual or PKR 75,000/- whichever is lower	4040124580
ix)	Repossessed Vehicle appraisal charges per instance if applicable(Third party payment)	At Actual or Rs. 5,000/- whichever is lower	4040124580
x)	Legal charges in case of repossession (Third party payment)	At Actual	4040110010
xi)	Repossessed Vehicle Parking/warehouse charges	Upto Rs. 5,000/- Per Instance	4040124580
xii)	NOC for lien removal after 1 month of case settlement	Free	
xiii)	NOC for issuance of Duplicate Registrations Book	Rs. 1,000/-	3560601030
xiv)	Documentation retrieval charges (beyond 6 months post maturity)	Rs. 2,000/-	3560601030
xv)	Issuance of Duplicate of NOC	Upto Rs.1,000/-	3560601030
c) Student Personal Loans			
i)	Processing Fee All other charges - Prepayment / late Payments / Banker's Cheque reissuance charges/balance confirmation certifications / duplicate half yearly statements issuance charges are waived for student personal Loans.	Rs. 5,000 Non-Refundable	3030102140
d) MCB Home Loan			
i)	Documentation charges		
a)	Processing Fee	Upto Rs 8,500/- Non Refundable (Rs.4,500/- in case of BTF) Low cost Housing Finance for special segment: Rs. 2,500/- Non Resident Pakistanis: Rs. 10,000/-	3030101170
b)	Legal Stage 1 (Third party payment)	At Actual	
	Legal Stage 2 (Third party payment)	At Actual	
c)	Income Estimation (Third party payment)	At Actual	
d)	Appraisal Fee (Third party payment)	At Actual	
e)	Property Insurance (Third party payment)	At Actual	
ii)	Full Prepayment Fee		
	1st year	Upto 5% of remaining principal amount	3560702050
	2nd year	Upto 4% of remaining principal amount	
	3rd year and subsequent years of financing	Upto 3% of remaining principal amount	
	For the purpose of imposition of prepayment fees, the 2nd/onward years fee will be applied after completion of each year from the date of first disbursement. Note: Above charges do not apply to Free PPC variant		
iii)	Partial prepayment fee		
	1st year	Upto 5% of partial paid amount	3560702050
	2nd year	Upto 4% of partial paid amount	
	3rd and subsequent years of financing	*Applicable to the amount prepaid less than 5% or greater than 20% of the outstanding amount. Upto 3% of partial paid amount	
	For the purpose of imposition of prepayment fees, the 2nd / onwards years fee will be applied after completion of each year from the date of first disbursement. *Partial prepayment may be made only twice in a twelve (12) months period with a minimum sum of 5% and a maximum combined sum of 20% on zero prepayment charge - and any subsequent partial prepayment, irrespective of the amount will attract prepayment penalty as mentioned above. Note: Above charges do not apply on Free PPC variant.	*Applicable to the amount prepaid less than 5% or greater than 20% of the outstanding amount	

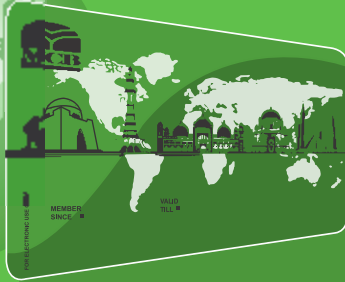
S.#	ITEMS	RATES	GL CODE
	iv) Late payment charges	Upto Rs. 1,500/- Per Late Instalment	3060702080
	v) Banker's Cheque Reissuance charges if lost by customer	Upto Rs. 500/-	3030401010
	vi) Legal Charges (third party payment)	At Actual	3030110010
	vii) Balance confirmation certificates	Upto Rs.500/-	3560601030
	viii) Duplicate half yearly statement	Free	
	ix) Loan Enhancement Fee	Rs. 4,000/- per enhancement	3030101170
	e) Government's Markup Subsidy Scheme Mera Pakistan Mera Ghar		
	i) Documentation charges Processing Fee	Upto Rs.2,500/- excluding FED / ST (non-refundable)	3530102390
	ii) Legal Stage 1 (Third Party Payment)	At Actual	
	iii) Legal Stage 2 (Third Party Payment)	At Actual	
	iv) Income Estimation (Third Party Payment)	At Actual	
	v) Appraisal Fee (Third Party Payment)	At Actual	
	vi) Property Insurance (Third Party Payment)	At Actual	
	vii) Full Prepayment Fee	Nil	
	viii) Partial Prepayment Fee	Nil	3560703040
	ix) Late Payment Charges	Upto Rs. 1,000/- Per Late Installment	3030401010
	x) Bankers Cheque Reissuance Charges (if lost by customer)	Upto Rs.500/-	4040110010
	xi) Legal Charges (Third Party Payment)	At Actual	3560601030
	xii) Balance Confirmation Certificates	Upto Rs.500/-	
	xiii) Duplicate Half Yearly Statement	Free	
	f) Roshan Apna Ghar		
	i) Processing Fee	Upto Rs 4000/- Non Refundable	3030101170
	ii) Legal Stage 1 (Third Party Payment)	At Actual	
	Legal Stage 2 (Third Party Payment)	At Actual	
	iii) Appraisal Fee (Third Party Payment)	At Actual	
	iv) Full Prepayment Fee		
	1st year	1% of remaining principal amount	3560702050
	2nd year	Nil	
	3rd year and subsequent years of financing	Nil	
	For the purpose of imposition of prepayment fees, the 2nd/onward years fee will be applied after completion of each year from the date of first disbursement.		
	Note: Above charges do not apply to Free PPC		
	v) Partial Prepayment Fee		
	During 1st year	1% of Partial Paid Amount	3560702050
	2nd year	Nil	
	3rd year and subsequent years of financing	Nil	
	For the purpose of imposition of prepayment fees, the 2nd/onward years fee will be applied after completion of each year from the date of first disbursement.		
	*Partial prepayment may be made only twice in a twelve (12) months period.		
	vi) Late payment charges		
	vii) Banker's cheque Reissuance charges if lost by customer	Upto Rs 1,500/- per late installment	3060702080
		Upto Rs. 500/-	3030401010
	viii) Legal Charges (Third Party Payment)	At Actual	3030110010
	ix) Balance confirmation certificates	Upto Rs. 500/-	3560601030
	x) Duplicate half yearly statement	Free	
	xi) Loan Enhancement Fee	Upto Rs. 4,000/- per enhancement	3030101170
	g) MCB Green Ghar Finance		
	i) Processing Fee	PKR. 7,000/- Non Refundable	
	ii) Legal Stage 1 (Third party payment)	At Actual	
	Legal Stage 2 (Third party payment)	At Actual	
	iii) Income Estimation (Third party payment)	At Actual	
	iv) Appraisal Fee (Third party payment)	At Actual	
	v) Full prepayment Fee		
	1st year	Upto 5% of remaining principal amount	
	2nd year	Upto 4% of remaining principal amount	
	3rd year and subsequent years of financing	Upto 3% of remaining principal amount	

S.#	ITEMS	RATES	GL CODE
	<p>For the purpose of imposition of prepayment fees, the 2nd / onward years fee will be applied after completion of each year from the date of first disbursement. Note: Above charges do not apply to Free PPC variant</p> <p>vi) Partial Prepayment Fee During 1st year 2nd year</p> <p>3rd and subsequent years of financing</p> <p>For the purpose of imposition of prepayment fees, the 2nd / onwards years fee will be applied after completion of each year from the date of first disbursement. *Partial prepayment may be made only twice in a twelve (12) months period with a minimum sum of 5% and a maximum combined sum of 20% on zero prepayment charge - and any subsequent partial prepayment, irrespective of the amount will attract prepayment penalty as mentioned above. Note: Above charges do not apply on Free PPC variant.</p> <p>vii) Late payment charges viii) Banker's Cheque Reissuance charges if lost by customer ix) Legal Charges (third party payment) x) Balance confirmation certificates xi) Duplicate half yearly statement xii) Vendor survey services</p>	<p>Upto 5% of partial paid amount Upto 4% of partial paid amount *Applicable to the amount prepaid less than 5% or greater than 20% of the outstanding amount.</p> <p>Upto 3% of partial paid amount *Applicable to the amount prepaid less than 5% or greater than 20% of the outstanding amount</p> <p>Rs. 1,500/- Per Late Instalment Rs. 500/-</p> <p>At Actual Upto Rs.500/- Free At Actual</p>	
h) Car4U (Auto Finance/Lease/ Roshan Apni Car)			
	<p>i) Processing Fee New / Used / Local / Imported Car:</p> <p>ii) Vehicle Appraisal charges for new applicant (where applicable) (Third party payment)</p> <p>iii) Income estimation charges for self employed (Third party payment)</p> <p>iv) Full / Partial Prepayment Fee: 1st year 2nd year 3rd year and all subsequent years of financing For the purpose of imposition of prepayment fees, the 2nd / onward years fees will be applied after completion of each calendar year from the date of disbursement, Maximum 2 partial prepayment are permissible in a year and the minimum amount for a partial prepayment should be equal to 6 monthly installment. Note: Above charges do not apply to Free PPC variant</p> <p>v) Balance confirmation certificates (required by customer other than auditors)</p> <p>vi) Duplicate half yearly statement</p> <p>vii) Late payment charges</p> <p>viii) Vehicle Repossession charges (Third party payment)</p> <p>ix) Repossessed Vehicle appraisal charges per instance if applicable (Third party payment)</p>	<p>Upto Rs. 8,000/- (to be received after loan approval along with down payment)</p> <p>At Actual (The actual amount charged by the appraisal agency).</p> <p>At Actual</p> <p>Upto 8% of principal amount prepaid Upto 6% of principal amount prepaid Upto 3.5% of principal amount prepaid</p> <p>Upto Rs. 500/-</p> <p>Free Per late installment upto Rs. 1,500/-</p> <p>At Actual or PKR 75,000/- whichever is lower</p> <p>At Actual or Rs. 5,000/-, whichever is lower.</p>	<p>3530101180</p> <p>3560702040</p> <p>3560601030</p> <p>3060702060</p> <p>4040124580</p> <p>4040124580</p>

S.#	ITEMS	RATES	GL CODE
	x) Legal charges in case of repossession (Third party payment)	At Actual	4040110010
	xi) Repossessed Vehicle Parking/warehouse charges	Upto Rs. 5,000/- Per Instance	4040124580
	xii) NOC for lien removal after 1 month of case settlement	Free	
	xiii) NOC for Issuance of Duplicate Registrations Book	Free	
	xiv) Documentation retrieval charges (beyond 6 months post maturity)	Upto Rs. 2,000/-	3560601030
	xv) Issuance of Duplicate NOC	Upto Rs. 1,000/-	
	xvi) Bio-metric Verification at the time of lien removal	At Actual	3560601030
i) Cash 4 Cash			
	i) Processing Fee (Fresh/ Renewal)	Minimum Rs. 2,000/- or 0.20% whichever is higher	3030101990
	ii) Income Estimation	At Actual	
	iii) Legal Charges	At Actual	4040110010
j) MCB Fleet 4U			
	i) Processing Fee All vehicle types.	0.1% of the finance amount or Minimum PKR 5,000/- whichever is high.	3530102380
	ii) Vehicle Appraisal charges for new applicant (where applicable) (Third party payment)	At Actual (The actual amount charged by the appraisal agency).	
	iii) Income estimation charges for self-employed (Third party payment)	At Actual	
	iv) Full/Partial Prepayment Fee: 1st Year 2nd Year 3rd Year and all subsequent years of financing	Upto 8% of principle amount prepaid Upto 6% of principle amount prepaid Upto 3.5% of principle amount prepaid	3560703030
<p>Note: For the purpose of imposition of prepayment fees, the 2nd/onward years fees will be applied after completion of each calendar year from the date of disbursement. Maximum 2 partial prepayments are permissible in a year and the minimum amount for a partial prepayment should be equal to 6 monthly instalments.</p>			
	v) Balance confirmation certificates (required by customer other than auditors)	Upto Rs. 500/-	3060601030
	vi) Duplicate half yearly statement	Free	
	vii) Late payment charges	Per late installment Upto Rs. 2,000/-	3060703020
	viii) Vehicle Repossession charges (Third party payment)	At Actual or PKR 75,000/- whichever is lower	4040124580
	ix) Repossessed Vehicle appraisal charges per instance if applicable (Third party payment)	At Actual or Rs. 5,000/- whichever is lower	
	x) Legal charges in case of repossession (Third party payment)	At Actual	4040110010
	xi) Repossessed Vehicle Parking/warehouse charges	Upto Rs. 5,000/- Per Instance	4040124580
	xii) NOC for lien removal after 1 month of case settlement	Free	
	xiii) NOC for issuance of Duplicate Registrations Book	Free	3060601030
	xiv) Documentation Retrieval Charges (beyond 6 months post maturity)	Upto PKR 2,000/-	
k) Instant Cash Product			
	i) Processing fee	Upto: Rs. 5,000/- Minimum Rs. 2,500/-	3060601440
	ii) Annual fee (Renewal fee)	Rs. 2,000/-	3060601430
	iii) Late payment fee	Rs. 1,000/-	3030102210
	iv) Duplicate statement charges	Free	
l) Revolving Overdraft Facility			
	i) Processing fee	1% of approved limit Minimum and Maximum Rs. 2,500/- to 5,000/-	3030101440
	ii) Annual fee (Renewal fee)	Rs. 2,000/-	
	iii) Debit Card (Renewal fee)	On Actual	3030201050
	iv) Late Payment Fee	Rs. 1,000/-	3030102340
	v) Duplicate statement charges	Free	
<p>Note: Debit card, cheque book and sms alerts charges as per Retail Banking SOBC</p>			

International Banking

INTERNATIONAL BANKING



INTERNATIONAL BANKING

Sales Tax / FED on all exciseable services, where ever applicable, will be recovered in addition to the charges, unless specified otherwise.

S.#	ITEMS	RATES	GL CODE														
IMPORTS																	
1	Documentary Credit (LC) Where total volume of import LC business of a customer during a calendar year is: Upto Rs.50 Million Above Rs.50 Million upto Rs.75 Million Above Rs.75 Million upto Rs.100 Milton Above Rs.100 Million upto Rs.150 Million Above Rs.150 Million Minimum Charges	<table border="0"> <tr> <td style="text-align: center;">First Quarter</td> <td style="text-align: center;">Each Subsequent Quarter</td> </tr> <tr> <td style="text-align: center;">Upto 0.40%</td> <td style="text-align: center;">Upto 0.30%</td> </tr> <tr> <td style="text-align: center;">Upto 0.35%</td> <td style="text-align: center;">Upto 0.25%</td> </tr> <tr> <td style="text-align: center;">Upto 0.30%</td> <td style="text-align: center;">Upto 0.20%</td> </tr> <tr> <td style="text-align: center;">Upto 0.25%</td> <td style="text-align: center;">Upto 0.15%</td> </tr> <tr> <td style="text-align: center;">Negotiable</td> <td></td> </tr> <tr> <td style="text-align: center;">Upto Rs. 2,000/-</td> <td></td> </tr> </table>	First Quarter	Each Subsequent Quarter	Upto 0.40%	Upto 0.30%	Upto 0.35%	Upto 0.25%	Upto 0.30%	Upto 0.20%	Upto 0.25%	Upto 0.15%	Negotiable		Upto Rs. 2,000/-		3030401080
First Quarter	Each Subsequent Quarter																
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Negotiable																	
Upto Rs. 2,000/-																	
<p>Note: a)- Respective Group Head / Head Retail Banking & Head Retail Assets & Trade are authorized to refund LC Commission on prorata basis upon cancellation of LC before its expiry. However while refunding prorata commission for unexpired, care should be taken that the commission for partial usage should be charged subject to minimum upto Rs.2,000/- b) LC confirmation charges / charges outside Pakistan, where applicable, will be recovered on case to case basis c) Where applicable SWIFT/Courier charges will be recovered at actual over and above the LC Opening charges mentioned above</p>																	
2	Commission on revalidation of expired LC	Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC (Refer point A(1) above)	030401080														
<p>Note: 1) LC revalidation commission will be calculated on the amount of outstanding liability as per foreign exchange rate prevailing on the date of revalidation 2) Revalidation commission will be charged upon acceptance of documents by the applicant drawn against expired LC for the period beyond the date at which LC expired.</p>																	
3	Non-reimbursable LC under Barter / Aid / Loans and Authorization to Pay Minimum Charges	Upto 1% for the first quarter Upto 0.30% for each subsequent quarter Upto Rs.1,500/-	3030401080														
4	Supplier's /Buyer's Credit, Pay As You Earn Scheme and Deferred Payment LCs for period over one year" a) LC Opening b) Issuance of undertaking favoring SBP for providing forward cover exchange risk on behalf of applicant. Minimum Charges	Upto 0.40% per quarter till final payment. Note: At the time of opening of LC, the commission to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of the LC. Thereafter commission is to be recovered on six monthly basis on outstanding / reducing liability, as per revised schedule of charges applicable as on date. Upto @ 1.60% Commission to be charged per annum on reducing liability Upto Rs. 1,500/-	3030401080														
5	Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders. Minimum Charges	Upto Rs. 5,000/- as handling charges	3030401620														
6	Issuance of No Objection Certificate (NOC) at Importer's request regarding forward exchange booking through other bank against trade transaction booked in MCB	<table border="0"> <tr> <td style="text-align: center;">LC amount</td> <td style="text-align: center;">Charges per application</td> </tr> <tr> <td style="text-align: center;">Upto Rs. 1 Million</td> <td style="text-align: center;">Upto Rs. 1,000/-</td> </tr> <tr> <td style="text-align: center;">Over Rs. 1 Million</td> <td style="text-align: center;">Upto Rs. 1,500/-</td> </tr> </table>	LC amount	Charges per application	Upto Rs. 1 Million	Upto Rs. 1,000/-	Over Rs. 1 Million	Upto Rs. 1,500/-	3030401080								
LC amount	Charges per application																
Upto Rs. 1 Million	Upto Rs. 1,000/-																
Over Rs. 1 Million	Upto Rs. 1,500/-																
7	Registration of Import Contract Per Transaction (foreign & local) Import Contract Business: Upto Rs. 50 Million Upto Rs.100 Million Over Rs.100 Million Minimum Charges	Upto 0.30% Upto 0.25% Negotiable Upto Rs.1,500/-	3030401630														

S.#	ITEMS	RATES	GL CODE
8	Amendment in LC/Contract (a) Amendment without increase in amount or extension in expiry date (b) Amendment involving increase in amount and/or extension in expiry date	Upto Rs. 1,500/- per transaction. (plus applicable SWIFT charges) Upto Rs. 1,500/- Per transaction plus applicable commission as per item 1, 4, 5 & 8 on page No. 5 & 6	
9	Imports (other than LC or Contract Registration) Advance payment to suppliers for Import against which LC / Import Contract has not been registered. or Remittance after receipt of goods into Pakistan (Open Account Imports) Minimum Charges	Upto Rs.0.15% Upto Rs. 1,500/- (plus applicable SWIFT charges)	3030401640 3030406150
10	Import on Collection Basis (Foreign Import Documentary Bills for Collection) a) Handling commission. b) Return unpaid.	i) Upto Rs. 1,200/- per collection if charges are on Drawee's (Importer's) account ii) US\$ 75/- if charges are on Drawer's (Exporter's) account US\$100/- (Flat) from remitting bank plus courier charges & other charges, if any.	3030401060
11	Service charges Service charges against all documentary Import bills (Collection & LC Bills) Minimum Charges	Upto 0.15% Upto Rs.1,500/-	3060401010
12	Import Reimbursement Charges (Payable to reimbursing bank)	At actual	3030401080
13	a) Delivery order issued for release of consignment in the absence of non-negotiable original transport documents (AWB/RR etc.) b) Arrangement/Endorsement Fee in Foreign Inward Documentary Bills for Collections where the title/transport document is drawn to the order of MCB without prior permission	Upto Rs. 2,000/- i) If charges are on Drawee's (Importer's) account Upto Rs. 1,000/- ii) If charges are on Drawer's (Exporter's) account US\$ 50/- deductible from proceed.	3030401670 3030401080
14	Clearance of Consignment under terms of Credit Limit Approval or unarranged clearance by the Bank. Minimum Charges	a) Commission against approved limit Upto @ 0.20% on C & F value b) Commission Upto @ 0.25% on C & F value on forced clearance c) No charges if customer pays directly to C & F agent Upto Rs.1,000/-	3030401680
16	Sight Import Bills drawn under LCs: (a) When retired within 10 days from the date of negotiation* (b) When retired after 10 days but within 20 days from the date of negotiation* (c) When retired after 20 days but within 35 days from the date of negotiation* (d) When retired after 35 days but within 50 days from the date of negotiation* (e) When retired after 50 days from the date of negotiation*	Mark-up (as per policy circulars/credit approval) Plus commission as under No Commission. Commission Upto @ 0.20% of Bill Amount Commission Upto @ 0.25% of Bill Amount Commission Upto @ 0.30% of Bill Amount Commission Upto @ 0.45% of Bill Amount	3030401690 3030401690 3030401690 3030401690 3030401690
	<p>Note: *Date of negotiation means value date when Bank's Nostro Account is Debited. M-up and Commission will be applied on outstanding bill amount (after reducing the cash margin). **No mark up to be charged in case 100% non-remunerative (no Profit) cash margin is deposited on or before the date of negotiation*</p>		

S.#	ITEMS	RATES	GL CODE
17	a) Usance Import Bill drawn under Letters of Credit other than "Pay As You Earn Scheme", "Suppliers Credit" and "Deferred Payment Letters of Credits of period over one year."	Rs. 1,200/- per bill, (Flat) at the time of retirement of bill. In addition, acceptance commission Upto @ 0.15% per month for the period beyond validity of the Letter of Credit (LC).	3030401710
	b) Extension in maturity of Usance Import Bills under LC / Contract Minimum Charges	Service charges up to Rs, 1,500/- Flat per bill. Upto Rs.1,000/-.	
18	Import Bills under Forced PAD i.e. not settled by Importer on due date	Markup plus commission Upto @ 0.45%- on outstanding finance plus handling charges and commission recoverable on usance bills under LCs.	3030401700
19	Handling Charges a) Discrepant documents handling charges under import LCs.	i) If charges are on Importer/LC Applicant's account- All charges for correspondence SWIFT etc. plus foreign banks charges (if any) ii) If charges are on Exporter/LC Beneficiary's account- upto US\$ 75/- or equivalent	
	b) Import bills under LC returned unpaid.	US\$ 100/- (flat) or equivalent from remitting bank plus courier charges and other charges (if any)	
<p>Note: No charges to be recovered in case such charges have already been charged under any of the institutional arrangements such as "Private Labeling"</p>			
20	LC cancellation charges	Upto Rs.2,000/- per LC Plus SWIFT charges	3030401080
21	Commission in lieu of exchange earnings if importer arranges Foreign Exchange Cover through another Bank for effecting payment of import transaction lodged with MCB	Commission up to @ 0.10% plus Handling Charges Rs.800/- Flat	
22	Freight certificate for import on FOB basis.	Upto Rs.1,000/- per certificate	
23	Bank to Bank EIF / FI Transfer	Upto Rs. 500 per transaction	
24	EIF / FI approval charges against import on "Free of Cost(FOC)" basis against which payment is not to be made	Upto Rs. 500/- per transaction	
25	Others PSW EIF / FI FOC PSW EIF / FI Processing of Further Transactions for Importers having Pending IAPs Duplicate debit advice issuance	Upto Rs 100/- Per EIF / FI Upto Rs 500/- Per EIF / FI Upto Rs 500/- Per Transaction Upto Rs. 250/- per advice	
B EXPORTS			
1	Letters of Credit: (a) Advising (Foreign and Inland)	Upto Rs. 2,000/- (US\$ 50/- for outside Pakistan) plus applicable courier/SWIFT charges (At Actual)	3030401720
	(b) Amendment Advising (Foreign and Inland)	Upto Rs. 1,200/- (US\$ 50/- for outside Pakistan) plus applicable courier/SWIFT charges (At Actual)	3030401720
	(c) Negotiation of Rupee bills under export Letters of Credit. Minimum Charges	Upto 0.25% plus applicable courier/SWIFT charges (At Actual) Upto Rs.500/-	3030401110 3030401110
	(d) Negotiation commission on all export bills purchased/discounted i) Clean Documents ii) Discrepant Documents	Upto Rs.1,000/- Upto Rs. 2,000/-	
<p>Note:- In case of overdue negotiated bill, Mark-up as per bank's approved applicable rate to be recovered.</p>			
	(e) Addition of Confirmation (Foreign and Inland) Minimum Charges	To be approved by FID on case to case basis (subject to availability of country / cross border risk limits) upto 0.25% or Rs. 5,000 per quarter (whichever is higher)	3030401110

S.#	ITEMS	RATES	GL CODE
	(f) Transfer of export L.C.(Foreign and Inland)	Upto Rs.1,500/-	3030401720
	(g) Reimbursement payment to other local Banks from Non-Resident Rupee Accounts/ACU Accounts.	Upto Rs.1,000/-	3030401110
2	When documents are sent to other bank for negotiation under restricted Letter of Credit (LC).	Upto Rs. 1,000/- plus applicable courier charges (At Actual)	3030401110
3	Documentary Bills without exchange difference earnings	Upto Rs. 500/- per collection.	3030401110
4	Handling Charges:		
	(a) Duty draw back claim Minimum Charges	Upto Rs. 0.25% per case Upto Rs. 250/-	3030401730
	(b) Issuance / Reissuance / Duplicate of Annex'A' for the purpose of claiming duty draw back	Upto Rs.250/- per transaction	3030401730
	(c) On all SBP/Govt.Related Subsidy Claims Minimum Charges	Upto 0.15%, per transaction Upto Rs.250/- per transaction	3030401300
	(d) On collection of Exp.Dev.Surcharge	Upto Rs.80/- per transaction	3030401730
	(e) Research & Development Support Claims (R&D) Minimum Charges	Upto 0.25%, per transaction Upto Rs.250/- per transaction	3030401290
	(f) Export Advance Payments Minimum Charges	Upto 0.15%, per transaction. Upto Rs.1,500/- per transaction	3030401740
	(g) i) ERF Part- I, where pre-shipment is obtained from MCB and export is routed through other bank	Upto Rs. 2,000/- per shipment	
	ii) ERF II - NOC for Transfer of Entitlement	Upto Rs. 1,000/- per NOC	3030401110
	(h) Handling of DLT cases Minimum Charges	0.25% on DLT claim above Rs. 100,000/- and / or Rs. 250/- Flat where claim below Rs. 100,000/-	
	(j) In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection by MCB Minimum Charges	Upto 0.10% (flat) per transaction Upto Rs.1,000/-	3060402010
5	Service Charges against export documents sent on collection basis where payment cover is already received in our Nostro Account. Upto 150 million Above 150 million Minimum Charges		3060402010
		Upto 0.15 % Upto 0.13 % Upto Rs.1500/-	
6	Duplicate advice issuance	Upto Rs. 250/- per advice	
7	Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Upto Rs. 1,200/- per transaction	
8	Handling Charges on applications under "Private Commodity Exchange Arrangement With Foreign Parties"	Upto 0.40% Minimum up to Rs. 1,000/-	
9	Bank to Bank transfer of electronic Financial Instrument FI in PSW	Rs. 500/- per transaction	3030401110
10	Others PSW FI Issuance Processing of Further Transactions for Exporter having overdue unutilized export Advance Payment	Upto Rs 100/- Per EFE / FI Upto Rs 500/- Per Transaction	

S.#	ITEMS	RATES	GL CODE
REMITTANCES			
1	Outward Remittances:		
	(a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts	Upto 0.1% of value of transaction (Minimum \$ 5/- Maximum \$ 100/- or their Equivalent)	3030401010
	(b) Inquiries regarding non-receipt of funds where the bank acted correctly	Upto Rs. 300/- each plus applicable Swift charges (At Actual)	3060601030
	(c) Communication charges for Back to Back transactions - Remittances below or equal to US\$ 100 or its equivalent - Remittances above US\$100 or its equivalent	50% of normal charges i.e., US\$ 15/- or its equivalent per transaction US\$ 30/- or its equivalent per transaction	3060602030
	(d) Inward collection relating to Foreign Currency Accounts received from abroad or local banks or our own branches with foreign currency payment involved.	US\$ 3/- for collection upto US\$ 1,000/- 0.1 % for collection above US\$ 1,000/- (Maximum US\$ 6 Minimum US\$ 3)	3060601030
	(e) Remittance from Foreign Currency Account within ten days of FCY deposit in cash i) Upto USD 10,000 (or equivalent currency) ii) USD 10,001 (or equivalent currency) and above	0.25% } These charges will be applicable only in case of remittance is effected within 10 days of cash deposits 0.50%	3060601030
<p><i>Note:-</i> In Addition to above commission / correspondent bank charges at actual if any service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff wherever applicable</p>			
2	Inward Remittances:		
	(a) Inward Foreign Draft, where payment made to beneficiary, after payment is received in our Nostro Accounts (other than Home Remittances). Minimum Charges	0.15%- Upto Rs.400/-	3030401010
	(b) Inward cheques expressed in foreign currency drawn on foreign currency A/c's received from local / upcountry bank's branches for payment in Pak Rupees after conversion at authorized dealers buying TT clean rates. Minimum Charges	0.15% Commission. Upto Rs.400/-	3030401010
<p><i>Note:-</i> In Addition to above commission / correspondent bank charges at actual if any / service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff wherever applicable</p>			
MISCELLANEOUS			
1	Authenticate and relay messages		
	a) Outward i.e. If sent on behalf of a local FI to a foreign bank b) Inward i.e. If sent on behalf of a foreign bank to a local FI	Upto Rs. 1,500 plus applicable SWIFT charges mentioned at (i) above Upto US\$ 50 plus applicable SWIFT charges mentioned at (i) above	3060601010
	(a) Fax/Telephone i) Domestic : ii) Foreign : a) Single page b) More than one page	At actual. At actual. At actual. At actual.	3060402030 3060602030 (For Others) 3060602105 (For Trade) Transactions only)
	(b) Courier.	At actual.	
	(c) Charges to be claimed from remitting bank against inward remittances if mentioned 'OUR'	Upto US\$ 30/- or its equivalent per message MT-103 for amount of 100 US\$ and above or its equivalent No charges will be claimed from Non-Nostro Servicing Agents/Banks	3060601030

S.#	ITEMS	RATES	GL CODE
2	Standing Instructions charges In foreign currency account.	US\$ 6/- per instruction	3060601360
3	Credit Information Report including Credit Report on Foreign Suppliers/ Buyers with prior intimation to the customer	a) At actual as charged by the Foreign Bank / Agent / Credit Reporting Agency Which Provides the report b) No Charges if report is provided to Scheduled Bank / DFI in Pakistan for bank's own customer, US \$ 50 where report is provided to a bank outside pakistan c) Postage/Courier/Fax/Swift charges to be recovered according to the prescribed Tariff.	3060601350
4	Cancellation (a) Banker's Cheque cancellation charges for i) Foreign Currency Account. ii) Under general permission or specific approval of SBP. (b) Cancellation of Inward Swift Messages - Remittances below of equal to US\$ 100 or its equivalent - Remittances above US\$ 100 or its equivalent	Rs.500/- per item Plus applicable SWIFT/postage charges (At Actual), should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions. Applicable to previously issued instruments as well. Upto Rs.350/- US\$ 15/- or its equivalent per transaction US\$ 30/- or its equivalent per transaction -SWIFT/Postage charges will also be added accordingly -Should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions.	3030401810 3060601030 3060602070
5	Issuance of duplicate Foreign Banker's Cheque	Upto Rs.500/- Plus applicable Correspondent/ SWIFT/ postage charges	3030401810
6	Issuance of Business performance certificate (at customer's request.)	Upto Rs. 1,200/-	3060601030
7	Purchase of Foreign Traveller Cheques/Drafts etc.	Upto Rs.500/- (Flat)	3030401350
8	Outward Collection for Foreign Currency Accounts.	0.15% Minimum US\$ 5 whichever is higher along with applicable courier charges & Correspondent Bank charges at actual	3060601030
9	Clean Bills (cheque, bank draft etc.)	Upto Rs.100/- per collection.	3030401010
10	Local US \$ collection & settlement: a) For Collection of instrument b) For instrument return unpaid.	Upto Rs.300/- plus courier /Fax/Telephone charges at actual. This includes Rs.100/- payable to NIFT Upto Rs.450/- plus courier /Fax/Telephone charges at actual. This includes Rs.200/- payable to NIFT for its services	3030401010
11	For any enquiry requested by customer beyond 2 years relating to trade transactions	Upto Rs. 1,000	
<p>Note: in addition to above correspondent charges, postage, SWIFT, courier, telegram, LG Guarantee Message Issuance/ amendment will be charged at Actual</p>			

MCB PRIVILEGE CUSTOMERS

MCB Privilege Banking Facilities & Benefits will be offered to those Privilege Accounts customer who are maintaining Quarterly average relationship of:

i) All Privilege Accounts (LCY / FCY)

The Quarterly average total deposits with the Bank should be equivalent or above Pak Rupees 5 Million. -

OR

The Quarterly average Current Deposits with the Bank should be equivalent or above Pak Rupees 2 Million.

Minimum Charges of Rs.1/- (or equivalent of FCY A/c) per service to be recovered from Privilege Accounts holders for:

Chequebook Issuance	Stop Payment of Cheque
Banker's Cheque	Standing Instructions
Intercity Withdrawals	Banker's Cheque cancellation (For PKR A/c Only)
Priority Pass Annual Fee	Duplicate Statements
intercity deposit	Same day clearing charges
Privilege Platinum Debit Card (Visa)	
Issuance	Free
Annual Charges	Free
Replacement	Free

50% Reduction for Privilege Customers:

Lockers	50% Off
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Note:

All other charges will be levied as per banks prevailing Schedule of charges.
Relationship maintenance fee of Rs. 5,000/- per quarter will be charged / recovered in case of non maintenance of required average balance. (qualification criteria in mentioned above)

S.#	ITEMS	RATES	GL CODE				
FEE REDUCTION GRID							
SERVICE CHARGES ARE REDUCED TO A MINIMUM CHARGE PER SERVICE, IN THE FOLLOWING CASES:							
1	MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account						
	PayPak Gold and PayPak Classic Debit Cards are free with MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account						
2	Motherland Accounts						
	A minimum charge for Rs.1/- per service, to be recovered for the following items: -CBT charges on withdrawal as well as deposit -Issuance of first cheque book. -10 Banker's Cheque and Online Transfers (p.a.) -Annual Fee on First ATM Card (First year only)						
3	MCB Staff (Regular/Contractual/Retired/MCB Pensioner/ MCB Non-Pensioner)						
	A minimum charge for Rs.1/- per service, to be recovered from the staff, for the following items: -Money Transfer under general permission or specific approval of SBP or from Foreign Currency A/c (upto US \$ 1,000/- or equivalent) per annum from branch where his/her salary a/c maintained. In case the FCY A/c is maintained at any other branch, a declaration to confirm observance of total Remittance of US\$ 1000 or equivalent, per annum is to be sought and placed on record by respective branch. -Cross Branch Transaction and Bank Instrument (s) -Banker's Cheque -IPS Charges -Cross Branch Transaction -Duplicate statement of A/c -Issuance of Cheque Books All A/cs (New or in lieu of lost) -IBFT -Stop Payment Charges on All A/cs -Debit Card - VDC Gold Staff & VDC Gold Plus Staff (Issuance/Annual/ Renewal fee) -Dispute Handling Charges (MCB Visa Debit/Smart Card) <table border="1" style="margin-left: 20px;"> <tr> <td>Local</td> <td>Free</td> </tr> <tr> <td>International</td> <td>50% off</td> </tr> </table> -SMS Alert Fee (Including all cards) -Account Maintenance Charges *-Locker Small Size Rs.1/- per annum (For one locker) or *-Locker Medium Size - Rs.1000/- per annum (For one locker) or *-Locker Large size Rs.2000/- per annum (For one locker) -Account closing processing cost -MCB Lite Activation & Joining (Issuance, Renewal & Replacement Fee) -MCB Lite Statement Request Fee Spouse of MCB's deceased staff shall be entitled to retain (small) locker, provided the death of staff has occurred during the service period			Local	Free	International	50% off
Local	Free						
International	50% off						
	Notes: No security O/A of Key Deposit on Lockers One Locker only on reduce rate						

S.#	ITEMS	RATES	GL CODE
4	<p>OSPs (Outsourced Services Providers)</p> <p>A minimum charge for Rs.1/- per service, to be recovered from all staff working with Outsourced Service Providers (OSPs) providing Services to the MCB Bank, including circular No. PO/FCG/GEN/142 Dated 23-June2010</p> <ul style="list-style-type: none"> -Issuance of Cheque Books All A/c's (New or in lieu of lost) -Debit Card, Gold (Issuance/Annual/Renewal Fee) -Account Maintenance Charges (Except Saving A/c) MCB Lite Activation & Joining (Issuance, Renewal & Replacement Fee) -MCB Lite Statement Request Fee -SMS Alert fee (Including all cards) 		
5	<p>Pensioner (Other than MCB) Senior Citizens (with age of 65 years of more) & Physically Handicapped Persons</p> <p>50% reduced service charge is to be applied on the following services;</p> <ul style="list-style-type: none"> -Bankers Cheque -Cross Branch Transactions -Issuance of Cheque Book (New or in lieu of lost) -Debit Card (Visa PSC Silver, PSC Gold Card) -Locker Small Size (One locker) <p>Notes:</p> <p>c) Wherever applicable, all levies by the Government (Taxes / Excise Duty / With-holding Tax / FED etc.) are to be recovered from the customers in addition to Charges mentioned in this document unless otherwise specified</p> <p>d) The applicability of any of the charges mentioned in this document is part of the "Total Earnings" from the customers hence may vary from customer to customer based on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer.</p> <p>e) Certain products of the Bank may offer exemptions from charges as per their features and terms & conditions.</p>		