



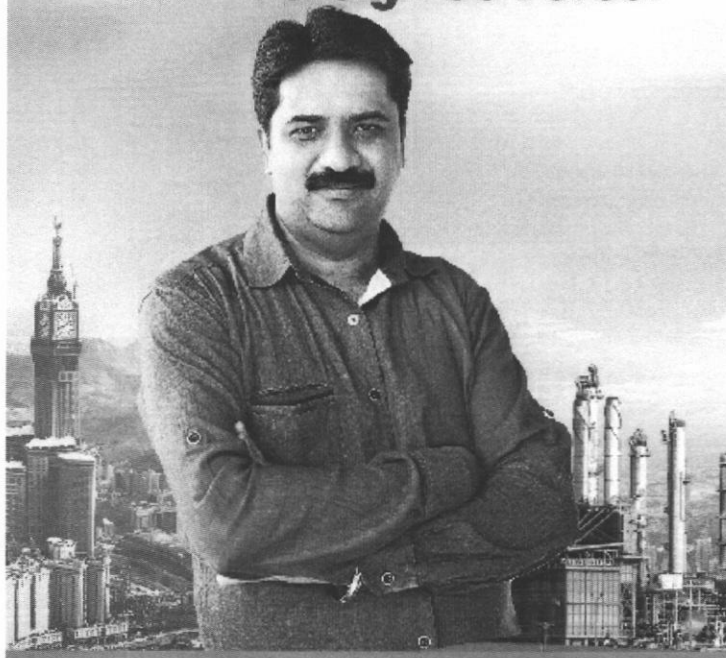
Bank for Life

MCB Bank Limited

☎ JAN: 111-000-022 (MCB) 🌐 www.mcb.com.pk

ایم سی بی برقرافتار
کے ذریعے دنیا بھر سے پاکستان رقم بھیجیں

Foreign Se Foree!



5 saal se Saudi Arab main kaam kar raha hoon,
jub bhi ghar walon ko paisay bhejnay hotay
hain to main sirf MCB par aitebar karta hoon!

**MCB
Burqraftaar**

Foreign se Foree!

With MCB Burqraftaar you can:

- Instantly receive money from all over the world for free
- Get SMS Alerts when your account is credited
- Receive money directly from any MCB branch
- Withdraw received amount from any ATM
- Access to a wide network of 1,200 branches across the country



MOST IMPORTANT

LEVY OF FEDERAL EXCISE DUTY (FED) / PROVINCIAL SALES TAXES

All Branches / Offices are advised to recover FED / Provincial Sales Taxes on all excisable/taxable banking services (as per prevailing rate) except on the following items;

- ✔ Cheque Book Issuance Charges
- ✔ Umra & Hajj Service Charges
- ✔ Cheque Return Charges (Except Some Provincial Sales Taxes)*
- ✔ Utility Collection Charges
- ✔ Insurance
- ✔ Musharika and Modaraba Financing

NOTE:

* For provincial sales tax application, please refer to the circulars issued by the bank from time to time.

For details please refer Circular No.

PO/CAD-OPS/GEN/159 dated June 22, 2006.

PO/CAD-OPS/GEN/153 dated June 13, 2007.

PO/CAD-OPS/GEN/154 dated June 15, 2007.

PO/CAD-OPS/GEN/159 dated June 25, 2009.

FCG/TAX-2014/09 dated June 27, 2014



اہم ترین

فیڈرل ایکسائز ڈیوٹی کی وصولی/صوبائی سیلز محصولات

تمام برانچز اور دفاتر کو ہدایت کی جاتی ہے کہ ایسی تمام بینک سروسز جن پر ایکسائز ڈیوٹی یا صوبائی سیلز ٹیکس کا اطلاق ہوتا ہے۔ ان پر ایکسائز ڈیوٹی یا صوبائی سیلز ٹیکس وصول کریں۔ ماسوائے مندرجہ ذیل خدمات کے:

- ▼ چیک بک کے اجراء کے اخراجات
- ▼ عمرہ و حج خدمات کے اخراجات
- ▼ چیک کی واپسی کے اخراجات (صوبائی سیلز محصولات کے علاوہ)*
- ▼ ٹیلیفونی بلز کی وصولی کے چارجز
- ▼ انشورنس
- ▼ مشارکہ اور مضاربہ قرضہ جات

نوٹ:

* براہ مہربانی صوبائی سیلز ٹیکس کے اطلاق کے لیے بینک کی طرف سے وقفہ قفا جاری کردہ مراسلات کا حوالہ لیں۔

تفصیلات کے لیے بحوالہ مراسلہ نمبر

PO/CAD-OPS/GEN/159 dated June 22, 2006.
PO/CAD-OPS/GEN/153 dated June 13, 2007.
PO/CAD-OPS/GEN/154 dated June 15, 2007.
PO/CAD-OPS/GEN/159 dated June 25, 2009.
FCG/TAX-2014/09 dated June 27, 2014



IMPORTANT

Given hereunder is the list showing items in which CHANGES/AMENDMENTS have been made in this schedule as compared to last schedule.

Domestic Banking

	Item Caption	Item No.		Pg.No.
A	Trade Purchases (Imports)	Item 2 (a&b)	amended	5
D	Remittances	Item 1 (a), 2	amended	7
E	Transaction Banking Division	Item 1 (b)	amended	8

Consumer Banking

B	MCB Visa Debit Card	Item 1 (c)	amended	18
F	MCB Lite	Item 1 & 2	amended	22

International Banking

A	Imports	Item 9 (a&b), 11 (a), 17 (a)	amended	30 & 31
B	Exports	Item 1 (a,b)	amended	32
C	Remittances	Item 1 (a), 1 (d)	amended	33

	Fee Reduction Grid	Item 2	amended	36
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اہم

نیچے دی گئی فہرست ان آئٹمز کو ظاہر کر رہی ہے جن میں پچھلے جدول کی نسبت اس جدول میں تبدیلیاں / ترامیم کی گئی ہیں۔

اندرون ملک بینکاری

صفحہ نمبر	آئٹم نمبر	اشیاء کی تفصیل	
5	آئٹم 2 (a&b) ترمیم شدہ	تجارتی خریداریاں (برآمدات)	-A
7	آئٹم 1 (a), 2 ترمیم شدہ	ترسیلات زر	-D
8	آئٹم 1 (b) ترمیم شدہ	خزانہ ٹیکس بینکاری ڈویژن	-E

صاف بینکاری

18	آئٹم 1 (c) ترمیم شدہ	ایم سی بی ویز ڈیجیٹل کارڈ	-B
22	آئٹم 1 & 2 ترمیم شدہ	ایم سی بی لاسٹ	F

بین الاقوامی بینکاری

30 & 31	آئٹم 9 (a&b), 11 (a), 17 (a) ترمیم شدہ	درآمدات	-A
32	آئٹم 1 (a,b) ترمیم شدہ	برآمدات	-B
33	آئٹم 1 (a), 1 (d) ترمیم شدہ	ترسیلات زر	-C

36	آئٹم 2 ترمیم شدہ	فیس میں کمی کا گواہ	
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CONTENTS

S.#	DESCRIPTION	PAGE
	SNAPSHOT OF SERVICE CHARGES	1
	POWERS TO REDUCE CHARGES	3
	DOMESTIC BANKING	
A	TRADE PURCHASES (IMPORTS)	5
B	TRADE SALES (EXPORTS)	6
C	TREASURY & FOREX (Investor Portfolio Securities IPS)	6
D	REMITTANCES	7
E	TRANSACTION BANKING DIVISION	8
F	NON-DOCUMENTARY BILLS	8
G	ADVANCES	9
H	CASH 4 CASH	11
I	STANDING INSTRUCTIONS FEE	12
J	SALE AND PURCHASE OF SECURITIES	12
K	GUARANTEES	13
L	MISCELLANEOUS	14
M	SAVING MAXIMIZER ACCOUNT	16
N	MCB FUN CLUB (BANKING FOR KIDS)	16
	CONSUMER BANKING	
A	SMART CARD(ATM/DEBIT CARD)	18
B	MCB VISA DEBIT CARD	19
C	SELF SERVICE CHANNELS	19
D	MCB MOBILE	19
E	MCB VISA CREDIT CARD	20
F	MCB LITE	22
G	MCB eGATE	22
H	MCB VISA PREPAID	23
I	CUSTODIAL SERVICES	24
J	CONSUMER PRODUCTS	24
	i) Personal loan (ii) Student Personal Loans	24
	iii) MCB Home Loan	25
	iv) Business Sarmaya (Running Finance)	25
	v) Business Sarmaya (Term Loan)	26
	vi) Car4U (Auto Finance/Lease)	26
	INTERNATIONAL BANKING	
A	IMPORTS	29
B	EXPORTS	32
C	REMITTANCES	33
D	MISCELLANEOUS	34
	FEE REDUCTION GRID	
	i) Individuals/Joint Accounts/ Proprietorship/ Partnership	36
	ii) MCB Business Account	36
	iii) MCB Privilege Customers	36
	iv) MCB Visa Platinum Credit Card	36
	v) Motherland Accounts	37
	vi) MCB Staff (Regular/Contractual/Retired)	37
	(vii) OSPs (outsourced services providers)	37



PAGE	DESCRIPTION	S.#
1	سروس چارجز کا طائرانہ جائزہ	
3	چارجز کم کرنے کے اقدامات	
	افندوں ملک چینیٹکاری	
5	تجارتی قریحاری (درآمدات)	A
6	تجارتی فروخت (برآمدات)	B
6	قریحی اور قریحس / بلایات اور قریحہ درپردہ سرمایہ کی سیدتیہ قریحہ (IPS)	C
7	قریحاتی زور	D
8	قریحاتی بینکاری اور قریح	
8	قریحاتی غیر دستاویزی بلز	A
9	قریحات	B
11	قریحاتی قریحہ	C
12	قریحاتی بلایات کی قریحہ	D
12	قریحاتی قریحہ فروخت	E
13	قریحاتی (قریحاتی)	F
14	قریحاتی	G
16	قریحاتی سیکس سٹیزر اکاؤنٹ	H
16	قریحاتی قریحہ (قریحاتی کے لیے بینکاری)	I
	قریحاتی چینیٹکاری	J
18	سٹارٹ کارڈ / ATM / ڈیجیٹل کارڈ	K
19	قریحاتی قریحہ ڈیجیٹل کارڈ	L
19	قریحاتی سٹارٹ کارڈ	M
19	قریحاتی قریحہ	N
20	قریحاتی قریحہ قریحہ کارڈ	
22	قریحاتی قریحہ	A
22	قریحاتی قریحہ (قریحاتی) آن لائن ایجینٹ	B
23	قریحاتی قریحہ قریحہ	C
24	قریحاتی قریحہ	D
24	قریحاتی قریحہ	E
24	قریحاتی قریحہ (i) قریحاتی (PL) (ii) قریحاتی قریحاتی	F
25	قریحاتی قریحہ (iii)	G
25	قریحاتی قریحہ (iv) قریحاتی قریحاتی	H
26	قریحاتی قریحہ (v) قریحاتی قریحاتی	I
26	قریحاتی قریحہ (vi) قریحاتی قریحاتی	J
	قریحاتی قریحاتی قریحاتی	
29	درآمدات	
32	برآمدات	
33	قریحاتی زور	
34	قریحاتی	
	چارجز ایفیس میں کوئی کارڈ	
36	i) افراد مشیر کے کھاتہ / ملکیت / شراکت داری	
36	ii) قریحاتی اکاؤنٹ	
36	iii) قریحاتی قریحاتی قریحاتی	
36	iv) قریحاتی قریحاتی قریحاتی قریحاتی	
37	v) قریحاتی اکاؤنٹ	
37	vi) قریحاتی قریحاتی (قریحاتی) قریحاتی قریحاتی	
37	vii) قریحاتی قریحاتی (قریحاتی) قریحاتی قریحاتی	



A Snapshot of Service Charges

JUL - DEC 2015

Levied on Various Products/ Services

(The service charges given in this page relate with general and consumer banking services only. For detail of service charges on premium products/other services please refer to the relevant section of the Schedule of Charges.)

1. Account Maintenance/Service charges. Rs.50/- or equivalent (inclusive of FED) p.m.will be recovered

Average Monthly Balance to be maintained:

- | | | | |
|---|------------|---|--|
| i) All Accounts (LCY) other than Regular Saving & Privilege A/c's | Rs. 50,000 | ii) All Accounts (FCY) other than privilege | US\$ 500/-, GB.£. 500/-, Euro€ 500/- |
| a) Business Account | Rs. 25,000 | iii) All Privilege Accounts (LCY) | PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c |
| b) Current Life Account | Rs. 10,000 | iv) All Privilege Accounts (FCY) | Equivalent to PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c |
| c) Current Account | | | |

Exempted Categories are:

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 ii) Mustahqueen Zakat iii) Zakat accounts maintained for collection & disbursement of Zakat Funds iv) Students v) MCB Employees, their spouse and MCB retired staff getting pension in their MCB account vi) All Basic Banking Accounts.

Ref: SoBC Domestic Banking Item L No.5 (Page No.15)

2. Cheque Book Issuance Charges

For LCY Account: Rs. 9/- per leaf (CD & PLS a/c)

For FCY Account: US\$ 0.15/-, GB.£.0.10/-, Euro€ 0.10/- (Per Leaf)

Ref: SoBC Domestic Banking Item L No.2 (Page No.14)

3. Intercity Clearing Charges

- | | |
|---------------------|-----------|
| a) Clearing Cheque | At Actual |
| b) Cheque Returning | At Actual |

Ref: SoBC Domestic Banking Item L No.10 (Page No.16)

4. Cheque Return Charges

For LCY Account: Inward Rs.350/- For FCY Account: US\$ 6/-, GB.£.5/-, Euro€ 5/-

These charges are to be recovered from the drawer (Our A/c holder) who has issued the cheque drawn on our bank branch which is returned unpaid due to insufficient funds, Where cheques returned on counter no charges will be recovered.

Ref: SoBC Domestic Banking Item L No.8 (Page No.15)

5. Online Banking Fund Transfer Charges

Cross Branch Transactions:

Within City: Deposits/Withdrawals/ Fund Transfer

FREE

Inter City:

For All Accounts

Cash Deposits

Rs.300/-for intercity cash deposit (to be recovered from Remitter/Depositor)

Withdrawals

Rs.300/-for intercity cash withdrawal (to be recovered from Account Holder)

Funds Transfer/Cheques

Rs.200/-for online intercity fund transfer through cheque irrespective of the amount, (to be recovered from Remitter)

Inter City Clearing

Rs.200/- per cheques for Inter City Clearing (to be recovered from Beneficiary account)

Ref: SoBC Domestic Banking Item D No.2 (Page No.7)

6. Bank Instruments

(a) Issuance of Banker's Cheque

For Account Holder

Upto	Rs. 500,000
From	Rs. 500,001 to 1,000,000
Exceeding	Rs. 1,000,000

Upto Rs. 225/-
Upto Rs. 400/-
Upto Rs. 600/-

For Non Account Holder

Upto	Rs. 200,000
Exceeding	Rs. 200,000

Upto Rs. 300
Upto Rs. 0.15% (Min Charges 300/-)

(b) Issuance of Duplicate Banker's Cheque

Upto Rs 300/- for Account Holders
Upto Rs 750/- for Non Account Holders

(c) Cancellation of Banker's Cheque

Upto Rs.250/- for Account Holders
Upto Rs.350/- for Non-Account Holders in cash
Applicable to previously issued instruments as well.

Ref: SoBC Domestic Banking Item D No.1 (Page No.7)





7. MCB Fun Club (Banking for Kids)

MCB Fun Club Debit Card

(i) Fun Club Debit Card:

(a) Debit Card Annual / Issuance Fee PKR. 500/-

(b) Debit Card Replacement Charges PKR. 500/-

(ii) Tag a Plant by WWF:(Subscription Fee) PKR. 500/-
(One Time Only)

(iii) Education Plan by Adamjee Life

Fun Club Education Plan - Adamjee		
Plan	Annual Premium in PKR	Insurance Benefit (in PKR)
A	1,050	5,000 / Month for 5 Years
B	2,100	10,000 / Month for 5 Years
C	3,100	15,000 / Month for 5 Years

Ref: SoBC Domestic Banking Item N No.1 (Page No.16)

7. Locker Charges (Small Size)

Small Rs.6,000/-Medium Rs.8,000/-Large Rs.11,000 per annum (Refer Page No. 37 for MCB Staff)

Ref: SoBC Domestic Banking Item J No.10 (Page No.13)

8. Basic Banking Account Charges:

Transactions permissible freely per month for 2 withdrawal and 2 deposits.

Ref: SoBC Domestic Banking Item L No.6 (Page No.15)

9. ATM Charges (Lowest Grade Card)

(a) ATM Annual Renewal Fee

Renewal of Classic ATM Card Rs.500/-

(b) Cash Withdrawal Charges

Cash Withdrawal Charges (MNet ATM) Rs.10/-per transaction.

Cash Withdrawal Charges (1Link ATM) Rs.15/-per transaction. (Flat)

(c) Balance Inquiry Charges

MCB at MNet Rs.4/- per transaction

MCB at 1Link Rs.5/- per transaction

(d) IBFT from MCB ATM Upto Rs.100/- per transaction

Ref: SoBC Consumer Banking Item A (Page No.18)

10. Credit Card Charges:

	GOLD	CLASSIC	PLATINUM
Joining Charges:	Free	Free	Free
Annual Charges:	Free	Free	Free
Chip Maintenance Fee:	1,500 p.a	1,000 p.a	3,000 p.a
Late Payment Charges	Rs. 1,000/- or 10% of minimum amount due whichever is higher		

Ref: SoBC Consumer Banking Item E No. 1,2,3,&11 (Page No.20)

11. Personal Loan Charges

(any type of consumer personal loan)

(a) Loan Application & Processing Fee 1% of the Loan amount or Rs.2500/- (whichever is higher)

(b) Early Settlement Charges (Full Prepayment Fee)

1st Year Upto 10% of remaining principal amount

2nd - 3rd year Upto 5% of remaining principal amount

4th & subsequent years of financing Upto 4% of remaining principal amount

(c) Late payment Charges Upto 10% of the instalment

Ref: SoBC Consumer Banking Item I No. 1 (Page No.24)

12. Auto Loan

(a) Loan Application & Processing Fee

New Car Upto Rs.4,500/- Non refundable

Used & imported Car Upto Rs.5,000/- Non refundable

(b) Early Settlement Charges/Prepayment Fee

Full Prepayment Fee		Full Prepayment Fee (3D)		Partial Prepayment Fee	
1st Year	8%	1st Year	10%	1st Year	7%
2 nd Year	5%	2 nd Year	7%	2 nd Year	5%
3 rd Year onwards	3%	3 rd Year onwards	3%	3 rd Year onwards	3%

(c) Vehicle Re-possession Charges

At Actual

(d) Late payment Charges

10% of instalment

Ref: SoBC Consumer Banking Item I No. 1 (vi) (Page No.26)



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 Businesses (WBG & RBG) subject to sign-off as under:

WBG: Sign-off by Head TPD and Group Head WBG

RBG:

- i) RBG- North: Sign-off by "Credit and Trade Head-North" & "Head RBG- North"
 - ii) RBG-South: Sign-off by "Credit and Trade Head-South" & "Head RBG- South"
2. For items other than Trade and Guarantees Group Head (WBG) and Head RBG-North & Head RBG-South are authorized to reduce any charge for the customers under their respective areas of jurisdiction.
 3. Requests for reduction in charges pertaining to Consumer Products will continue to be governed by the remission structures laid out in respective PPMs. However, wherever the authority lies with Group Head, it will be exercised by RBG Head-South for Consumer Lending, Bancassurance, Investment Services and Privilege Banking businesses and by RBG Head-North for Digital Banking business.

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.

چار جز کم کرنے کے اختیارات

شیڈول آف بینک چار جز میں مذکور تمام چار جز کی کمی / کٹوتی کاروباری دیگر عوامل کے تناظر میں منظوری سے مشروط ہے۔

- 1- WBG اور RBG کے متعلقہ تمام تجارتی فنانس اور گارنٹی کے سروس چار جز میں آسانی اور کمی کی منظوری کے لیے مندرجہ ذیل اتھارٹی کی اجازت درکار ہوگی۔

WBG:

TPD کے ہیڈ اور WBG کے گروپ ہیڈ کی اجازت سے

RBG:

(i) RBG-شمال: "کریڈٹ اور ٹریڈ ہیڈ شمال" اور "ہیڈ RBG-جنوبی"

(ii) RBG-جنوب: "کریڈٹ اور ٹریڈ ہیڈ جنوب" اور "ہیڈ RBG-جنوبی"

- 2- تجارت اور ضمانتوں کے علاوہ دوسرے آئٹمز کے لیے گروپ ہیڈ (WBG) اور ہیڈ RBG-شمال اور "ہیڈ RBG-جنوبی" اپنے متعلقہ دائرہ اختیار کے علاقوں کے مطابق صارفین کے لیے کسی بھی چارج کو کم کرنے کے مجاز ہیں۔

- 3- صارف سے متعلقہ مصنوعات کے چار جز میں کمی کے لیے اپنے اپنے PPM's میں ترتیب دیے گئے تخفیفی ڈھانچے کے ذریعے درخواستوں کی نگرانی جاری رہے گی۔ تاہم جہاں بھی اتھارٹی گروپ ہیڈ کو تفویض ہو تو یہ ہیڈ RBG جنوبی کی طرف سے صارف کو قرض دینے، بینکا اشورنس، سرمایہ کاری کی خدمات اور پریوینٹ بینکنگ کے لیے اور ہیڈ RBG-شمال کی طرف سے ڈیجیٹل بینکنگ برنس کے لیے استعمال کی جائے گی۔

نوٹ:

∞ اہم بات یہ ہے کہ چار جز صرف کم کیے جائیں گے اور مکمل معاف یا ختم نہیں کیے جائیں گے۔ صوبائی سیکرٹریس اور فیڈرل ایکسائز ڈیوٹی کے علاوہ ایک روپیہ کام از کم چارج وصول کیا جانا چاہیے۔

∞ بینکنگ چار جز کے شیڈول میں استعمال کردہ لفظ "مفت" کا مطلب زیر چار جز نہیں ہے بلکہ ایک روپیہ کے علاوہ لاگو شدہ ٹیکس / ڈیوٹیاں وصول کرنا لازمی ہے۔

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DOMESTIC BANKING

اندرون ملک بینکاری



Rakhta Hai Aap ki
Savings ko Zindagi
ki Tarha!



**MCB
CARU**

Convenient
All the Way



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 Upto Rs.75 Million Above Rs.50 Million Upto Rs.100 Million Above Rs.75 Million Upto Rs.150 Million Above Rs.100 Million Upto Rs.150 Million Above Rs.150 Million Minimum Charges	First Quarter Each Subsequent Quarter Upto 0.45% Upto 0.40% Upto 0.40% Upto 0.35% Upto 0.35% Upto 0.30% Upto 0.30% Upto 0.25% Negotiable Upto Rs.2,000/-	3030401090
	b) Service Charges on all inward bills presented in avalliment of our LCs Minimum Charges	Upto 0.15% Upto Rs.1,500/-	3060401010
	c) Discrepant documents handling charges (from applicant or beneficiary in accordance with LC terms)	Upto Rs. 1,500/-	3030401010
2	Amendment in LC/Contract:		3030401090
	a) Without increase in amount or extension in expiry period	Upto Rs.1,400/- per transaction Plus applicable SWIFT/Postage/Courier etc.charges	3030401630
	b) Involving increase in amount and/or extension in expiry period	Upto Rs.1,400/- per transaction plus applicable commission as per item 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/-	3030401060
4	Documentary bills drawn against L/C		
	a) Sight Bills:		
	i) If retired within 3 days from the date of lodgment ii) If retired after 3 days from the date of lodgment Minimum Charges	Markup (As prescribed in policy circular) but No Commission Markup (As prescribed in policy circular) and Commission Upto @ 0.25% per anum Upto Rs.1,000/-	3030401690
	b) Usance Bills:		3030401710
	(i) Handling Charges (ii) If bill matures after expiry of LC. iii) Extension in maturity of Usance Bills Minimum Charges	Upto 0.25% Min Rs.600/- Max Rs.1,200 per bill at the time of retirement of bill. (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. Same as under Import -International Banking 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
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. RS.100/- per packet per day. Rs.50/-	3060601130



شیدول آف چارجز



S.#	ITEMS	RATES	GL CODE
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/-	
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	3030401090
7	LC Advising/Amendment/Confirmation/ Cancellation charges of (Inward) Inland LCs.	Same as under Export -International Banking	3030401720
TREASURY & FOREX			
INVESTOR PORTFOLIO SECURITIES (IPS)			
Following Bank charges will apply			
a (i). Transaction Charges:		Upto Rs. 500 per transaction	
(ii). Holding Charges:		Nil	
Upto PKR 1 Million:		Upto Rs.500/- Quarter	
Greater than PKR 1 Million:		Upto Rs.500 per transaction	
b. Security Movement Charges (to another bank):			

نمبر شمار	قسم	ریش	کی ایل کوڈ
8	تجارتی فروخت (برآمدات)		
1	وصولی کی بنیاد پر ہر دن ملک دستاویز کی بلز	0.40 فیصد سروس چارجز کے علاوہ جانکر روکر دیر چارجز	3030401200
2	کم از کم چارجز بلز کی خریداری	0.40 فیصد تک کمیشن کے علاوہ خریداری کی کارڈ سے ادائیگی کی تاریخ تک ایک ماہ اور دیر چارجز	3030401200
3	کم از کم چارجز ڈاکر کی کمیشن LC کے تحت گھڑائے / فری سے گئے سائنٹوں پر	0.40 فیصد تک 0.40 فیصد تک 0.40 فیصد تک	3030401200
4	محدود LC کے لیے وصولی کے چارجز (جہاں کسی اور بینک تک ڈاکر سے محدود کیے جائیں اور فارورڈنگ کے لیے نہیں پیش کیے جائیں)	0.50 فیصد تک 0.40 فیصد تک 0.40 فیصد تک	3030401200
5	DA / LC کے تحت گھڑائے گئے معیادہ	عام کمیشن جیسے اوپر دیے گئے 1 پر پے خریداری کی تاریخ سے ادائیگی کی تاریخ تک (ایک ماہ یا ایک ماہ) ادا کرنے کے علاوہ وصولی کی بنیاد پر ہر دن ملک دستاویز کی بلز	3030401200
6	وفاقی کے چارجز برائے دستاویز کی وصولیاں	کوچر چارجز کے علاوہ 0.50 فیصد تک	3030401090
7	اندرون ملک LCs کی ادائیگی / ترسیل / منسوخی کے چارجز	جیسے کہ برآمدات۔ بین الاقوامی بینکاری کے تحت ہے	3030401720
C	ٹریڈی اور فوری کس / مالیات اور غیر ملکی زرمبادلہ		
	سرمایہ دار کی اسیوریئر کا قلمدان (IPS)		
	مندرجہ ذیل بینک چارجز کو دیکھیں۔	500 روپے فی لین دین تک	
	a (i) لین دین کے چارجز	کمیشن	
	(ii) ملکیت کے چارجز	500 روپے تک فی سرمایہ	
	1 لین دین پاکستانی روپے تک	500 روپے تک فی لین دین	
	b سیدنی کی نقل و حرکت کے چارجز (دوسرے بینک تک)		



S.#	ITEMS	RATES	GL CODE
D	REMITTANCES		
	Bank Instrument (s)		
1	(a) Issuance of Banker's Cheque for Account Holder Upto Rs. 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. 225 Upto Rs. 400 Upto Rs. 600 Upto Rs. 300 Upto Rs. 0.15% (Min Charges 300/-) Upto Rs. 300/- for Account Holders Upto Rs. 750/- for Non Account Holders Upto Rs. 250/- for Account Holders Upto Rs. 350/- for Non-Account Holders in cash (At Actual), Applicable to previously issued instruments as well.	 3060601130 3060601130
	Note: Cancellation Charges of Bankers Cheque will also be applicable for cancellation of old DD/PO		
	(d) Issuance of Rupee Travellers Cheque (e) Lost RTC Refund/Deletion (f) Issuance of SBP/NBP cheque on client's A/c (g) Duplicate advice requested by the customer (if more than 6 months old)	i) Rs.5/- per piece for denomination of less than Rs.5,000/- ii) No charges on issuance of higher denomination above Rs.5,000/- Rs.500/- per application Rs.500/- each. Rs.250/- per advice	3030401060 3060601030 3060601030
	Notes: a) Recovery of Remittance charges from Banks, DFIs & utility companies subject to arrangements. b) Company a/cs having average credit balance of Rs. 5.00M and above in their current account may be allowed TWICE A MONTH free remittance equal to their average credit balance for last 6 months from the date of transaction. c) 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 favour of education institution, HEC/Board etc may not exceed 0.50% of fee/ dues or Rs.25 per instrument whichever ever is less. d) Remittance charges subject to negotiation with client having annual Import/Export/Remittance business of over Rs.200 M, Transaction Banking Business above 500M after obtaining approval from concerned Group Head/ Head South/North. e) Charges shall be recovered from customers having trade business of Rs.20M & above during a calendar year or having average advances utilisation of Rs.50M & above during a calendar year.		
2	Cross Branch Transactions:		
	Within City: Deposits/ Withdrawals/ Fund Transfer	FREE	
	Inter City:	For All Accounts	
	Cash Deposits	Rs.300/-for intercity cash deposit (to be recovered from Remitter/Depositor)	3060601250
	Withdrawals	Rs.300/-for intercity cash withdrawal (to be recovered from Account Holder)	3060601270
	Funds Transfer/Cheques	Rs.200/-for online intercity fund transfer through cheque irrespective of the amount. (to be recovered from Remitter)	3060601280
	Inter City Clearing	Rs.200/- per cheques for Inter City Clearing (to be recovered from Beneficiary account)	3060601260



شیدول آف چارجز



S.#	ITEMS	RATES	GL CODE
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Notes:

- 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 RBG branches approval of reduction/waiver to be obtained from Head RBG South/North 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 GH / Head South/North.
- g) No charges on Inter City cash-cheque deposit, withdrawal, fund transfer irrespective of the no. of transactions for customers maintaining monthly average deposit of Rs. 0.5M in current A/c.

E

TRANSACTION BANKING DIVISION

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) (Applicable after lapse of 1 year)	First time issuance = PKR 500 Duplicate issuance = PKR 1000	
c) Dealer Finance Processing Fee	0.5% (Fresh) / Renewal = Rs 5,000/-	3030101450
Minimum Charges	Rs 7,500/-	
d) Home Remittances	No Charges recovered on Home Remittances routed under SBP Home Remittance Rebate Scheme.	

Note:

All these charges will be recovered by TBD on monthly basis and branches are not authorised to recover any charge.

F

NON-DOCUMENTARY BILLS

1

Collections		
Clean (including cheques/dividend warrants bank drafts etc.)	Upto 0.25%-	3030401020
Minimum Charges	Rs.150/- plus postage / courier charges. (At Actual)	

Notes:

- a) No charges if collected through local clearing
- b) If total annual volume exceed Rs.50 M following slab shall be applicable:

Above Rs.50 Million upto 500 Million	0.15%
Above Rs.500 Million upto 1000 Million	0.10%
Above Rs.1000 Million	0.05%
- 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.



S#	ITEMS	RATES	GL CODE
	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. g) NWD Call Charges will be extra, if fate of the instrument is asked for by telephone.		
2	Purchase of Clean bills (cheque, bank draft etc.)	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)	3030401090
ADVANCES			
1	Annual Renewal Fee/New facility initiation Fee for Credit Limits (Running/Cash Finance)		3030101430
	a) Renewed/fresh approval		
	1) For WBG Customers	Upto 1% of Limit	
	2) For RBG Customers		
	i) Limits of Up to Rs.5,000,000	Upto 0.50% (of the facility amount)	
	Minimum Charges	Upto Rs.2,000/-	
	ii) Limits from Rs.5,000,001 to 200 Million	Upto 0.15% (of the facility amount)	
	Minimum Charges	Upto Rs.5,000/-	
	iii) Limits above 200 Million	Upto 0.10% (of the facility amount)	
	Minimum Charges	Upto Rs.10,000/-	
	b) Processing Fee for one off requests (inclusive of ear-marking Facility)	Upto 1% of the amount of request (Only for WBG Customers)	3030101440
2	Restructuring / Rescheduling Fee	Upto 1% of the amount being restructured/ rescheduled (only for WBG clients)	
3	Annual Fee (Trade & Guarantees)		
	a) Import & Guarantees		
	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 LIMITS		3030401400

نمبر شمار	نوع	شرح	نوع
		<p>(e) اگر برادری چھوٹی رقم کے چیک کی وصولی پر عمل آؤ (کے علاوہ گریڈ) کے ذریعہ کرنا چاہتے ہیں تو اس کے لیے گریڈ کی درخواست درکار ہوگی تاہم اس سلسلہ میں تاخیر کی ذمہ داری ہوگی۔</p> <p>(f) اگر وصول کرنے والا چیک ایم بی کی چیک کے علاوہ کوئی اور ہوگا تو وصولی کرنے والے ایجنٹ کے چارجز اضافی ہوں گے۔</p> <p>(g) اگر دستاویز کی fate بدتر ہو تو پھر بھی مل جائے تو NWD کال چارجز اضافی ہوں گے۔</p>	
2	3030401020	شکاف بلوں کی خریداری (چیک، آرڈر، وغیرہ)	خریداری کی تاریخ سے ادائیگی کی تاریخ تک مارک اپ اور گریڈ چارجز کے علاوہ 0.80 فیصد تک (بیمین)
3	3030401090	کم از کم چارجز	25 روپے
		شکاف وصولی کے لیے گریڈ چارجز	کوئی گریڈ چارجز کے علاوہ 0.000000 روپے (اصل پر)
قرضہ جات			
1	3030101430	سالانہ قرضہ کی فیس / گریڈ کی حد کے لیے نئی سہولت کی ابتدائی فیس (Running) (تفصیلی مالیات)	سالانہ قرضہ کی فیس / گریڈ کی حد کے لیے نئی سہولت کی ابتدائی فیس
		(a) قرضہ شدہ رقم کی فیس	حد کا 1 فیصد تک
		(1) WBG صارفین کے لیے	0.50 فیصد تک (سہولت کی رقم کا)
		(2) RBG صارفین کے لیے:	
		(i) 50,000,000 روپے کی حد تک	0.10 فیصد تک
		(ii) 50,000,000 روپے سے زائد 200 ملین کی حد تک	0.15 فیصد تک (سہولت کی رقم کا)
		کم از کم چارجز	50,000 روپے تک
		کم از کم چارجز	10,000 روپے تک
		(b) ایک درخواست کے لیے پریسکریپشن فیس	14 فیصد تک (WBG صارفین کے لیے)
		(تعمیراتی ٹرانزیکشن کی سہولت)	
2		نئے طریقے سے مرتب کرنے / تبدیل کرنے کے مرتب کرنے کی فیس	نئی مرتب دہی جانے والی / تبدیل کرنے کے مرتب کی جانے والی رقم کا 1 فیصد تک (صرف WBG صارفین کے لیے)
3		سالانہ فیس (تعمیرات اور سیکورٹیز)	
		(a) درآمد اور سیکورٹیز	صارف کی طلب کردہ رقم کی سہولت کا 0.50 فیصد
		(i) محدود ذیلی حد کی قرضہ / گرانٹ کے اجراء	
		LC Limits	
		DD AA Limits	
		TR Limits	
		FIM Limits	
		FCIF Limits	
		BG Limits	
	3030401360		
	3030401370		
	3030401380		
	3030401390		
	3030401410		
	3030401400		



S.#	ITEMS	RATES	GL CODE
	ii) Interim Enhancements/One-off of following limits: LC LIMITS DDAA LIMITS TR LIMITS FIM LIMITS FCIF LIMITS BG LIMITS	Upto 0.10% per type of facility requested by customer (to be charged at the time of renewal/disbursement)	3030401420 3030401430 3030401440 3030401450 3030401470 3030401460
	b) Export		
	i) Renewal of/Grant of fresh FCIF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.05% per type of facility requested by customer	3030401400
	ii) Interim Enhancements/One-Off of FCIF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.10% per type of facility requested by customer (to be charged at time of approval)	3030401460
4	Following charges will be recovered in addition to Mark-up/Return on investment: Miscellaneous (i.e. charges for documentation, evaluation of security and maintenance thereof etc).	At actual, in addition : a) Project examination fee up to @ 0.25% (Flat) after acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both). b) Legal documentation fee up to @ 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 up to @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non Funded Both). d) Commitment fee up to @ 1.00% p.a. Payable quarterly on the undisbursed amount of sanction (Funded only). e) Front End/Arrangement Fee up to @ 1.00% (Flat) wherever applicable as per Bank's discretion. All charges at item 4 (a) to (e) above are applicable to Term loan/Project Finance.	3060601030
Note: The bank reserves the right to determine the applicability, as per arrangements with customers with the approval from Business Group Head/Head South/North or Business Heads			
5	Miscellaneous charges for issuance of NOC: For issuance of NOC/Processing of requests for signing of joint pari passu Inter Creditor Agreement (ICA) /similar agreements at the request of customers/clients for creating charge over assets Minimum Charges	On case to case basis as per agreement with the party Up to Rs.10,000/-	3060601030
6	For Finances against pledge/hypothecation, various charges to be levied as follows : (a) Godown Rent	At actual.	3060102010 (OWNED) 3060102020 (ACQUIRED)
	(b) Godown staff salaries : Salaries of Godown keepers/Chowkidars.	At actual.	3060601030
	(c) Mucaddam Charges and storage or Stock Inspection.	At actual.	3060601030
	(d) Godown Inspection Charges : (i) Within Municipal limits or within a radius of 10 Kilometers from the branch. Upto Rs.1 Million Above Rs.1 Million to 5 Million Above Rs.5 Million to 10 Million Above Rs.10 Million	Shall be credited to Bank's Income Account Upto Rs.400/- Upto Rs.700/- Upto Rs.1,500/- Upto Rs.2,500/- Plus actual conveyance charges. Maximum one visit per month.	3060601030



شیدول آف چارجز



S.#	ITEMS	RATES	GL CODE
	(ii) Outside the above limits.	T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd(i)' above.	3060601030
	(iii) Seasonal lending (Cotton, Rice etc.)		3060601030
	Upto Rs.5 Million	Rs.300/-	
	Above Rs.5 Million	Rs.500/-	
		Plus T.A. & D.A. as per rules applicable to staff only	
	(e) Delivery charges: If a godown keeper is not posted, conveyance charges will be recovered.	At actual.	3060601030
	(f) Other incidental expenses : Insurance premium, legal charges etc.	At actual.	3060601030
	(g) Directors search/Charge search/Local credit report/Independent stocks verification/ Independent credit report/ Assets valuation.	At actual,	3060601030
	(h) Handling charges on marking of lien on Govt. Securities	Rs.500/- flat per customer.	3060601030
	(i) Marking of lien on securities issued by MCB for other banks	Rs.500/- flat per customer.	3060601030
7	Handling Charges where Finance Against Imported Merchandise (FIM) Foreign Currency Import Finance (FCIF) against LC open by other bank	Upto 0.1%	3060401010
	Minimum Charges	Upto Rs.5,000/-	
<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 the Business Group Head and from Head South/North in case of RBG clients</p>			
H	CASH 4 CASH		
1	Processing Fee	Rs. 2,000/- or 0.20% whichever is higher	
2	Income Estimation	At Actual	
3	Legal Charges	At Actual	
<p>Note: For individuals/employees only. Separate terms and conditions will apply for institutional arrangements. Bank may revise/adjust the rates on changes in interest rates, application of taxation & based on group customer's risk relationship.</p>			

شیدول آف چارجز



S #	ITEMS	RATES	GL CODE
I	STANDING INSTRUCTIONS FEE		
1	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any.	Rs.200/- per transaction.	3060601030
J	SALE & PURCHASE OF SECURITIES		
	SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS		
1	Sale and purchase of shares and securities	a) 0.15% on the first Rs.10,000/- of purchase price or cost there of b) 0.10% on amount exceeding Rs. 10,000/-	
	Minimum Charges	Rs.50/-	
	Notes: (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.		
2	Withdrawal Fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).	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/-	3030101300
	Minimum Charges	Rs.50/-	
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).	Rs.10/- per scrip	3030101300
	Minimum Charges	Rs.50/-	
4	Charges for collection of interest/return/dividend.	0.30% on the amount of interest/return/dividend collected/paid	3030101300
	Minimum Charges	Rs.20/-	
5	Handling charges for conversion, renewal, consolidation or sub-division of Government securities.	Rs.20/- per scrip.	3030101300
6	Public Floatation of Shares/Modaraba Certificates/offer for Sale of Shares/Dis-investment/Term Fin. Certificates.	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business)	3030101300
	Minimum Charges	Rs.20,000/-	
7	Issue of Right Shares	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business)	3030101300
	Minimum Charges	Rs.15,000/-	
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	3030101300
	Note: Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only		

شیدول آف چارجز



S.#	ITEMS	RATES	GL CODE
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.)	Rs.5/- per 100 cubic inches or part thereof Rs.400/- per quarter. Rs.5/- per 25 square inches 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	Rs. 6,000/- per annum Rs. 8,000/- per annum Rs. 11,000/- per annum Rs. 16,000/- per annum Rs.5,000/- Flat for new lockers issued on or after July 01, 2014 At Actual Rs.250/- for Small - Rs.400/- for Medium - Rs.600/- for Large Per month with grace period of one month	3060103010 1030101050 3060103030 3060601030
Notes: a) Business Group Head/Head South/North or Business Heads may waive key deposit where client maintain average deposit of Rs.1.0M above in current account and route import export business of Rs.10M and above p.a.			
K	GUARANTEES		
1	Guarantees issued in favour of Shipping companies in lieu of Bills of Lading.	Upto Rs.2,000 per month till return of original guarantee subsequent to receipt and release of shipping documents.	3030401080
2	Guarantees issued in favour 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 3030401030
3	Guarantees issued in favour of Financial/ DFIs/ Institutions for financial accommodation to customers. Minimum Charges	Upto 0.45% per quarter Upto Rs.2,000/-.	3030401030
4	Bank Guarantee assignment noting (having assignment clause) charges/confirming genuineness in favour of other banks	Upto Rs.1,000/-	3030401030
5	Other Guarantees : Where total volume of guarantees being issued on behalf of a customer during a calendar year is : Upto Rs.15 Million Upto Rs.30 Million Upto Rs.50 Million Upto Rs.150 Million Above Rs.150 Million Minimum Charges	Upto 0.40% per quarter Upto 0.30% per quarter Upto 0.25% per quarter Upto 0.20% per quarter Negotiable Upto Rs.1,500/- per annum per guarantee OR Upto Rs.400/- per quarter wherever guarantee validity is less than one year.	3030401030

شیدول آف چارجز



S.#	ITEMS	RATES	GL CODE
6	Back to Back Guarantees Including Performance Bonds, Bid Bonds, Advance Payment guarantees issued against counter guarantee of financial institution. Minimum Charges	To be negotiated by FID on case to case basis plus actual cost of Stamp Paper, Courier / Swift Charges etc. Upto 0.40% per quarter or US\$ 500 which ever is higher	3030401030
7	Amendment in Guarantees (a) Amendment without increase in amount or extension in expiry date when charges are on account of principal or beneficiary I) Located in Pakistan II) Located outside Pakistan (b) Amendment involving change in amount or extension in expiry date/cancellation of guarantee	Upto Rs.1200/- per transaction Upto US\$ 50/- or equivalent in other currency per transaction Charges as per item "a" above plus applicable commission as per item # 1 to 6 above	
8	Cancellation of Guarantee before expiry date when charges are on account of principal 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	
Notes: a) Group Head / Head South/North or Business Heads are authorized to refund Guarantee 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 of Rs. 2000/-. b) Guarantee confirmation charges, where applicable, will be recovered on case to case basis. c) In case of the forced liability created on invocation of bank guarantees, (except issued against Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up applicable as per bank's policy will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable. d) Commission on Guarantees is to be charged from the date of issue till expiry of the Guarantee including claim's period or till such time the bank is released from its liability under the Guarantee, whichever is later.			
MISCELLANEOUS			
1	Charges for issuance of Duplicate/ Photostat copy or fresh statement of account (LCY / FCY) other than the half yearly statements.	Rs. 35/- (Inclusive of FED)	3060601300
2	Issuance of Cheque Book a) For LCY (CD & PLS a/c) b) For FCY a/c	Rs.9/- per leaf for CD & PLS a/c US\$ 0.15/- , GB.£0.10/- , Euro€ 0.10/- (Per Leaf)	3060601120
3	Issuance of new cheque book (LCY / FCY) in lieu of lost cheque book. (These charges are in addition to stop payment charges prescribed below).	Rs.200/- per request plus, Cheque Book Charges	3060601120
4	Stop payment charges (Charges per instruction) a) For LCY a/c b) For FCY a/c and foreign currency cheques/drafts.	Rs.300/- US\$ 6/- , GB.£5/- , Euro€ 5/-	3060601220

شہید اول آف چارجز



S.#	ITEMS	RATES	GL CODE
5	Account Maintenance/Service charges. Average Monthly Balance to be maintained: i) All Accounts (LCY) other than Regular Saving & Privilege A/c's a) Business Account Rs. 50,000 b) Current Life Account Rs. 25,000 c) Current Account Rs. 10,000 ii) All Accounts (FCY) other than privilege US\$ 500/-, GB.£. 500/-, Euro€ 500/- iii) All Privilege Accounts (LCY) PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c iv) All Privilege Accounts (FCY) Equivalent to PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c (See notes below a,b,c)	Rs.50/- or equivalent (inclusive of FED) p.m.will be recovered	3060701050
Notes: (a) In case the balance in an accounts below Rs.50 available amount will be recovered as incidental charges. The recovery on actual basis should be made inclusive of FED. (b) No Service Charges for A/c maintenance will be recovered from dormant A/Cs till the period of dormancy. (c) BG accounts are also exempted from the recovery of these account maintenance charges. (d) All such collection accounts i.e. non-chequing (excluding PLS accounts) accounts from where the balances/funds as per standing instructions, are transferred to customers' main collection a/c whether daily or on periodical basis, shall be exempt from levy of service charges @ Rs.50/- p.m on minimum monthly average balance of Rs.10,000/- or below. (e) Following accounts are exempt from levy of Rs.50/- (or equivalent) p.m: 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 ii) Mustahqueen Zakat iii) Zakat accounts maintained for collection & disbursement of Zakat Funds iv) Students v) MCB Employees, their spouse and MCB retired staff getting pension in their MCB account, their account will remain as "Staff" and all Basic Banking Accounts. (f) No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP Instruction.			
6	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 Rs.35/- per transaction plus FED Rs.35/- (Inclusive of FED)	
7	PLS Savings 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.	
8	Charges for cheques returned a) For LCY a/c b) For FCY a/c	Rs.350/- (Inward) US\$ 6/- ,GB.£.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

شیدول آف چارجز



S.#	ITEMS	RATES	GL CODE																																													
9	Same Day Clearing Charges a) For LCY a/c b) For FCY a/c	At Actual At Actual	3060601200																																													
10	Inter-City Clearing: a) Clearing charges b) Cheque returning charges	At Actual At Actual	3060601310																																													
11	Balance confirmation Certificates (Required by customers other than auditors) a) For LCY a/c b) For FCY a/c	Rs.100/- per certificate US\$ 3/-, GB.£.2/-, Euro€ 2/- per certificate	3060601320																																													
12	Account maintenance certificate (For submission to Financial Institutions/Embassies/ Companies & Govt. Agencies at customer's request a) For LCY a/c b) For FCY a/c	Rs.100/- per certificate US\$ 3/-, GB.£.2/-, Euro€ 2/- per certificate	3060601330																																													
13	Courier	At Actual																																														
14	Account closing processing cost (Except profit bearing accounts) a) For LCY a/c b) For FCY a/c	Rs.250/- or entire amount if balance is below Rs.250/- US\$ 6, GB.£.5/-, Euro€ 5/- or entire amount if balance is below/equivalent US\$5/-	3060601030																																													
15	Charges on Collection of Utility Bills (Electricity, Gas, Telephone & Water charges) Either paid by Cash or by Cheque	Rs.8/- per bill flat These charges are to be recovered from utility companies and not from customers	3060701020 (Electricity) 3060701030 (Gas) 3060701040 (Telephone) 3060701090 (Water)																																													
16	Salary processing charges - Bulk Salary (75 employees & above) TBD cases - Salary Processing (atleast 50 employees) Other than TBD cases	Upto Rs.100/- per transaction Upto Rs. 100/- per bulk upload from Company a/c																																														
17	PLS Salary Club Gold Account a) Banker's Cheque b) First ATM / Debit Card c) First Cheque Book d) Lockers e) On Line charges (out of city) i) Deposit ii) Withdrawal iii) Fund transfer	Free Free for first year & renewal will be charged at prevailing rate Free 25% Discount 50% Discount 50% Discount 50% Discount																																														
18	Real Time Gross Settlement Charges (RTGS) (Time schedule is according to RTGS system transaction) (FED is applicable on Bank's Income as per rules)	<table><tr><th>Days</th><th>Transaction Time - SWIFT window</th><th>SWIFT Charges</th><th>Bank Charges</th><th>Total Charges</th></tr><tr><td colspan="5">MT 103</td></tr><tr><td>Monday</td><td>9:00 am to 2:00 pm</td><td>200</td><td>20</td><td>220</td></tr><tr><td>Monday to Friday</td><td>2:00 pm to 3:30 pm</td><td>300</td><td>30</td><td>330</td></tr><tr><td></td><td>3:30 pm to 4:30 pm</td><td>500</td><td>50</td><td>550</td></tr><tr><td colspan="5">MT 102</td></tr><tr><td>Monday to Friday</td><td>9:00 am to 4:30 pm</td><td>25</td><td>25</td><td>50</td></tr><tr><td colspan="5">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></table>	Days	Transaction Time - SWIFT window	SWIFT Charges	Bank Charges	Total Charges	MT 103					Monday	9:00 am to 2:00 pm	200	20	220	Monday to Friday	2:00 pm to 3:30 pm	300	30	330		3:30 pm to 4:30 pm	500	50	550	MT 102					Monday to Friday	9:00 am to 4:30 pm	25	25	50	MT 202					Monday to Friday	9:00 am to 4:30 pm	200	20	220	
Days	Transaction Time - SWIFT window	SWIFT Charges	Bank Charges	Total Charges																																												
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MT 102																																																
Monday to Friday	9:00 am to 4:30 pm	25	25	50																																												
MT 202																																																
Monday to Friday	9:00 am to 4:30 pm	200	20	220																																												
M	Saving Maximizer Account																																															
1	Issuance of Banker's Cheque	Rs.75/-																																														
2	Issuance of Cheque Book	Regular rate will be applied																																														
N	MCB FUN CLUB (Banking for Kids)																																															
1	MCB Fun Club Debit Card (i) Fun Club Debit Card: (a) Debit Card Annual / Issuance Fee (b) Debit Card Replacement Charges (ii) Tag a Plant by WWF (Subscription Fee) (iii) Education Plan by Adamee Life (iv) Mobile Banking Fee (a) Annual Fee (b) Renewal Fee (c) IBFT Fee	PKR. 500/- PKR. 500/- PKR. 500/- (One Time Only) <table><tr><th colspan="3">Fun Club Education Plan - Adamee</th></tr><tr><th>Plan</th><th>Annual Premium in PKR</th><th>Insurance Benefit (in PKR)</th></tr><tr><td>A</td><td>1,050</td><td>5,000 / Month for 5 Years</td></tr><tr><td>B</td><td>2,100</td><td>10,000 / Month for 5 Years</td></tr><tr><td>C</td><td>3,100</td><td>15,000 / Month for 5 Years</td></tr></table> Upto Rs. 300/- per annum Upto Rs. 300/- per annum Upto Rs. 50/- per Transaction	Fun Club Education Plan - Adamee			Plan	Annual Premium in PKR	Insurance Benefit (in PKR)	A	1,050	5,000 / Month for 5 Years	B	2,100	10,000 / Month for 5 Years	C	3,100	15,000 / Month for 5 Years																															
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نمبر شمار	آئٹم	دش	کی ایڈریس
9	ای ویلن کیمبرنگ کے چارجرز LCY (a) کھاتہ دار کے لیے FCY (b) کھاتہ دار کے لیے	اصل ہے	3060601200
10	شیروں کے مائجین کیمبرنگ کے چارجرز (a) کیمبرنگ چارجرز (b) کیمبرنگ کی ویش کے سرٹیفکیٹ	۳۰۰ روپے فی چیک ۳۰۰ روپے ہر ماہ کی ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک	3060601310 3060601320
11	(محاسب کے علاوہ صارف کھلے کردہ) LCY (a) کھاتہ دار کے لیے FCY (b) کھاتہ دار کے لیے	۱۰۰ روپے فی چیک ۱۳۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک	3060601330
12	کھاتے کی ویش بھال کا چیک (صارف کی درخواست پر ہونا یا اسرار) سٹارٹ ٹائول / کیمپن اور گورنٹ ایکسیس میں مقرر کردہ کے لیے	۱۰۰ روپے فی چیک ۱۳۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک	3060601030
13	کوڈیز کھاتہ بند کرنے کی کارروائی کی لاگت	اصل ہے	3060601030
14	(نئے مچانے والے کھاتوں کے علاوہ) LCY (a) کھاتہ دار کے لیے FCY (b) کھاتہ دار کے لیے	۳۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۱۶ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۱۵ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک	3060701020 3060701030 3060701040 3060701090
15	پیشگی بڑی وصولی ہے (نئے کسٹمر / کلائنٹ اور اپنی کے چارجرز) تقدیر چیک کے ذریعے اور شدہ	پیشگی بڑی وصولی ہے پیشگی بڑی وصولی ہے	3060701020 3060701030 3060701040 3060701090
16	نقد کوئی پراسیک کے چارجرز بڑی تصدیق شدہ (۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک)	۱۰۰ روپے چیک فی لینڈ	3060701020 3060701030 3060701040 3060701090
17	TBD کیمبرنگ کے علاوہ کوئی پراسیک (کم از کم ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک) PLS (a) کیمبرنگ (b) پلاس / ATM (c) کیمبرنگ (d) کیمبرنگ (e) آن لائن چارجرز (شعبہ سے)	کیمبرنگ کے علاوہ کوئی پراسیک (کم از کم ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک) کیمبرنگ کے علاوہ کوئی پراسیک (کم از کم ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک) کیمبرنگ کے علاوہ کوئی پراسیک (کم از کم ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک) کیمبرنگ کے علاوہ کوئی پراسیک (کم از کم ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک) کیمبرنگ کے علاوہ کوئی پراسیک (کم از کم ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک)	3060701020 3060701030 3060701040 3060701090
18	ریٹل ہانڈلنگ کے چارجرز (اوقات نامہ RTGS سسٹم کی ویش کے مطابق ہے) (قوانین کے مطابق چیک کی آمدنی IFED کوئی)	۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک	3060701020 3060701030 3060701040 3060701090
M	سینٹرل بینک سائبر ایڈوانس		
1	چیک کسٹمر		
2	چیک کسٹمر		
N	ایم سی بی ٹی این ٹی کسٹمر (پیشگی کے لیے بینکاری)		
1	ایم سی بی ٹی این ٹی کسٹمر (پیشگی کے لیے بینکاری) (i) کسٹمر (پیشگی کے لیے بینکاری) (ii) کسٹمر (پیشگی کے لیے بینکاری) (iii) کسٹمر (پیشگی کے لیے بینکاری) (iv) کسٹمر (پیشگی کے لیے بینکاری)	۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک ۵۰ روپے ڈار ۵۰ ڈیڑھ ہر ماہ کی چیک	3060701020 3060701030 3060701040 3060701090

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