

# Schedule of Charges

July - December 2024

شیڈول آف چارجز

جولائی - دسمبر 2024





# Schedule of Charges

July - December 2024



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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 Group Head WBG & Retail Banking Heads) subject to sign-off as under:

WBG: Sign-off by Respective Group Head WBG.

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

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

## IMPORTANT NOTES

It is pertinent to note that:

- ∞ The word FREE used in SoBC does not mean Zero Charges, but Rs.1/- plus applicable taxes/ duties are mandatory to recover except where SBP has directed a free charge.
- ∞ All charges where word "upto" is mentioned, the charges will be recovered as stated in SoBC and any reduction in charges, if required, should be made under due authorization as per above approval Matrix.
- ∞ 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.
- ∞ All changes/revisions/amendments are highlighted in SoBC in the form of changed font colors for ease of identification

# Domestic Banking

DOMESTIC BANKING



**Over 8.5 Million Customers**



**Over 1430 Domestic Branches**



**Over 1470 ATMs**

# DOMESTIC BANKING

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

S.#	ITEMS	RATES
A	<b>TRADE PURCHASES (IMPORTS)</b>	
1	<b>a) Letters of Credit</b> "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 <b>b) Service Charges on all inward bills presented in availment of LCs</b>  Minimum Charges <b>c) Discrepant documents handling charges (from applicant of beneficiary in accordance with LC terms)</b> <b>d) LC Cancellation Charges</b>	First Quarter  Upto 0.50% Upto 0.45% Upto 0.38% Upto 0.32% Negotiable  Upto.Rs 2,200/- Upto 0.15%  Upto Rs.1500/- Upto Rs.1850/-  Upto Rs.2,000/-
2	<b>Amendment in LC / Contract:</b> <b>a) Without increase in amount or extension in expiry period</b> <b>b) Involving increase in amount and/or extension in expiry period</b>	Each Subsequent Quarter  upto 0.45% upto 0.38% upto 0.32% upto 0.26%  Upto Rs.1,500/- per transaction Plus applicable SWIFT/Postage/Courier etc. charges Upto Rs.1,500/- per transaction Plus applicable commission as per clause 1 (a) above
3	<b>Documentary Inwards Bills for collection</b>	Service Charges Upto 0.15%
4	<b>Documentary bills drawn against L/C</b> <b>a) Sight Bills:</b>  Minimum Charges <b>b) Usance Bills:</b> (i) Handling Charges  (ii) If bill matures after expiry of LC.  (iii) Extension in maturity of Usance Bills Minimum Charges <b>c) Bills under Forced PAD i.e. payment not received on due date</b>  <b>d) Bills Drawn under Inland LC and Returned unpaid</b>	Upto Rs. 1,500/-  Markup (As prescribed in policy circular) and Commission Upto @ 0.25% of the Bill Amount Upto Rs. 1,000/-  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/- 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)) Upto Rs. 2,400/-

S.#	ITEMS	RATES
5	<b>Storage charges</b> (a) When cleared within 3 days of receipt by branch. (b) From 4th day of receipt by branch. <b>Minimum Charges</b>	No charge.  Upto Rs.100/- per packet per day. Upto Rs.50/-
6	<b>Miscellaneous Charges (Only for Trade customers)</b> (a) Duplicate Advice	Upto Rs.250/- Per Advice
B	<b>TRADE SALES (EXPORTS)</b>	
1	<b>Outward documentary Bills on collection basis</b> <b>Minimum Charges</b>	Service Charges upto 0.40% plus applicable courier charges Upto Rs.1,500/-
2	<b>Purchase of Bills</b> Documentary Bills other than those drawn against letter of credit <b>Minimum Charges</b>	Commission Upto 0.40% plus mark-up from the date of purchase to the date of payment and courier charges Upto Rs.1,000/-
3	<b>Negotiation Commission</b> on sight bills purchased drawn under LCs Upto Rs.50 Million Upto Rs.75 Million Above Rs. 75 Million <b>Minimum Charges</b>	Upto 0.50% Upto 0.40% Negotiable Upto Rs.1,000/-
4	<b>Collection charges for restricted LC</b> (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	<b>Usance / DA bills negotiation drawn under LCs</b>	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.
6	<b>Returning charges</b> for documentary collections.	Upto Rs.500/- plus courier charges
7	<b>LC Advising / Amendment / Confirmation / Cancellation charges of (Inward) Inland LCs.</b>	Same as under Export -International Banking
8	<b>Miscellaneous Charges (Only for Trade customers)</b> Duplicate Advice	Upto Rs. 250/- Per Advice
C	<b>TREASURY &amp; FOREX</b>	
	<b>INVESTOR PORTFOLIO SECURITIES (IPS)</b>	
	Following Bank charges will apply a (i). Transaction Charges: (ii). Holding Charges: Upto PKR 1 Million: Greater than PKR 1 Million: b. Security Movement Charges (to another bank):	Rs. 200/-  Nil Rs. 600/- Rs. 500/-



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

S.#	ITEMS	RATES
e)	Front End / Arrangement Fee	Upto @ 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.
4	<b>Agriculture Credit</b> Agriculture proposal processing fee on booking of new customers / fresh facility / renewal or enhancing the limit: <p style="margin-left: 40px;">Upto Rs. 1 Million Above Rs. 1 Million to Rs. 5 Million Above Rs. 5 Million</p>	<p style="margin-left: 40px;">Rs. 500/- Rs. 2,000/- Rs. 3,000/-</p>
<b>Note:</b> The bank reserves the right to determine the applicability, as per arrangements with customers with the approval from Respective Group Head WBG, Head RBG, Head Retail Assets, Trade.		
5	<b>Miscellaneous charges for issuance of NOC:</b> 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/-
6	<b>For Finances against pledge / hypothecation,</b> various charges to be levied as follows: (a) Godown Rent (b) Godown staff salaries: Salaries of Godown keepers / Chowkidars. (c) Mucaddam Charges and storage or Stock Inspection. (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 (ii) Outside the above limits. (iii) Seasonal lending (Cotton, Rice etc.) Upto Rs.5 Million Above Rs.5 Million (e) Delivery charges: If a godown keeper is not posted, conveyance charges will be recovered. (f) Other incidental expenses: Insurance premium, legal charges etc. (g) Directors search / Charge search / Local credit report / Independent stocks verification / Independent credit report / Assets valuation. (h) Handling charges on marking of lien on Govt. Securities (i) Marking of lien on securities issued by MCB for other banks	<p style="margin-left: 40px;">At actual. At actual. At actual.</p> <p style="margin-left: 40px;">Shall be credited to Bank's Income Account</p> <p style="margin-left: 40px;">Upto Rs.400/- Upto Rs.700/- Upto Rs.1,500/- Upto Rs.2,500/- Plus actual conveyance charges. Maximum one visit per month. T.A. &amp; D.A. as per rules. Applicable to Staff only in addition to charges at 'd(i)' above.</p> <p style="margin-left: 40px;">Upto Rs.300/- Upto Rs.500/- Plus T.A. &amp; D.A. as per rules applicable to staff only</p> <p style="margin-left: 40px;">At actual.</p> <p style="margin-left: 40px;">At actual.</p> <p style="margin-left: 40px;">At actual,</p> <p style="margin-left: 40px;">Upto Rs. 500/- flat per customer</p> <p style="margin-left: 40px;">Upto Rs.500/- flat per customer</p>
7	<b>Handling Charges</b> where Finance Against Imported Merchandise (FIM) Foreign Currency Import Finance (FCIF) against LC open by other bank  Minimum Charges	<p style="margin-left: 40px;">Upto 0.1%</p> <p style="margin-left: 40px;">Upto Rs.5,000/-</p>

S.#	ITEMS	RATES
	<p><b>Note:</b> 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 Group Head WBG, Head RBG, Head Retail Assets, Trade.</p>	
<b>E</b>	<b>GUARANTEES</b>	
1	Shipping Guarantees favoring shipping companies counter signed by the bank with Importer in lieu of original Transport Documents / BL	Upto Rs. 2,000/- per month till return of original guarantee subsequent to receipt and release of shipping documents.
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/-
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/-
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 :	
	Upto Rs.15 Million	Upto 0.50% per quarter
	Upto Rs.30 Million	Upto 0.38% per quarter
	Upto Rs.50 Million	Upto 0.32% per quarter
	Upto Rs.150 Million	Upto 0.26% per quarter
	Above Rs.150 Million	Negotiable
	Minimum Charges	Upto Rs. 1,800/- per annum per guarantee OR Upto Rs. 500/- per quarter wherever guarantee validity is less than one year.
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

S.#	ITEMS	RATES
8	<b>Back to Back Guarantees</b> 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 cost of Stamp Paper, Courier Swift Charges etc. Rs. 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
9	<b>Amendment in Back to Back Guarantees</b> (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 Rs. 1,450/- FCY: Equivalent USD 60/- or FID negotiated pricing  For BBL: Upto Rs. 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	<b>Service Charges for handling claims lodged against bank Guarantee</b> 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 Rs. 5,000 Upto US\$. 150/- or Equivalent in the relevant currency. Upto US\$. 150/- or Equivalent in the relevant currency.

**Note:**

a) Respective Group Head WBG, 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.

**F**

## REMITTANCES

Bank Instrument (s)	
1	<b>(a) Issuance of Banker's Cheque:</b> - Issued by debit to account - Issued against cash (account holder & walk in customers) Upto Rs. 200,000 Exceeding Rs. 200,000  <b>(b) Issuance of Duplicate Banker's Cheque</b> - Issued by debit to account - Issued against cash (account holder & walk in customers)  <b>(c) Cancellation of Banker's Cheque</b> - Issued by debit to account - Issued against cash (account holder & walk in customers)
	Rs. 525 Flat  Rs. 975 Rs. 0.20% (Min Charges Rs. 975/- Max Charges Rs. 10,000/-)  Rs. 500/- Rs. 1000/-  Rs. 500/- Rs. 650/-
<b>Note:</b> Cancellation Charges of Bankers Cheque(BC) will also be applicable for cancellation of old DD/PO/BC	

S.#	ITEMS	RATES
	(d) Issuance of Rupee Travelers Cheque	Free
	(e) Lost RTC Refund / Deletion	Rs.500/- per application
	(f) Issuance of SBP / NBP cheque on client's A/c	Rs.500/- each.
	(g) Duplicate advice requested by the customer (if more than 6 months old)	Rs.250/- per advice
	(h) CDR Cancellation charges	Free
	<b>Note:</b> 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 (Inclusive of sales tax) per instrument whichever is less.	
2	<b>Cross Branch Transactions:</b>	FREE
	Within City: Cash Deposits / Cash Withdrawals / Fund Transfer / Cheques	
	<b>Inter City:</b>	
	Cash Deposits	At 0.1% (Minimum Rs.400/- , Maximum Rs.2,500/-) (to be recovered from Remitter/Depositor)
	Withdrawals	At 0.1% (Minimum Rs. 400/-, Maximum Rs.2,500/-) (to be recovered from Account Holder)
	Funds Transfer / MCB Cheques	Rs.250/- for online intercity fund transfer through cheque irrespective of the amount (to be recovered from Remitter-Person whose account is being debited)
	Cheques / instruments deposited for clearing by remote branch.	Rs.250/- per cheques for Inter City Clearing (to be recovered from Beneficiary account)
	<b>Note:</b> 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	
G	<b>TRANSACTION BANKING</b>	
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
	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.
	d) Online Tax Collection (OTC) Charges for Govt. Duties & Taxes	Nil
	<b>Note:</b> All these charges will be recovered by TBD on monthly basis and branches are not authorised to recover any charge.	

S.#	ITEMS	RATES						
H	NON-DOCUMENTARY BILLS							
1	<b>Collections</b>							
	i) Clean (including cheques / dividend warrants bank drafts etc.) Minimum Charges	Upto 0.25%. Maximum Rs. 10,000/-  Upto Rs. 150/- plus postage / courier charges. (At Actual)						
	ii) Charges of MCB Cheques Minimum Charges	0.15% Rs. 100/-						
	<b>Note:</b> a) No charges if collected through local clearing b) If total annual volume exceed Rs.50 M following slab shall be applicable: <table><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> 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.		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	<b>Purchase of Clean bills</b> (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)						
3	Minimum Charges	Rs. 25/-						
	Returning charges for clean collections.	Upto Rs. 500/- plus courier charges (At Actual)						
I	STANDING INSTRUCTIONS FEE							
1	<b>Standing instructions</b> fee will be recovered in addition to the usual charges on remittances, if any.	Upto Rs. 240/- per transaction.						
J	SALE & PURCHASE OF SECURITIES							
1	<b>SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS</b> Sale and purchase of shares and securities	a) 0.15% on the first Rs. 10,000/- of purchase price or cost thereof b) 0.10% on amount exceeding Rs. 10,000/-						
	Minimum Charges	Upto Rs. 50/-						
	<b>Note:</b> (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.							

S.#	ITEMS	RATES																				
2	<b>Withdrawal Fee</b> 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/-																				
3	<b>Withdrawal Fee</b> 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/-																				
4	<b>Charges</b> for collection of interest / return / dividend.  Minimum Charges	0.30% on the amount of interest / return / dividend collected / paid  Upto Rs. 20/-																				
5	<b>Handling charges</b> for conversion, renewal, consolidation or sub-division of Government securities.	Upto Rs. 20/- per scrip.																				
6	<b>Public Floatation of Shares / Modaraba Certificates / Offer for Sale of Shares / Dis-investment / Term Fin. Certificates.</b>  Minimum Charges	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business)  Upto Rs. 20,000/-																				
7	<b>Issue of Right Shares</b>  Minimum Charges	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business)  Upto Rs. 15,000/-																				
8	<b>Payment of Dividend Warrants</b> through designated branches	Commission @ 0.30% plus actual amount of Postage / Courier charges, subject to negotiation of rate based on volume of business																				
<b>Note:</b> Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only																						
9	<b>Articles in Safe Deposit:</b> (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																				
10	<b>Safe Deposit Lockers Fee</b> (To be recovered in advance at the commencement of the period) Option No. 1 Annual Fee Rented Locker Security Deposit (Non-Remunerative)  Option No. 2 with No Locker Fee Security Deposit (Non-Remunerative) ("Initial Rent of PKR 1+Tax will be charged") Security Deposit amount is Non-Remunerative and will be refundable at the time of vacation of locker  (c) Breaking Charges (d) Late Payment Fee	<table><tr><td>Small</td><td>Medium</td><td>Large</td><td>Extra Large</td></tr><tr><td>Rs. 5,000/-</td><td>Rs. 6,500/-</td><td>Rs. 10,000/-</td><td>Rs. 12,000/-</td></tr><tr><td>Rs. 10,000/-</td><td>Rs. 13,000/-</td><td>Rs. 20,000/-</td><td>Rs. 24,000/-</td></tr></table> <table><tr><td>Small</td><td>Medium</td><td>Large</td><td>Extra Large</td></tr><tr><td>Rs. 60,000/-</td><td>Rs. 80,000/-</td><td>Rs. 120,000/-</td><td>Rs. 150,000/-</td></tr></table> At Actual Rs. 250/- for Small - Rs. 400/- for Medium - Rs. 600/- for Large / Extra Large, Per Month with grace period of one month	Small	Medium	Large	Extra Large	Rs. 5,000/-	Rs. 6,500/-	Rs. 10,000/-	Rs. 12,000/-	Rs. 10,000/-	Rs. 13,000/-	Rs. 20,000/-	Rs. 24,000/-	Small	Medium	Large	Extra Large	Rs. 60,000/-	Rs. 80,000/-	Rs. 120,000/-	Rs. 150,000/-
Small	Medium	Large	Extra Large																			
Rs. 5,000/-	Rs. 6,500/-	Rs. 10,000/-	Rs. 12,000/-																			
Rs. 10,000/-	Rs. 13,000/-	Rs. 20,000/-	Rs. 24,000/-																			
Small	Medium	Large	Extra Large																			
Rs. 60,000/-	Rs. 80,000/-	Rs. 120,000/-	Rs. 150,000/-																			

S.#	ITEMS	RATES
K	<b>MISCELLANEOUS</b>	
1	<b>Charges for issuance of Duplicate / Photostat</b> copy or fresh statement of account (LCY / FCY) other than the half yearly statements.	Rs. 35/- or Equivalent for FCY (Inclusive of FED / ST)
2	<b>Issuance of Cheque Book</b> (LCY / FCY) Current Account Savings Account	Rs. 17/- per leaf for Current Accounts or equivalent for FCY Rs. 27/- per leaf for Savings Accounts or equivalent for FCY
3	<b>Swift Relay Messages</b> - Vostro Account Outward: if sent on behalf of foreign bank to local bank	US\$ 10/- or equivalent
4	<b>Stop payment charges</b> - (LCY / FCY) Charges per instruction	Rs. 550/- or Equivalent for FCY
5	<b>Account Maintenance / Service charges</b> not maintaining Average Monthly Balance: i) Following (LCY) current accounts will be charged for not maintaining below monthly balances: 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 (FCY) current accounts not maintaining average monthly balance of: US\$ 500/-, GBP £ 500/-, Euro € 500/-	Rs. 50/- or equivalent (inclusive of FED / ST) p.m. will be recovered
6	<b>SMS Alert Fee</b> -All Digital Transactions (including all transactions related to digital / branchless / self service channel / MCB live MCB lite, etc.) SMS alert fee over the counter transactions Asaan Account Other Accounts	Free of cost  Rs. 90/- per month Rs. 180/- per month
<b>Note:</b> (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. (b) No Service Charges for A/c maintenance will be recovered from dormant A/Cs till the period of dormancy. (c) BB accounts and Asaan accounts are also exempted from the recovery of these account maintenance charges. (d) 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) Mustahqeen 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 accounts will remain as "Staff" Accounts. f) No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP Instruction. g) School Management Committee Account (Only for Sindh - BPRD Circular No. 02 of Jan 25, 2010) h) Unclaimed deposits after maturity of ten years.		
7	<b>Charges For Cheques Returned</b> - LCY / FCY (Inward)	Rs. 700/- or Equivalent 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
8	<b>Same Day Cheque Clearing Charges</b> - LCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 220/- (Present rate charged by NIFT) Rs. 335/- (Present rate charged by NIFT)



ITEMS		RATES																			
9	Inter-City Cheque Clearing Charges - LCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 220/- (Present rate charged by NIFT) Rs. 220/- (Present rate charged by NIFT)																			
10	Cheque Clearing Charges - FCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 435/- or Equivalent (Present rate charged by NIFT) Rs. 435/- or Equivalent (Present rate charged by NIFT)																			
Note: For the clearing at 8,9 & 10 above, the amount can be revised incase the charges are amended by NIFT during the currency period of SoBC.																					
11	Balance Confirmation Certificates - LCY / FCY (Required by customers other than auditors)	Rs. 200/- per certificate or Equivalent for FCY																			
15	Account Maintenance Certificates - LCY / FCY (For submission to Financial Institutions / Embassies Companies & Govt. Agencies at customers request	Rs. 200/- per certificate or Equivalent for FCY																			
13	Courier	At Actual																			
14	Account Closing Processing Charges - LCY / FCY	Free																			
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																			
16	Salary processing charges - Bulk Salary (75 employees & above) TBD cases	Rs. 100/- per transaction																			
17	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><tr><td>Days</td><td>Transaction Time - SBP</td><td>SBP Charges</td><td>Bank Charges</td><td>Total Charges</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 - SBP	SBP Charges	Bank Charges	Total Charges	MT 202					Monday to Friday	9:00 am to 4:30 pm	200	20	220
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																	
18	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																			
19	Prize Money Charges	At Actual																			
20	IBFT (via branch)	Monthly free limit of PKR 25,000 Per Account / Per Wallet exceeding the said monthly free limit of Rs. 25,000 charges will be applicable at Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions) Inclusive of FED/Sales Tax																			
	IBFT via Raast	Free																			
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																				
Minimum Balance Requirement Intra city (deposit withdrawals and fund transfers) Inter city deposits Inter city withdrawals Inter city fund transfers Cheque book Bankers cheque Bank certificate Locker Facility (subject to availability) Debit Card Paypak Classic Debit Card Paypak Gold All other Debit Card		MCB Salary Club Current A/c		MCB Salary Club Saving A/c																	
		Nil																			
		Free Unlimited																			
		Free (5/month)		Free (2/month)																	
		Free (5/month)		Free (2/month)																	
		Free (5/month)		Free (2/month)																	
		Free (1/month)		Free (1/month)																	
		Free (3/month)		Free (1/month)																	
		Free																			
		As per SOBC																			
		Free Issuance / Annual / Renewal		Free Issuance only																	
		Free Issuance / Annual / Renewal		Free Issuance only																	
As per SOBC																					

S.#

ITEMS

RATES

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
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)	As per SOBC	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	As per SOBC	Free		

N

MCB Fun Club

MCB Fun Club Debit Card (a) Annual / Issuance Fee (b) Replacement Charges	PKR. 725/- PKR. 725/-
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Note:  
Debit Card issuance fee will not be recovered from MCB Fun Club current account customers on maintaining an average account balance of PKR 50,000 in the month of debit card issuance. Annual debit card fee will not be recovered from MCB Fun Club current account customers on maintaining an average account balance of PKR 50,000 in the month prior to when their annual debit card fee is due

O

\*\*MCB Smart Business Account

i) Minimum Balance Requirement ii) Online Transactions (within and Outside City) iii) Bankers Cheques iv) Cheques Book v) E-Statement vi) RTC vii) SMS Alerts viii) Cancellation of Bankers Cheques ix) Duplicate Bank Statement	NIL Unlimited Free  5 Free / Month Free cheque book issuance, 1 per month Free Free Free Free Free
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S.#

ITEMS

RATES

P

\*\*MCB Nayab Savings Account

Minimum Balance Requirement	NIL
Account Maintenance Charges	NIL
Online Charges Intra City	Free
Online Charges Inter City (Deposit / Withdrawal / Transfer	Free (3 / month)
Cheque Book (Exclusive Design)	Free (1 / month)
Banker's Cheque	Free (1 / month)
Bank Certificate	Free (Account Maintenance & Balance Confirmation Certificate)
MCB Live	Free
SMS OTC	As per SOBC
Exclusive Debit Card	1- Free Issuance only on PayPak Classic & Pay Pak Gold 2- *50% discount (issuance only) on Nayab Card
All Other Debit Card	As per SOBC
Lockers	As per SOBC

Q

\*\*MCB Nayab Current Account

Transaction Descriptions	Deposit Tier (Mass)	Deposit Tier (Premium)	Deposit Tier (A uent)
Monthly Avg. Bal. Req.	Upto PKR. 100,000	PKR. 100,000 to <1,000,000	PKR. 1,000,000 and above
Online Charges Intra City	Free		
Online Charges Inter City (Deposit / withdrawal / Transfer)	Free (5/month)	Free (50/month)	Unlimited
Cheque book (Exclusive Design)	Free (1/ month)	Free (1/ month)	Unlimited
Banker's Cheque	Free (2/month)	Free (10/month)	Unlimited
Bank Certificate	Free Account Maintenance and Balance Confirmation Certificate		
MCB Live	Free		
SMS OTC	Free		
Debit Cards	1. Free Issuance of PayPak Classic & Pay Pak Gold  2. *50% discount (issuance only) on Exclusive Nayab Card	1. Free Issuance, annual & renewal on PayPak Classic & Pay Pak Gold  2. *50% discount (issuance only) on Exclusive Nayab Card	1. Free Issuance, annual & renewal on PayPak Classic & Pay Pak Gold  2. Free Issuance, annual & renewal on Exclusive Nayab Card
All Other Debit Cards	As per SOBC		
Lockers	• Locker charges as per SOBC  • Locker Key deposit shall be charged as per SOBC	• 50% discount on issuance on small locker rent for first year only.  • Annual Locker rent shall be charged as per SOBC.  • Locker Key deposit shall be charged as per SOBC	• Free issuance on small Locker rent for first year only.  • Annual Locker rent shall be charged as per SOBC.  • 50% discount on locker Key deposit

Note:

\*MCB Nayab Visa Card Annual / Renewal/ Replacement fee where applicable is Rs.3,000 i.e., price of Visa Gold Plus.

S.#	ITEMS	RATES
R	<b>MCB Freelancer Pak Rupee Current &amp; Savings Account</b>	
	Transaction Description	MCB Freelancer Pak Rupee Current Account      MCB Freelancer Pak Rupee Savings Account
	Minimum Balance Requirement	NIL      NIL
	Account Maintenance Charges	NIL      NIL
	Online Charges Intra City	Free      Free
	Online Charges Inter City (Deposit/Withdrawal/Transfer)	Free (5/month)      Free (3/month)
	Cheque Book	Free (1/month)      Free (1/month)
	Banker's Cheque	Free (2/month)      Free (1/month)
	Debit Card	1- Free Issuance annual & renewal on PayPak Classic & Pay Pak Gold 2- Free (issuance only) on Visa Gold Plus      1- Free Issuance only on PayPak Classic & Pay Pak Gold
	All Other Debit Cards	As per SOBC
S	<b>MCB Freelancer &amp; IT Exporter Special Foreign Currency Account</b>	
	Transaction Description	MCB Freelancer Exporter Special Foreign Currency Account      MCB IT Exporter Special Foreign Currency Account
	Minimum Balance Requirement	NIL      NIL
	Inward Remittance	As per SOBC      As per SOBC
	Outward Remittance	As per SOBC      As per SOBC
	Cheque Book	NA      NA
	Banker's Cheque	NA      NA
	<b>Note:</b> <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 / SoBC wherever applicable</i>	
T	<b>MCB Barqraftaar Remittance Account</b>	
	Minimum Balance requirement	NIL
	Account Maintenance Charges	NIL
	Online charges (Intercity Withdrawal, Transfer)	Free Withdrawals & Transfers –maximum 30 each / month
	Cheque Book	Free 1 Cheque Book/ month (25 or 50 leaves)
	Banker's Cheque	Free Banker's Cheque (2/ month)
	SMS Charges	Free
	Bundle Service charge	PKR 1+tax
	Debit Card	<ul style="list-style-type: none"> <li>• Free PayPak Classic &amp; PayPak Gold (issuance, annual &amp; renewal)</li> <li>• Free Gold Plus (Issuance Only)</li> <li>• All other Debit Cards as per SOBC</li> </ul>

S.#	ITEMS	RATES
U	<b>MCB Pensioners Account (Current and Saving)</b>	
	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 Small size locker (One per customer max, subject to availability). Visa PSC Silver & PSC Gold Card.	
	<b>Note:</b> a) Rest of the charges will be applied as per SOBC. b) All taxes (WHT / FED / ST) will be applicable	
V	<b>MCB Senior Citizens Account (Current and Saving)</b>	
	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 Small size locker (One per customer max, subject to availability). Visa PSC Silver & PSC Gold Card.	
	<b>Note:</b> a) Rest of the charges will be applied as per SOBC. b) All taxes (WHT / FED / ST) will be applicable	
W	<b>Basic Banking Account</b>	
1	<b>Transaction Fee on Basic Banking Account (BBA)</b> 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 Rs. 35/- or Equivalent for FCY (Inclusive of FED / ST)
X	<b>MCB PLS Savings Xtra Account</b>	
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.
Y	<b>**MCB Business Account</b>	
	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 Account Maintenance Charges	PREVIOUS MONTH AVERAGE BALANCE IN MCB BUSINESS ACCOUNT Minimum charges as prescribed in SOBC for bundled services Charge will apply PKR. 50/- month (inclusive of taxes) on non-maintenance of monthly average balance of PKR 50,000/-

S.#	ITEMS	RATES
Z	<b>**MCB Roshan Digital Account</b>	
	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
	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	
AA	<b>MCB Universal Digital Center</b>	
	Particulars	MCB Asaan Digital Current A/c           MCB Asaan Digital Remittances Current A/c           MCB Asaan Digital Saving A/c           MCB Asaan Digital Remittances Saving A/c
	Minimum balance Requirement	NIL
	A/c Maintenance Charges	NIL
	Intercity Transactions Charges	NIL
	Debit Card	* First issuance of Visa Silver Debit Card is Free & subsequent Annual Fee will be charged as per SoBC.
AB	<b>MCB Freelancers Digital Account</b>	
	Particulars	PKR Current A/c           PKR Saving A/c           FCY Current A/c           FCY Saving A/c
	Minimum balance	NIL
	A/c Maintenance Charges	NIL
	Intercity Transactions Charges	Free
	Debit Card	* First issuance of Visa Silver Debit Card is Free & subsequent Annual Fee will be charged as per SoBC. NA
AC	<b>**MCB Young Account</b>	
	Product Name	MCB Young Current Account           MCB Young Savings Account
	Minimum Balance Requirement	NIL
	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)
	<b>**Monthly Bundle Services Charges of PKR 1 + FED / ST shall be charged from all eligible accounts of the products.</b>	

S.#

ITEMS

RATES

AD

\*\*MCB One Current Account

Transaction Descriptions	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance
	Rs. 0 to <10K	Rs. 10K to <50K	Rs. 50K to <500K	Rs. 500K to <2M	Rs. 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	Free
MCB Live	Free	Free	Free	Free	Free
Account Maintenance Charges	PKR. 50/- month (inclusive of taxes) on non-maintenance of monthly average balance of PKR 10,000/-				
Debit Cards	- Free Issuance of MCB Gold Plus, MCB Paypak Classic & MCB Paypak Gold. - All other debit card variants are charged as per SoBC. - Annual fee / renewal will be charged as per SoBC.				

# 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				
A MCB PAYPAK CLASSIC / PAYPAK GOLD DEBIT CARD						
1	MCB (Paypak Classic / Paypak Gold Card) Including G2P (Government to Person) Segment	Paypak Classic Card		Paypak Gold Card		
	(a) New Card	Rs. 1,700/-		Rs. 2,300/-		
	(b) Renewal / Annual	Rs. 1,700/-		Rs. 2,300/-		
	(c) Replacement	Rs. 1,700/-		Rs. 2,300/-		
B MCB DEBIT CARDS						
1	MCB (VISA Debit Card)	SILVER	GOLD	GOLD LOCAL	GOLD PLUS	PLATINUM
	(a) New Card	Rs. 2,300/-	3,000/-	3,000/-	3,000/-	10,000/-
	(b) Renewal / Annual	Rs. 2,300/-	3,000/-	3,000/-	3,000/-	10,000/-
	(c) Supplementary Card (Issuance/Renewal/Annual)	Rs. 2,300/-	*2,300/-	-	*2,300/-	4,000/-
	(d) Replacement	Rs. 2,300/-	3,000/-	3,000/-	3,000/-	10,000/-
	*Supplementary Card for Visa Gold & Visa Gold Plus will be a Silver Visa Card					
2	MCB ( Debit Master Card) Classic					
	(a) New Card	Rs. 2,300/-				
	(b) Renewal / Annual	Rs. 2,300/-				
	(c) Supplementary Card (Issuance / Renewal / Annual)	Rs. 2,300/-				
	(d) Replacement	Rs. 2,300/-				
3	MCB (VISA Signature Debit Card)					
	Quarterly Debit Card Fee	Rs. 5,000/- per quarter				
	Eligibility Criteria (deposit account basis)	For all LCY / FCY accounts MCB Visa Signature Debit Card Charges are waived for maintaining quarterly average total deposits relationship with the Bank of Rs. 5 Million and above or quarterly average current account deposit balance of Rs. 2 Million and above.				
4	MCB (VISA Infinite Debit Card)					
	Quarterly Debit Card Fee	Rs. 10,000/- per quarter				
	Eligibility Criteria (deposit account basis)	For all LCY / FCY accounts MCB Visa Infinite Debit Card Charges are waived for maintaining quarterly average total deposits relationship with the Bank of Rs. 10 Million and above or quarterly average current account deposit balance of Rs. 5 Million and above.				
C OTHER CHARGES FOR ALL DEBIT CARDS						
1	Dispute Handling Charges:					
	(i) Domestic Sales Transaction dispute handling charges.	Voucher Retrieval Fee = Rs. 370/- per document				
	(ii) International Sales Transaction dispute handling charges.	Voucher Retrieval Fee = Rs. 1,100/- per document				
	(iii) Arbitration Charges	US\$ 600/- or equivalent Pak rupee				
2	ATM Receipt Print charges for cash withdrawal and balance inquiry (on-us & off-us)	*Rs. 4/- per transaction (Inclusive of FED / Sales Tax)				
3	Balance inquiry: MCB Customer at 1Link ATM	*Rs. 4/- per transaction (Inclusive of FED / Sales Tax)				
4	Cash withdrawal made on 1Link ATMs:	*Rs. 35/- per transaction (Inclusive of FED / Sales Tax)				
5	IBFT	Monthly free limit of PKR 25,000 Per Account / Per Wallet exceeding the said monthly free limit of Rs. 25,000 charges will be applicable at Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions) Inclusive of FED/Sales Tax				
	IBFT via Raast	Free				
6	International Transaction					
	(i) Transaction made on ATMs (Outside Pakistan)	4.5% or 100 per transaction (whichever is higher)				
	(ii) Balance Enquiry on ATMs (Outside Pakistan)	Rs. 225/- per transaction.				

\*Subject to Change by 1-Link

July - December 2024

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Schedule of Charges

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

S.#	ITEMS	RATES																						
7	Foreign Transactions	4.40% of transaction amount or Rs. 100 whichever is higher on all foreign transactions.																						
8	Rejected E-Commerce Transaction	Rs. 85/- per transaction																						
9	Utility Bill Payment	Free																						
10	Mobile Top-up	Free																						
11	Cash withdrawal from MCB ATM using internationally issued card	Rs. 1,000/- per Transaction																						
12	Balance Inquiry of an account held outside Pakistan	Rs. 425/- per Transaction																						
13	Mini Statement (MCB account statement from MCB ATM)	Rs. 5/- per Transaction																						
14	Cardless biometric cash withdrawal (MCB card at MCB ATM)	Rs. 18/- per Transaction																						
<p><b>Note:</b> All MCB Debit/Credit card transactions conducted on international websites / merchants &amp; ATMs are settled either at interbank rate or by purchasing dollar from open market which may differ from the PKR rate / amount displayed at the time of transaction. In light of prevailing instructions from State Bank of Pakistan, the bank will settle the transaction at interbank rate. In case of settlement at open market rate, the difference will be charged separately in your statement.</p>																								
<b>D MCB LIVE (Mobile / Web Application)</b>																								
1	IBFT	Monthly free limit of Rs. 25,000 Per Account / Per Wallet exceeding the said monthly free limit of Rs. 25,000 charges will be applicable at Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions) <b>Inclusive of FED/Sales Tax</b>																						
	IBFT via Raast	Free																						
2	Money Transfer - MCB Live to CNIC (Payable at any MCB branch counter)	<table><tr><th>Slabs</th><th>Charges (per transactions)</th></tr><tr><td>1-1,000</td><td>45</td></tr><tr><td>1,001-2,500</td><td>90</td></tr><tr><td>2,501-4,000</td><td>130</td></tr><tr><td>4,001-6,000</td><td>170</td></tr><tr><td>6,001-8,000</td><td>225</td></tr><tr><td>8,001-10,000</td><td>260</td></tr><tr><td>10,001-13,000</td><td>300</td></tr><tr><td>13,001-16,000</td><td>350</td></tr><tr><td>16,001-20,000</td><td>400</td></tr><tr><td>20,001-25,000</td><td>490</td></tr></table>	Slabs	Charges (per transactions)	1-1,000	45	1,001-2,500	90	2,501-4,000	130	4,001-6,000	170	6,001-8,000	225	8,001-10,000	260	10,001-13,000	300	13,001-16,000	350	16,001-20,000	400	20,001-25,000	490
Slabs	Charges (per transactions)																							
1-1,000	45																							
1,001-2,500	90																							
2,501-4,000	130																							
4,001-6,000	170																							
6,001-8,000	225																							
8,001-10,000	260																							
10,001-13,000	300																							
13,001-16,000	350																							
16,001-20,000	400																							
20,001-25,000	490																							
	Transaction Limit	Rs. 25,000/- per month separately for sender and receiver																						
<b>E MCB eGate &amp; Merchant Acquiring</b>																								
1	MERCHANT ACQUIRING (POS Services)																							
	a) Merchant Discount Rate (MDR)	Upto 2.50% of Transaction Value + Tax on Service Charges																						
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																						
	c) Per Transaction Charges	Upto Rs. 30/- Per Successful Transaction																						
	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)																						
	e) Merchant Discount Rate (MDR)	Upto 4.35% of Transaction Value + Tax on Service Charges																						
<p><b>Note:</b> 1) Merchant Discount Rate can be revised upward for merchants with special business arrangements subjects to approval of Business and Group Head. 2) Raast Person to Merchant QR payments to be processed against a Merchant Discount Rate (MDR) as per agreement with each merchant, decided on a case to case basis.</p>																								

S.#	ITEMS	RATES		
F	MCB LITE (Updated on Quarterly Basis)			
		MCB LITE 0	MCB LITE 1	MCB LITE 2
1	Lite Wallet Opening Fee	Free	Free	Free
	Lite Wallet Annual Fee	Free	Free	Free
2	Wallet Debit Card			
	Visa Debit Card Issuance Fee	Rs. 1,300/- Exclusive of FED / ST etc.		
	Visa Debit Card Annual/Renewal Fee	Rs. 1,300/- Exclusive of FED / ST etc.		
	Paypak Debit Card Issuance Fee	Rs. 900/- Exclusive of FED / ST etc.		
	Paypak Debit Card Annual/Renewal Fee	Rs. 900/- Exclusive of FED / ST etc.		
	Visa Debit Card Replacement Fee	Rs. 600/- Exclusive of FED / ST etc.		
	Paypak Debit Card Replacement Fee	Rs. 525/- Exclusive of FED / ST etc.		
	(a) Platinum Customers		Free	
	(b) WBG Customers (Case to Case Basis)		Free	
			Free	
3	Cash in / Deposit Fee (At Branch)			
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	Free		
8	POS Transaction	Free		
9	IBFT	Monthly free limit of Rs. 25,000 Per Account / Per Wallet exceeding the said monthly free limit of Rs. 25,000 charges will be applicable at Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions) <b>Inclusive of FED/Sales Tax</b>		
	IBFT via Raast	Free		
10	Balance Inquiry			
	(a) Balance Inquiry via ATM (OFF-US-1 Link)	<b>*Rs. 4/- per Transaction (Inclusive of FED / Sales Tax)</b>		
	(b) International Balance Inquiry	Rs. 135/- per Transaction		
11	ATM Receipt Print Charges for cash withdrawal and Balance Inquiry (ON-US & OFF-US)	<b>*Rs. 4/- per transaction (Inclusive of FED / Sales Tax)</b>		
12	ATM withdrawals OFF-US			
	(a) ATM withdrawals OFF-US (1-Link)	<b>*Rs. 35/- per transaction (Inclusive of FED / Sales Tax)</b>		
	(b) ATM withdrawals (International usage)	4.5% of amount or Rs.100/- (whichever is higher)		
13	Voucher Retrieval Fee	Rs. 370/- (local) & Rs. 1,100/- (International) per document		
14	Arbitration Charges	US\$ 600/- or equivalent		
15	Statement Request (Hardcopy)	Rs. 40/- (Inclusive of FED / ST)		
16	Foreign Transactions	4.40% of transaction amount or Rs. 100/- whichever is higher on all foreign transactions.		
17	Rejected E-Commerce Transaction	Rs. 85/- per Transaction		
18	Mini Statement (MCB account statement from MCB ATM)	Rs. 5/- per Transaction		
19	Cardless biometric cash withdrawal (MCB card at MCB ATM)	Rs. 18/- per Transaction		
		<b>*No charges will be applied for upgradation of MCB LITE.</b>		
<b>Note:</b> All MCB Debit/Credit card transactions conducted on international websites / merchants & ATMs are settled either at interbank rate or by purchasing dollar from open market which may differ from the PKR rate / amount displayed at the time of transaction. In light of prevailing instructions from State Bank of Pakistan, the bank will settle the transaction at interbank rate. In case of settlement at open market rate, the difference will be charged separately in your statement.				

Subject to Change by 1-Link

July - December 2024

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Schedule of Charges

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

S.#	ITEMS	RATES		
G	MCB VISA CREDIT CARD			
		CLASSIC	GOLD	PLATINUM
1	Issuance / Annual Fee - Basic Card	Rs. 7,000 p.a.	Rs. 11,000 p.a.	Rs. 19,000 p.a.
2	Issuance / Annual Fee - Supplementary Card	Rs. 3,500 p.a.	Rs. 5,500 p.a.	Rs.9,500 p.a.
3	Credit Card Replacement Fee	Gold & Classic Rs. 1,200/- Platinum Rs 2,400/-		
4	Service Fee / Mark-up Retail Transaction:	3.67% per month (APR of 44%) if the full payment is not received by the due date		
5	Priority Pass Issuance/Annual Fee:	Free		
	Priority Pass Per Visit Fee:	35 USD		
	Priority Pass Replacement Fee (This facility is for Gold and Platinum Customers only)	Rs. 500		
6	Cash Advance Facility without installment Channels   ATM   MCB Live-Quick Cash	- Service Fee Markup on Cash Transactions: 3.67% per month (APR of 44%) calculated on daily unpaid balance from date of Transactions - Processing Fee: Rs. 1,200 (per transaction) or 3% of the transaction amount (whichever is higher)		
7	Cash Advance Facility with installment – Channels   Call Center – I-Dial   MCB Live – Quick Cash	- Service Fee Markup: 3.25% per month (APR of 39%) - Processing Fee: Rs. 1,000 (per transaction) or 3% of the transaction amount (whichever is higher) - Prepayment Charges: Rs.1,200 or 6% of outstanding installment balance (whichever is higher)		
8	MCB Installment Programs through Contact Center: I-Plan-Book Billed/Un-billed transaction(s) on Installment   I-Plan Marketing-Purchase Products through Call Center	- Service Fee Markup: 3.25% per month (APR of 39%) - Processing Fee: Rs.1,000 or 3% per transaction (whichever is higher) - Prepayment Charges: Rs.1,200 or 6% of outstanding installment balance (whichever is higher)		
9	I-Switch: Balance Transfer Facility with Installment through Contact Center:	- Service Fee Markup: 2.25% per month (APR of 27%) - Processing Fee: Rs. 1,000 or 3% per transaction (whichever is higher) - Prepayment Charges: Rs.1,200 or 6% of outstanding installment balance (whichever is higher)		
10	Balance Transfer Facility without Installment through MCB Live	- Service Fee Markup: 3.67% per month (APR of 44%) (If the full payment is not received by the due date) - Processing Fee: Rs.370 (per transaction) or 3% of the transaction amount (whichever is higher)		
11	I-insure Package 1 Package 2 Package 3 Wallet Protection Credit Security	Rs. 600 per month-Term Life Insurance Cover of Rs. 5 Million Rs. 300 per month-Term Life Insurance Cover of Rs. 2.55 Million Rs. 200 per month-Term Life Insurance Cover of Rs. 1.5 Million Rs. 75 per month-Insurance cover Rs. 50,000 0.70% of Total Outstanding Balance		
	Miscellaneous charges related to above plan/schemes			
13	Late Payment Fee	Rs. 2,300/- (If the minimum payment is not received by the due date)		
14	Excess Over Limit Fee	1,500 per instance		
15	Cheque Return Charges	Rs. 700/-		
16	Voucher Retrieval Fee:	Local (Rs. 300 per transaction) Foreign (Rs. 900 per transaction)		
17	Arbitration Charges for Disputed Transactions	USD 500 or equivalent		
18	Foreign Transaction Charges	Rs. 100/- or 4.4% whichever is higher		
19	Utility / Telco's & other Bill Payment	PKR 10 or 1.5% per transaction whichever is higher		
<b>Note:</b> 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.				

S.#	ITEMS	RATES
H	<b>CUSTODIAL SERVICES</b>	
1	<b>For CDC eligible securities</b> i) Initial Deposit Fee (one time charge)  ii) Transaction / Settlement Fee  iii) Custody / Position Fee iv) Withdrawal Fee  v) Participation Fees (one time charge) vi) Documentation Fee for sub account vii) Monthly Fee for sub account viii) Requested statement Fee ix) Communication / Mailing charges x) Stamp Fee	Upto Rs. 0.04 per share deposit fee to be charged monthly.  Upto Rs. 0.05 per share upto 70,000 shares thereafter Rs. 3,500 per settlement CDC charges will be applicable. 0.30% p.a over month end market value of shares. Upto Rs. 0.40 per share/script to be charged at the time of withdrawal.  Upto Rs. 3,000/- for individuals Upto Rs. 5,000/- for institutions Upto Rs. 1,000/- one time fixed Upto Rs. 300/- for individuals Upto Rs. 35/- per statement Actual plus 5% of Actual Actual
2	<b>For Physical Securities</b> i) Settlement charges per trade per security including all corporate actions and registration. ii) Custody Charges iii) Documentation, Communication / Mailing and Stamp Fee	Rs. 0.05 per share upto 70,000 shares, thereafter Rs. 5,000/-per settlement 0.30% p.a. over month end market value of share. Actual
<b>Note:</b> 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.		
I	<b>CONSUMER PRODUCTS</b>	
<b>a) Personal Loans (PL)</b>		
i) Processing Fee		1.5% of the loan amount or Rs. 5,000/- whichever is higher (applicable upon utilization of loan)
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 5% of principal amount prepaid
Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement.		
iii) Late payment charges		Upto Rs. 1,200/- per instance
iv) Banker's Cheque Reissuance charges if lost by customer		Upto Rs. 500/-
v) Balance confirmation certificates		Upto Rs. 500/-
vi) Duplicate half yearly statement		Free
vii) Legal charges (Third party payment)		At Actual
viii) Issuance of duplicate NOC		Rs. 1,000/-
<b>(b) Secured Personal Loan</b>		
i) Processing Fee		Rs. 3,500 or 1% of finance amount whichever is higher (Maximum up to Rs. 15,000)
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
iv) Full / Partial Prepayment Fee: 1st Year 2nd Year 3rd Year and all subsequent years of financing Calculation of prepayment fees for 2nd & onward years will be based on 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

S.#	ITEMS	RATES
	<p>v) Balance confirmation certificates</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>x) Legal charges in case of repossession (Third party payment)</p> <p>xi) Repossessed Vehicle Parking/warehouse charges</p> <p>xii) NOC for lien removal after 1 month of case settlement</p> <p>xiii) NOC for issuance of Duplicate Registrations Book</p> <p>xiv) Issuance of Duplicate of NOC</p> <p>xv) Bio-metric verification at the time of lien removal</p>	<p>Upto Rs. 500/-</p> <p>Free</p> <p>Upto Rs. 750/- Per Installment</p> <p>At Actual or Rs. 75,000/- whichever is lower</p> <p>At Actual or Rs. 5,000/- whichever is lower</p> <p>At Actual</p> <p>Upto Rs. 5,000/- Per Instance</p> <p>Free</p> <p>Rs. 1,000/-</p> <p>Upto Rs. 1,000/-</p> <p>Free</p>
	<b>c) Student Personal Loans</b>	
	<p>i) Processing Fee</p> <p>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.</p>	Rs. 5,000 Non-Refundable
	<b>d) MCB Home Loan</b>	
	<p>i) Documentation charges</p> <p>a) Processing Fee</p> <p>b) Legal Stage 1 (Third party payment)</p> <p>Legal Stage 2 (Third party payment)</p> <p>c) Income Estimation (Third party payment)</p> <p>d) Appraisal Fee (Third party payment)</p> <p>e) Property Insurance (Third party payment)</p> <p>ii) Full Prepayment Fee</p> <p>1st year</p> <p>2nd year</p> <p>3rd year and subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>iii) Partial prepayment fee</p> <p>1st year</p> <p>2nd year</p> <p>3rd and subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>*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.</p>	<p>Standard Home Loan: Upto Rs. 8,500/- Non-Refundable</p> <p>Balance Transfer Facility: Upto Rs. 4,500/-</p> <p>Low cost Housing Finance for special segment: Upto Rs. 2,500/-</p> <p>Non-Resident Pakistanis: Upto Rs. 10,000/-</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>At Actual</p> <p>Upto 5% of remaining principal amount</p> <p>Upto 4% of remaining principal amount</p> <p>Upto 3% of remaining principal amount</p> <p>Upto 5% of partial paid amount</p> <p>*Upto 4% of partial paid amount</p> <p>*Upto 3% of partial paid amount</p>

S.#	ITEMS	RATES
	iv) Late payment charges v) Banker's Cheque Reissuance charges if lost by customer vi) Legal Charges (third party payment) vii) Balance confirmation certificates viii) Duplicate half yearly statement ix) Loan Enhancement Fee	Upto Rs. 1,500/- Per Late Instalment Upto Rs. 500/- At Actual Upto Rs. 500/- Free Rs. 4,000/- per enhancement
	<b>e) Government's Markup Subsidy Scheme Mera Pakistan Mera Ghar</b>	
	i) Documentation charges Processing Fee ii) Legal Stage 1 (Third Party Payment) iii) Legal Stage 2 (Third Party Payment) iv) Income Estimation (Third Party Payment) v) Appraisal Fee (Third Party Payment) vi) Property Insurance (Third Party Payment) vii) Full Prepayment Fee viii) Partial Prepayment Fee ix) Late Payment Charges x) Bankers Cheque Reissuance Charges (if lost by customer) xi) Legal Charges (Third Party Payment) xii) Balance Confirmation Certificates xiii) Duplicate Half Yearly Statement	Upto Rs. 2,500/- excluding FED / ST (non-refundable) At Actual At Actual At Actual At Actual At Actual Nil Nil Upto Rs. 1,000/- Per Late Installment Upto Rs. 500/- At Actual Upto Rs. 500/- Free
	<b>f) Roshan Apna Ghar</b>	
	i) Processing Fee ii) Legal Stage 1 (Third Party Payment) Legal Stage 2 (Third Party Payment) iii) Appraisal Fee (Third Party Payment) iv) Full Prepayment Fee 1st year 2nd year 3rd year and subsequent years of financing Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement. v) Partial Prepayment Fee During 1st year 2nd year 3rd year and subsequent years of financing Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of 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 viii) Legal Charges (Third Party Payment) ix) Balance confirmation certificates x) Duplicate half yearly statement xi) Loan Enhancement Fee	Upto Rs. 4000/- Non-Refundable At Actual At Actual At Actual 1% of remaining principal amount Nil Nil Nil 1% of Partial Paid Amount Nil Nil Nil Upto Rs 1,500/- per late installment Upto Rs. 500/- At Actual Upto Rs. 500/- Free Upto Rs. 4,000/- per enhancement
	<b>g) MCB Green Ghar Finance</b>	
	i) Processing Fee ii) Legal Stage 1 (Third party payment) Legal Stage 2 (Third party payment) iii) Income Estimation (Third party payment) iv) Appraisal Fee (Third party payment) v) Full prepayment Fee 1st year 2nd year 3rd year and subsequent years of financing	Rs. 7,000/- Non-Refundable At Actual At Actual At Actual At Actual Upto 5% of remaining principal amount Upto 4% of remaining principal amount Upto 3% of remaining principal amount

S.#	ITEMS	RATES
	<p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>v) Partial Prepayment Fee</p> <p>During 1st year</p> <p>2nd year</p> <p>3rd and subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>*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.</p> <p>vii) Late payment charges</p> <p>viii) Banker's Cheque Reissuance charges if lost by customer</p> <p>ix) Legal Charges (third party payment)</p> <p>x) Balance confirmation certificates</p> <p>xi) Duplicate half yearly statement</p> <p>xii) Vendor survey services</p>	<p>Upto 5% of partial paid amount</p> <p>*Upto 4% of partial paid amount</p> <p>*Upto 3% of partial paid amount</p> <p>Upto Rs. 1,500/- Per Late Instalment</p> <p>Upto Rs. 500/-</p> <p>At Actual</p> <p>Upto Rs. 500/-</p> <p>Free</p> <p>At Actual</p>
	<p><b>h) Car4U (Auto Finance/Lease/ Roshan Apni Car)</b></p>	
	<p>i) Processing Fee</p> <p>New / Used / Local 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:</p> <p>1st year</p> <p>2nd year</p> <p>3rd year and all subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>Maximum 2 partial prepayment are permissible in a year and the minimum amount for a partial prepayment should be equal to 6 monthly instalment.</p> <p>v) Balance confirmation certificates</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. 11,000/- (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</p> <p>Upto 6% of principal amount prepaid</p> <p>Upto 3.5% of principal amount prepaid</p> <p>Upto Rs. 500/-</p> <p>Free</p> <p>Per late installment upto Rs. 1,500/-</p> <p>At Actual or Rs. 75,000, whichever is lower .</p> <p>At Actual or Rs. 5,000/- whichever is lower.</p>



S.#	ITEMS	RATES
	x) Legal charges in case of repossession (Third party payment) xi) Repossessed Vehicle Parking/warehouse charges xii) NOC for lien removal after 1 month of case settlement xiii) NOC for Issuance of Duplicate Registrations Book xv) Issuance of Duplicate NOC xvi) Bio-metric verification at the time of lien removal/vehicle transfer	At Actual Upto Rs. 5,000/- per Instance Free Free Upto Rs. 1,000/- Free
	<b>i) Cash 4 Cash</b>	
	i) Processing Fee (Fresh/ Renewal) ii) Income Estimation iii) Legal Charges	Minimum Rs. 2,000/- or 0.20% whichever is higher At Actual At Actual
	<b>j) MCB Fleet 4U</b>	
	i) Processing Fee All Vehicle Types.  ii) Vehicle Appraisal charges for new applicant (where applicable) (Third party payment) iii) Income estimation charges for self-employed (Third party payment)  iv) Full/Partial Prepayment Fee: 1st Year 2nd Year 3rd Year and all subsequent years of financing	0.1% of the finance amount or Minimum Rs. 5,000/- whichever is high. At Actual (The actual amount charged by the appraisal agency). At Actual  Upto 8% of principle amount prepaid Upto 6% of principle amount prepaid Upto 3.5% of principle amount prepaid
<b>Note:</b> <i>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</i>		
	v) Balance confirmation certificates (required by customer other than auditors) vi) Duplicate half yearly statement vii) Late payment charges viii) Vehicle Repossession charges (Third party payment) ix) Repossessed Vehicle appraisal charges per instance if applicable (Third party payment) x) Legal charges in case of repossession (Third party payment) xi) Repossessed Vehicle Parking / warehouse charges xii) NOC for lien removal after 1 month of case settlement xiii) NOC for issuance of Duplicate Registrations Book xiv) Bio-metric verification at the time of lien removal / vehicle transfer	Upto Rs. 500/- Free Per late installment Upto Rs. 2,000/- At Actual or Rs. 90,000/- whichever is lower At Actual or Rs. 6,000/- whichever is lower At Actual Upto Rs. 6,000/- Per Instance Free Free Free
	<b>k) Instant Cash Product</b>	
	i) Processing fee ii) Annual fee (Renewal fee) iii) Late payment fee iv) Duplicate statement charges	Upto: Rs. 5,000/- Minimum Rs. 2,500/- Rs. 2,000/- Rs. 1,000/- Free
	<b>l) Revolving Overdraft Facility</b>	
	i) Processing fee  ii) Annual fee (Renewal fee) iii) Debit Card (Renewal fee) iv) Late Payment Fee v) Duplicate statement charges	1% of approved limit Minimum and Maximum Rs. 2,500/- to 5,000/- Rs. 2,000/- On Actual Rs. 1,000/- Free
<b>Note:</b> Debit card, cheque book and sms alerts charges as per Retail Banking SOBC		

# 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	
A	IMPORTS		
1	<p><b>Documentary Credit (LC)</b></p> <p>Where total volume of import LC business of a customer during a calendar year is:</p> <p>Upto Rs. 50 Million</p> <p>Above Rs. 50 Million upto Rs. 75 Million</p> <p>Above Rs. 75 Million upto Rs. 100 Miltoon</p> <p>Above Rs. 100 Million upto Rs. 150 Million</p> <p>Above Rs. 150 Million</p> <p>Minimum Charges</p>	<p>First Quarter</p> <p>Upto 0.40%</p> <p>Upto 0.35%</p> <p>Upto 0.30%</p> <p>Upto 0.25%</p> <p>Negotiable</p> <p>Upto Rs. 2,000/-</p>	<p>Each Subsequent Quarter</p> <p>Upto 0.30%</p> <p>Upto 0.25%</p> <p>Upto 0.20%</p> <p>Upto 0.15%</p>
<p><b>Note:</b></p> <p>a)- Respective Group Head / Head Retail Banking &amp; Head Retail Assets &amp; 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/-</p> <p>b) LC confirmation charges / charges outside Pakistan, where applicable, will be recovered on case to case basis</p> <p>c) Where applicable SWIFT / Courier charges will be recovered over and above the LC Opening charges mentioned above.</p>			
2	<p><b>Commission on revalidation of expired LC</b></p>	<p>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)</p>	
<p><b>Note:</b></p> <p>1) LC revalidation commission will be calculated on the amount of outstanding liability as per foreign exchange rate prevailing on the date of revalidation</p> <p>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	<p><b>Non-reimbursable LC under Barter / Aid / Loans and Authorization to Pay</b></p> <p>Minimum Charges</p>	<p>Upto 1% for the first quarter</p> <p>Upto 0.30% for each subsequent quarter</p> <p>Upto Rs. 1,500/-</p>	
4	<p><b>Supplier's /Buyer's Credit, Pay As You Earn Scheme and Deferred Payment LCs for period over one year"</b></p> <p>a) LC Opening</p> <p>b) Issuance of undertaking favoring SBP for providing forward cover exchange risk on behalf of applicant.</p> <p>Minimum Charges</p>	<p>Upto 0.40% per quarter till final payment.</p> <p>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.</p> <p>Upto 1.60% Commission to be charged per annum on reducing liability</p> <p>Upto Rs. 1,500/-</p>	
5	<p><b>Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.</b></p>	<p>Upto Rs. 5,000/- as handling charges</p>	
6	<p><b>Issuance of No Objection Certificate (NOC) at Importer's request regarding forward exchange booking through other bank against trade transaction booked in MCB</b></p>	<p>LC amount</p> <p>Upto Rs. 1 Million</p> <p>Over Rs. 1 Million</p>	<p>Charges per application</p> <p>Upto Rs. 1,000/-</p> <p>Upto Rs. 1,500/-</p>
7	<p><b>Registration of Import Contract Per Transaction (foreign &amp; local)</b></p> <p>Import Contract Business:</p> <p>Upto Rs. 50 Million</p> <p>Upto Rs. 100 Million</p> <p>Over Rs. 100 Million</p> <p>Minimum Charges</p>	<p>Upto 0.30%</p> <p>Upto 0.25%</p> <p>Negotiable</p> <p>Upto Rs. 1,500/-</p>	

S.#	ITEMS	RATES
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 1,3, 4, 5 & 7 above
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 0.15% Upto Rs. 1,500/- (plus applicable SWIFT charges)
10	Import on Collection Basis (Foreign Import Documentary Bills for Collection) a) Handling commission. b) Retun 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.
11	Service charges Service charges against all documentary Import bills (Collection & LC Bills) Minimum Charges	Upto 0.15% Upto Rs. 1,500/-
12	Import Reimbursement Charges (Payable to reimbursing bank)	At actual
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.
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/-
15	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
<p><b>Note:</b> *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
16	<p>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."</p> <p>b) Extension in maturity of Usance Import Bills under LC / Contract Minimum Charges</p>	<p>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).</p> <p>Service charges up to Rs, 1,500/- Flat per bill.</p> <p>Upto Rs. 1,000/-.</p>
17	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.
18	<p>Handling Charges</p> <p>a) Discrepant documents handling charges under import LCs.</p> <p>b) Import bills under LC returned unpaid.</p>	<p>i) If charges are on Importer/LC Applicant's account- All charges for correspondence SWIFT etc. plus foreign banks charges (if any)</p> <p>ii) If charges are on Exporter/LC Beneficiary's account- upto US\$ 75/- or equivalent</p> <p>US\$ 100/- (flat) or equivalent from remitting bank plus courier charges and other charges (if any)</p>
<p><b>Note:</b> No charges to be recovered in case such charges have already been charged under any of the institutional arrangements such as "Private Labeling"</p>		
19	LC cancellation charges	Upto Rs. 2,000/- per LC Plus SWIFT charges
20	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 upto 0.10% plus Handling Charges Rs. 800/- Flat
21	Freight certificate for import on FOB basis.	Upto Rs.1,000/- per certificate
22	Bank to Bank EIF / FI Transfer	Upto Rs. 500 per transaction
23	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
24	<p>Others</p> <p>PSW EIF / FI</p> <p>FOC PSW EIF / FI</p> <p>Processing of Further Transactions for Importers having Pending IAPs</p> <p>Duplicate debit advice issuance</p>	<p>Upto Rs. 100/- Per EIF / FI</p> <p>Upto Rs. 500/- Per EIF / FI</p> <p>Upto Rs. 500/- Per Transaction</p> <p>Upto Rs. 250/- per advice</p>
<h2>B EXPORTS</h2>		
1	<p>Letters of Credit:</p> <p>(a) Advising (Foreign and Inland)</p> <p>(b) Amendment Advising (Foreign and Inland)</p> <p>(c) Negotiation of Rupee bills under export Letters of Credit.</p> <p>Minimum Charges</p> <p>(d) Negotiation commission on all export bills purchased/discounted</p> <p>i) Clean Documents</p> <p>ii) Discrepant Documents</p>	<p>Upto Rs. 2,000/- (US\$ 50/- for outside Pakistan) plus applicable courier / Swift charges</p> <p>Upto Rs. 1,200/- (US\$ 50/- for outside Pakistan) plus applicable courier / Swift charges</p> <p>Upto 0.25% plus applicable courier / Swift charges</p> <p>Upto Rs. 500/-</p> <p>Upto Rs. 1,000/-</p> <p>Upto Rs. 2,000/-</p>
<p><b>Note:-</b> In case of overdue negotiated bill, Mark-up as per bank's approved applicable rate to be recovered.</p>		
	(e) Addition of Con rmatation (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)

S.#	ITEMS	RATES
	(f) Transfer of export LC.(Foreign and Inland)	Upto Rs. 1,500/-
	(g) Reimbursement payment to other local Banks from Non-Resident Rupee Accounts/ACU Accounts.	Upto Rs. 1,000/-
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)
3	Documentary Bills without exchange difference earnings	Upto Rs. 500/- per collection.
4	Handling Charges:	
	a) On all duty draw back / R&D /DLTL and other similar incentive schemes for exporters which are to be handled by bank.	Upto 0.25% per case Minimum upto Rs. 250/-
	(b) Issuance / Reissuance / Duplicate of Annex'A'	Rs. 250/- per Annexure-'A'
	(c) On all SBP/Govt.Related Subsidy Claims Minimum Charges	Upto 0.15%, per transaction Upto Rs. 250/- per transaction
	(d) On Collection of Export Development Surcharge.	Upto Rs. 80/- per transaction
	(e) Research & Development Support Claims (R&D) Minimum Charges	Upto 0.25%, per transaction Upto Rs. 250/-
	(f) Export Refinance	
	(i) ERF I where pre-shipment is obtained from MCB whereas export is routed through other bank	Rs. 2,000/- per shipment
	ii) ERF II - issuance NOC for Entitlement / Transfer of limit to other bank	Upto Rs. 1000/- per NOC / transfer
	(g) In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection by MCB	Upto 0.10% (flat) per transaction
	Minimum Charges	Upto Rs. 1,000/-
5	Service Charges against export documents sent on collection basis where payment cover is already received in our Nostro Account.	
	Upto 150 million	Upto 0.15 %
	Above 150 million	Upto 0.13 %
	Minimum Charges	Upto Rs. 1500/-
6	Duplicate advice issuance	Upto Rs. 250/- per advice
7	Export on Special Schemes / Quota / Banned Items: Handling charges for processing case / quota allocation / registration for export of restricted / quota based / banned items, which are allowed under specific / special schemes from govt. &/or regulatory body	Rs. 1,200/- per case
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
10	Others	
	PSW FI Issuance	Upto Rs. 100/- Per EFE / FI
	Processing of Further Transactions for Exporter having overdue unutilized export Advance Payment	Upto Rs. 500/- Per Transaction

S.#	ITEMS	RATES
C	<b>REMITTANCES</b>	
1	<b>Outward Remittances:</b>	
	(a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts	Upto 0.1% of value of transaction (Minimum US\$ 5/- Maximum US\$ 100/- or their Equivalent)
	(b) Inquiries regarding non-receipt of funds where the bank acted correctly	Upto Rs. 300/- each plus applicable Swift charges
	(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
	(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)
	(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 0.50% } case of remittance is effected within 10 days of cash deposits
	<b>Note:-</b> 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	
2	<b>Inward Remittances:</b>	
	(a) Inward Foreign Draft, where payment made to beneficiary after payment is received in our Nostro Accounts (other than Home Remittances).	0.15%-
	Minimum Charges	Upto Rs. 400/-
	(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.	0.15% Commission.
	Minimum Charges	Upto Rs. 400/-
	<b>Note:-</b> 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	
D	<b>MISCELLANEOUS</b>	
1	Authenticate and relay messages	
	a) Outward i.e. If sent on behalf of a local FI to a foreign bank	Upto Rs. 1,500 plus applicable SWIFT charges
	b) Inward i.e. If sent on behalf of a foreign bank to a local FI	Upto US\$ 50 plus applicable SWIFT charges
	(a) Fax / Telephone i) Domestic : ii) Foreign : a) Single page b) More than one page	At actual. At actual. At actual. At actual.
	(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 US\$ 100 and above or its equivalent No charges will be claimed from Non-Nostro Servicing Agents / Banks

S.#	ITEMS	RATES
2	<b>Standing Instructions</b> charges In foreign currency account.	US\$ 6/- per instruction
3	<b>Credit Information Report</b> including Credit Report on Foreign Suppliers/ Buyers with prior intimation to the customer	<p>a) At actual as charged by the Foreign Bank / Agent / Credit Reporting Agency Which Provides the report</p> <p>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</p> <p>c) Postage / Courier / Fax / Swift charges to be recovered according to the prescribed Tariff.</p>
4	<b>Cancellation</b> (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 US\$ 100 or its equivalent - Remittances above US\$ 100 or its equivalent	<p>Rs. 500/- per item Applicable Swift / postage charges 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/-</p> <p>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.</p>
5	<b>Issuance of duplicate Foreign Banker's Cheque</b>	Upto Rs.500/- Plus applicable Correspondent / Swift / postage charges
6	<b>Issuance of Business performance &amp; / or any other certificate not covered in SOBC'</b> (at customer's request)	Upto Rs. 1,200/-
7	<b>Purchase of Foreign Traveler Cheques/Drafts etc.</b>	Upto Rs. 500/- (Flat)
8	<b>Outward Collection for Foreign Currency Accounts.</b>	0.15% Minimum US\$ 5 whichever is higher along with applicable courier charges & Correspondent Bank charges at actual
9	<b>Clean Bills (cheque, bank draft etc.)</b>	Upto Rs. 100/- per collection.
10	<b>Local US \$ collection &amp; settlement:</b> a) For Collection of instrument  b ) For instrument return unpaid.	<p>Upto Rs. 300/- plus courier / Fax / Telephone charges at actual. This includes Rs.100/- payable to NIFT</p> <p>Upto Rs. 450/- plus courier / Fax / Telephone charges at actual. This includes Rs. 200/- payable to NIFT for its services</p>
11	<b>For any enquiry requested by customer beyond 2 years relating to trade transactions</b>	Upto Rs. 1,000
12	<b>Swift Charges</b>	Rs. 500/- Flat
<b>Note:</b> in addition to above correspondent charges, postage, Swift, courier, telegram, LC Guarantee Message Issuance/amendment will be charged		





S.#	ITEMS	RATES
MCB PRIVILEGE CUSTOMERS		
MCB Privilege banking facilities and benefits will be offered to those Privilege customers who are maintaining the following deposit thresholds:		
For all LCY / FCY accounts		
Quarterly average total deposit relationship with the bank of Rs. 5 Million and above		
Or		
Quarterly average Current deposit account balance of Rs. 2 Million and above		
Free Banking Facilities*		
Cheque book Issuance		Priority Pass
Stop Payment of Cheque		Duplicate Statements
Banker's Cheque		Intercity Deposit / Withdrawal
Standing Instructions		Same Day Clearing Charges
Banker's Cheque Cancellation (for PKR A/c only)		Locker
MCB Visa Signature Debit Card**		
Issuance / Renewal / Replacement		Free
*Minimum Charges of Rs.1/- (or equivalent in FCY A/c) per facility to be recovered from Privilege account holders.		
**Quarterly Debit Card Fee of Rs. 5,000/- will be charged / recovered in case of non-maintenance of required average deposit balance mentioned above.		
Note: All other charges will be levied as per bank's prevailing Schedule of Charges.		

S.#	ITEMS	RATES
<b>FEE REDUCTION GRID</b>		
SERVICE CHARGES ARE REDUCED TO A MINIMUM CHARGE PER SERVICE, IN THE FOLLOWING CASES:		
1	<b>MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account</b>	
	PayPak Gold and PayPak Classic Debit Cards are free with MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account	
2	<b>Motherland Accounts</b>	
	A minimum charge for Rs. 1/- per service, to be recovered for the following items:	
	<ul style="list-style-type: none"> <li>-CBT Charges on withdrawal as well as deposit</li> <li>-Issuance of first cheque book.</li> <li>-10 Banker's Cheque and Online Transfers (p.a.)</li> <li>-Annual Fee on First ATM Card First year only)</li> </ul>	
3	<b>MCB Staff (Regular/Contractual/Retired/MCB Pensioner/ MCB Non-Pensioner)</b>	
	A minimum charge for Rs. 1/- per service, to be recovered from the staff for the following items:	
	<ul style="list-style-type: none"> <li>- Banker's Cheque / Bank Instruments</li> <li>- IPS Charges</li> <li>- Cross Branch Transaction</li> <li>- Duplicate statement of A/c</li> <li>- Issuance of Cheque Book</li> <li>- IBFT</li> <li>- Stop Payment Charges</li> <li>- All Debit Cards except Platinum, Signature and Infinite cards (Issuance/Annual/Renewal Fee)</li> <li>- Dispute Handling Charges (MCB VISA Debit Card <ul style="list-style-type: none"> <li>Local Free</li> <li>International 50% Off</li> </ul> </li> <li>- SMS Alert fee</li> <li>- Account Maintenance Charges</li> <li>- *Locker Small size Rs. 1/- per annum ( For one locker) or</li> <li>- *Locker Medium size Rs. 1000/- per annum ( For one locker) or</li> <li>- *Locker Large size Rs. 2000/- per annum ( For one locker)</li> <li>- MCB Lite Activation &amp; Joining (Issuance, renewal and Replacement Fee)</li> <li>- MCB Lite Statement request Fee</li> <li>- Spouse of MCB's deceased staff shall be entitled to retain (small) locker provided death of staff has occurred during the service period.</li> </ul>	
	<b>Note:</b> <ul style="list-style-type: none"> <li>- Reduced rent is only offered for 1 locker no Security Deposit from staff is required for Option-1.</li> <li>- However for Option-2 Security Deposit will be required from staff.</li> </ul>	

S.#	ITEMS	RATES
4	<b>Outsourced Staff</b>	<p>A minimum charge for Rs. 1/- per service, to be recovered, from staff working with Outsourced staff providing services to MCB Bank</p> <ul style="list-style-type: none"> <li>- Issuance of Cheque Book</li> <li>- All Debit Cards except Platinum, Signature and Infinite cards (Issuance/Annual/Renewal Fee)</li> <li>- Account Maintenance Charges</li> <li>- MCB Lite Activation &amp; Joining (Issuance, Renewal and Replacement fee)</li> <li>- MCB Lite Statement request Fee</li> <li>- SMS Alert fee</li> </ul>
5	<b>Pensioners (MCB / Non-MCB), Senior Citizen (with age of 65 years or more) and Physically Handicapped Person</b>	<p>50% reduce service charge is to be applied on the following services;</p> <ul style="list-style-type: none"> <li>- Bankers cheque</li> <li>- Cross Branch Transactions</li> <li>- Issuance of Cheque Book</li> <li>- Debit Card - (Visa PSC Silver , PSC Gold Card)</li> <li>- Locker small size (one locker)</li> </ul> <p><b>Notes:</b></p> <p>a) Wherever applicable, all levies by the government (Taxes / Excise duty / withholding Tax/ FED etc) are to be recovered from the customer in addition to charges mentioned in this documents unless otherwise specified.</p> <p>b) 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 / services availed from the Bank and correspondingly the risk associated with each customer.</p> <p>c) Certain products of the bank may offer exemptions from charges as per their features and term and conditions.</p>