

Schedule of Charges

July - December 2025

شیڈول آف چارجز

جولائی - دسمبر 2025



Schedule of Charges

July - December 2025



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POWER TO REDUCE CHARGES

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

1. Charges may be relaxed/reduced by the Business subject to sign off as under:
 - For WBG: Group Head WBG
 - For RBG: Group Head RBG
2. 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
3. For Digital Banking Products reduction/relaxation shall be approved by Chief Digital Officer.
4. For non-corporate customer's parked at Corporate / TBD branches, Group Head Operations is authorized to reduce any charge for the customers.

IMPORTANT NOTES

- ∞ 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 of 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.
- ∞ 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 document unless otherwise specified.
- ∞ 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.
- ∞ Certain products of the bank may offer exemptions from charges as per their features and term and conditions.

Domestic Banking

DOMESTIC BANKING



Over 8.5 Million Customers



Over 1390 Domestic Branches



Over 1480 ATMs

DOMESTIC BANKING

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

S.#	ITEMS	RATES
A	TRADE PURCHASES (IMPORTS)	
1	a) Letters of Credit "Where total volume of Inland LC business of a customer during a calendar year is:" Upto Rs.50 Million Above Rs.50 Million upto Rs.75 Million Above Rs.75 Million upto Rs.100 Million Above Rs.100 Million upto Rs.150 Million Above Rs.150 Million Minimum Charges b) Service Charges on all inward bills presented in availment of LCs Minimum Charges c) Discrepant documents handling charges (from applicant of beneficiary in accordance with LC terms) d) LC Cancellation Charges	First Quarter Upto 0.50% Upto 0.45% Upto 0.38% Upto 0.32% Negotiable Upto Rs. 2,200/- Upto 0.15% Upto Rs. 1,500/- Upto Rs. 1,850/- Upto Rs. 2,000/-
2	Amendment in LC / Contract: a) Without increase in amount or extension in expiry period b) Involving increase in amount and/or extension in expiry period	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	Documentary Inwards Bills for collection Minimum Charges	Service Charges Upto 0.15% Upto Rs. 1,500/-
4	Documentary bills drawn against L/C a) Sight Bills: Minimum Charges b) Usance Bills: (i) Handling Charges (ii) If bill matures after expiry of LC. (iii) Extension in maturity of Usance Bills Minimum Charges c) Bills under Forced PAD i.e. payment not received on due date d) Bills Drawn under Inland LC and Returned unpaid	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 markup 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	Storage charges (a) When cleared within 3 days of receipt by branch. (b) From 4th day of receipt by branch. Minimum Charges	No charge. Upto Rs. 100/- per packet per day Upto Rs. 50/-
6	Miscellaneous Charges (Only for Trade customers) (a) Duplicate Advice	Upto Rs. 250/- Per Advice

TRADE SALES (EXPORTS)

1	Outward documentary Bills on collection basis Minimum Charges	Service Charges upto 0.40% plus applicable courier charges Upto Rs. 1,500/-
2	Purchase of Bills Documentary Bills other than those drawn against letter of credit Minimum Charges	Commission Upto 0.40% plus mark-up from the date of purchase to the date of payment and courier charges Upto Rs. 1,000/-
3	Negotiation Commission on sight bills purchased drawn under LCs Upto Rs.50 Million Upto Rs.75 Million Above Rs. 75 Million Minimum Charges	Upto 0.50% Upto 0.40% Negotiable Upto Rs. 1,000/-
4	Collection charges for restricted LC (Where negotiation is restricted to some other bank and presented to us for forwarding).	Forwarding Bank / Branch would recover handling charges upto Rs. 1,000/-
5	Usance / DA bills negotiation drawn under LCs	Usual commission as at above 1 Outward Documentary bills on collection basis Plus Markup / Markdown from the date of purchase till the date of payment.
6	Returning charges for documentary collections.	Upto Rs. 500/- plus courier charges
7	LC Advising / Amendment / Confirmation / Cancellation charges of (Inward) Inland LCs.	Same as under Export -International Banking
8	Miscellaneous Charges (Only for Trade customers) Duplicate Advice	Upto Rs. 250/- Per Advice

TREASURY & FOREX

INVESTOR PORTFOLIO SECURITIES (IPS)

Following Bank charges will apply

a (i). Transaction Charges:

(ii). Holding Charges:

Upto Rs. 1 Million:

Greater than Rs. 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 (a) to (e) above are applicable to Term loan / Project Finance.
4	Agriculture Credit Agriculture proposal processing fee on booking of new customers / fresh facility / renewal or enhancing the limit: Upto Rs. 1 Million Above Rs. 1 Million Loan under PMYB&ALS	Rs. 600/- or 0.1% of finance amount whichever is higher Rs. 2,400/- or 0.1% of finance amount whichever is higher Rs. 100/- per case
Note: The land verification, legal and other ancillary charges for availing agriculture credits will be borne by the customer at actual.		
5	Miscellaneous charges for issuance of NOC: For issuance of NOC / Processing of requests for signing of joint pari passu / Inter Creditor Agreement (ICA) / similar agreements at the request of customers / clients for creating charge over assets Minimum Charges	On case to case basis as per agreement with the party Upto Rs.10,000/-
6	For Finances against pledge / hypothecation, various charges to be levied as follows: (a) Godown Rent (b) Godown staff salaries: Salaries of Godown keepers / Chowkidars. (c) Mucaddam Charges and storage of 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	At actual. At actual. At actual. Shall be credited to Bank's Income Account Upto Rs. 400/- Upto Rs. 700/- Upto Rs. 1,500/- Upto Rs. 2,500/- Plus actual conveyance charges. Maximum one visit per month. T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd(i)' above. Upto Rs. 300/- Upto Rs. 500/- Plus T.A. & D.A. as per rules applicable to staff only At actual. At actual. At actual, Upto Rs. 500/- flat per customer. Upto Rs. 500/- flat per customer.
7	Handling Charges where Finance Against Imported Merchandise (FIM) Foreign Currency Import Finance (FCIF) against LC open by other bank Minimum Charges	Upto 0.1% Upto Rs. 5,000/-

S.#	ITEMS	RATES
	<p>Note: While recovering the miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words, miscellaneous charges will be levied at actual and not become a source of profit to the bank. Reimbursement of actual conveyance charges to be made to concerned staff to the debit of expenses account.</p>	
E	GUARANTEES	
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. 1,450/- per transaction ii) Upto US\$ 60/- or equivalent in other currency per transaction 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. 1,200/- per transaction Upto US\$ 50/- or equivalent in other currency per transaction

S.#	ITEMS	RATES
8	Back to Back Guarantees Including Performance Bonds, Bid Bonds, Advance Payment guarantees or similar a) Issuance against counter guarantees of Financial Institution. Minimum Charges b) Counter Guarantees issuance favoring correspondent for the issuance of Guarantees abroad.	To be negotiated by FID on case to case basis plus cost of Stamp Paper, Courier, Swift Charges etc. Rs. 5,000/- FCY: equivalent US\$ 500/- or FID's negotiated pricing on case to case basis. MCB charges to be negotiated by FID including Correspondent Bank Charges
9	Amendment in Back to Back Guarantees (a) Amendment without increase in amount or extension in expiry date (b) Amendment involving change in amount or extension in expiry date i) Local ii) Foreign	Upto Rs. 1,450/- FCY: equivalent US\$ 60/- or FID negotiated pricing For BBL: Upto Rs. 5,000/- stamp paper, courier, swift charges etc. FID's negotiated pricing For BBF: Upto US\$ 500/- stamp paper, courier, swift charges etc. or FID's negotiated pricing
10	Service Charges for handling claims lodged against bank Guarantee a) Against Guarantees issued on the request of the Applicant Customer within Pakistan (Non-Back to Back Guarantees) b) Against Guarantees issued on the request of the banks on "Back to Back" basis within Pakistan i) Local ii) Foreign c) Against Counters Guarantees issued favoring banks abroad.	Upto Rs. 5,000/- Upto Rs. 5,000/- Upto US\$. 150/- or equivalent in the relevant currency. Upto US\$. 150/- or equivalent in the relevant currency.

Note:

- a) Guarantee (non- Back to Back basis Guarantees only) commission may be refunded on prorata basis upon cancellation of Guarantee before its expiry subject of approval as mentioned in power to reduce charges. 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	(a) Issuance of Banker's Cheque: - Issued by debit to account - Issued against cash (account holder & walk in customers) Upto Rs. 200,000 Exceeding Rs. 200,000 (b) Issuance of Duplicate Banker's Cheque - Issued by debit to account - Issued against cash (account holder & walk in customers) (c) Cancellation of Banker's Cheque - Issued by debit to account - Issued against cash (account holder & walk in customers)
	Rs. 600/- Flat Rs. 975/- Rs. 0.20% (Min Charges Rs. 975/- Max Charges Rs. 10,000/-) Rs. 500/- Rs. 1000/- Rs. 500/- Rs. 650/-
Note: Cancellation Charges of Bankers Cheque (BC) will also be applicable for cancellation of old DD/PO.	

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						
Note: a) Recovery of Remittance charges from Banks, DFIs & utility companies is 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	Cross Branch Transactions:							
	Within City: Cash Deposits / Cash Withdrawals / Fund Transfer / Cheques	Free						
	Inter City:							
	Cash Deposits / Withdrawals	Free						
	Funds Transfer / MCB Cheques	Free						
	Cheques / instruments deposited for clearing by remote branch.	Free						
G	TRANSACTION BANKING							
1	a) Collection / Disbursement / Remittances	All charges for Transaction Banking products (collection, disbursements & remittances) will be decided on a case to case basis through agreement between the customer and the bank						
	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						
Note: All these charges will be recovered by TBD on monthly basis and branches are not authorised to recover any charge.								
H	NON-DOCUMENTARY BILLS							
1	Collections							
	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/-						
Note: 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>			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%							

S.#	ITEMS	RATES
	<p>Note:</p> <p>c) In case of urgent collection of local cheque of Rs.0.500 million and above; Rs.500/- per collection. Returning charges of such collection Rs.200/- per collection.</p> <p>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</p> <p>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</p> <p>f) Collecting agent's charges, if the collecting bank is other than the bank, will be extra.</p>	
2	Purchase of Clean bills (cheque, bank draft etc.)	Upto 0.40% (Commission) plus mark-up from the date of purchase to the date of payment plus courier charges. (At Actual)
3	Minimum Charges	Rs. 25/-
	Returning charges for clean collections.	Upto Rs. 500/- plus courier charges (At Actual)
STANDING INSTRUCTIONS FEE		
1	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any.	Upto Rs. 240/- per transaction.
SALE & PURCHASE OF SECURITIES		
1	SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS	
	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/-
	<p>Note:</p> <p>(a) The above charges are in addition to brokerage.</p> <p>(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.</p> <p>(c) When orders for purchase or sale of shares / securities are executed through the bank's other offices, all incidental expenses such as postage, insurance charges etc. incurred will be recovered in addition to the commission / brokerage charges.</p>	
2	Withdrawal Fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).	a) 0.25% on the first Rs. 10,000/- of the paid-up or face value b) 0.125% on amount exceeding Rs. 10,000/-
	Minimum Charges	Upto Rs. 50/-
3	Withdrawal Fee on Government Securities (Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item 1 or withdrawal fees as shown against item 2 and 3 whichever is higher, will be charged, but not both).	Upto Rs. 10/- per scrip
	Minimum Charges	Upto Rs. 50/-
4	Charges for collection of interest / return / dividend.	0.30% on the amount of interest / return / dividend collected / paid
	Minimum Charges	Upto Rs. 20/-

S.#	ITEMS	RATES																							
5	Handling charges for conversion, renewal, consolidation or sub-division of Government securities.	Upto Rs. 20/- per scrip.																							
6	Public Floatation of Shares / Modaraba Certificates / Offer for Sale of Shares / Dis-investment / Term Fin. Certificates. Minimum Charges	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business) Upto Rs. 20,000/-																							
7	Issue of Right Shares Minimum Charges	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business) Upto Rs. 15,000/-																							
8	Payment of Dividend Warrants through designated branches	Commission @ 0.30% plus actual amount of Postage / Courier charges, subject to negotiation of rate based on volume of business																							
Note: Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only																									
9	Articles in Safe Deposit: (Fee for Articles in Safe Deposit to be recovered in advance at the time of deposit or at the commencement of each quarter). (a) Boxes and packages Minimum Charges (b) Envelopes Minimum Charges (To be insured on customers account.)	Upto Rs. 5/- per 100 cubic inches or part there of Upto Rs. 400/- per quarter Upto Rs. 5/- per 25 square inches Upto Rs. 350/- per quarter																							
10	Safe Deposit Lockers Fee (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 Rs. 1 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. 6,000/-</td><td>Rs. 7,500/-</td><td>Rs. 10,000/-</td><td>Rs. 12,000/-</td></tr><tr><td>Rs. 12,000/-</td><td>Rs. 15,000/-</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. 6,000/-	Rs. 7,500/-	Rs. 10,000/-	Rs. 12,000/-	Rs. 12,000/-	Rs. 15,000/-	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. 6,000/-	Rs. 7,500/-	Rs. 10,000/-	Rs. 12,000/-																						
Rs. 12,000/-	Rs. 15,000/-	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	MISCELLANEOUS	
1	Charges for issuance of Duplicate / Photostat 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	Issuance of Cheque Book (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	Swift Relay Messages - Vostro Account Outward: if sent on behalf of foreign bank to local bank	US\$ 10/- or equivalent
4	Stop payment charges - (LCY / FCY) Charges per instruction	Rs. 600/- or equivalent for FCY
5	Account Maintenance / Service charges 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/- per month or equivalent for FCY (inclusive of FED / ST)
6	SMS Alert Fee -All Digital Transactions (including all transactions related to digital / self service channel / MCB live, etc.) SMS alert fee over the counter transactions Asaan Account Other Accounts	Free of cost Rs. 115/- per month Rs. 230/- per month
Note: (a) In case the balance in an account below Rs. 50/- available amount will be recovered as incidental charges. (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) Mustahqueen Zakat iii) Zakat accounts maintained for collection & disbursement of Zakat Funds iv) Students v) MCB Employees, their spouse and MCB retired staff getting pension in their MCB account, their accounts will remain as "Staff" Accounts. e) No charges on conversion of existing accounts to Basic BankingAccounts (BBA) as per SBP Instruction. f) School Management Committee Account (Only for Sindh - BPRD Circular No. 02 of Jan 25, 2010) g) Unclaimed deposits after maturity of ten years.		
7	Charges For Cheques Returned - LCY / FCY (Inward)	Upto Rs. 800/- or equivalent for FCY 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	Same Day Cheque Clearing Charges - LCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 264/- (Present rate charged by NIFT) Rs. 406/- (Present rate charged by NIFT)

S.#	ITEMS	RATES															
9	Inter-City Cheque Clearing Charges - LCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 264/- (Present rate charged by NIFT) Rs. 264/- (Present rate charged by NIFT)															
10	Cheque Clearing Charges - FCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 528/- or equivalent (Present rate charged by NIFT) Rs. 528/- 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. 280/- per certificate or equivalent for FCY															
12	Account Maintenance Certificates - LCY / FCY (For submission to Financial Institutions / Embassies Companies & Govt. Agencies at customers request	Rs. 280/- 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)	<table><tr><th>Days</th><th>Transaction Time - SBP</th><th>SBP Charges</th><th>Bank Charges</th><th>Total Charges</th></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 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) 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 Cards

MCB Salary Club Current A/c	MCB Salary Club Saving A/c
Nil	
Free	
Free	Free
Free	Free
Free	Free
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 (Rs.)	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			
Intercity Deposits	Free			
Intercity Fund Transfers				
Intercity Withdrawals				
Intercity Clearings				
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			
OTC SMS Alerts	As per SOBC	Free		

N

MCB Fun Club

MCB Fun Club Debit Card (a) Annual / Issuance Fee (b) Replacement Charges	Rs. 1000/- Rs. 1000/-
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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 Rs. 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 Rs. 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 Intercity) iii) Bankers Cheques iv) Cheques Book v) E-Statement vi) RTC vii) SMS Alerts viii) Cancellation of Bankers Cheques ix) Duplicate Bank Statement	NIL 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
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 & PayPak Gold 2- *50% discount (issuance only) on Nayab Card
All Other Debit Cards	As per SOBC
Lockers	As per SOBC

Q

**MCB Nayab Current Account

Transaction Descriptions	Deposit Tier (Mass)	Deposit Tier (Premium)	Deposit Tier (Affluent)
Monthly Avg. Bal. Req.	Upto Rs. 100,000	Rs. 100,000 to <1,000,000	Rs. 1,000,000 and above
Online Charges Intra City	Free		
Online Charges Inter City (Deposit / withdrawal / Transfer)	Free		
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 & PayPak Gold 2. *50% discount (issuance only) on Exclusive Nayab Card	1. Free Issuance, annual & renewal on PayPak Classic & PayPak Gold 2. *50% discount (issuance only) on Exclusive Nayab Card	1. Free Issuance, annual & renewal on PayPak Classic & PayPak 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 will be charged as per Visa Gold Plus price (Ref. page no. 23)

S.#	ITEMS	RATES
R	MCB Freelancer Pak Rupee Current & Savings Account	
	Transaction Description	MCB Freelancer Pak Rupee Current Account
	Minimum Balance Requirement	NIL
	Account Maintenance Charges	NIL
	Online Charges Intra City	Free
	Online Charges Inter City (Deposit / Withdrawal / Transfer)	Free
	Cheque Book	Free (1/month)
	Banker's Cheque	Free (2/month)
	Debit Card	1- Free Issuance annual & renewal on PayPak Classic & PayPak Gold 2- Free (issuance only) on Visa Gold Plus
	All Other Debit Cards	As per SOBC
S	MCB Freelancer & IT Exporter Special Foreign Currency Account	
	Transaction Description	MCB Freelancer Exporter Special Foreign Currency Account
	Minimum Balance Requirement	NIL
	Inward Remittance	As per SOBC
	Outward Remittance	As per SOBC
	Cheque Book	NA
	Banker's Cheque	NA
	Note: 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	
	**MCB Burqraftaar Remittance Account	
	Minimum Balance requirement	NIL
	Account Maintenance Charges	NIL
	Online charges (Intercity Withdrawal, Transfer)	Free
	Cheque Book	Free 1 Cheque Book / month
	Banker's Cheque	Free Banker's Cheque (2 / month)
	SMS Charges	Free
	Debit Card	<ul style="list-style-type: none"> • Free PayPak Classic & PayPak Gold (issuance, annual & renewal) • Free Gold Plus (Issuance Only) • All other Debit Cards as per SOBC

S.#	ITEMS	RATES
U	MCB Pensioners Account (Current and Saving)	
	Cross branch transactions (Intercity / Online Banking) - Free	
	50% waiver from actual charges will be applied on the following services;	
	Bankers Cheque (PO & DD)	
	Issuance of Cheque Book	
	Small size locker (One per customer max, subject to availability).	
	Visa PSC Silver & PSC Gold Card.	
	Note: Rest of the charges will be applied as per SOBC.	
V	MCB Senior Citizens Account (Current and Saving)	
	Cross branch transactions (Intercity / Online Banking) - Free	
	50% waiver from actual charges will be applied on the following services;	
	Bankers Cheque (PO & DD)	
	Issuance of Cheque Book	
	Small size locker (One per customer max, subject to availability).	
	Visa PSC Silver & PSC Gold Card.	
	Note: Rest of the charges will be applied as per SOBC.	
W	Basic Banking Account	
1	Transaction Fee on Basic Banking Account (BBA)	
	a) i) Each month the account holder will be allowed	Free
	- 2 deposit transactions (cash or clearing)	
	- 2 withdrawals (cash or clearing)	
	ii) Transaction over & above the limit will be charged	Upto Rs. 35/- per transaction
	b) Duplicate statement of account other than once in a year)	Rs. 35/- or equivalent for FCY (Inclusive of FED / ST)
X	MCB PLS Savings Xtra Account	
Y	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	**MCB Business Account	
	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 (100K AND ABOVE) Minimum charges as prescribed in SOBC for bundled services Charge will apply Rs. 50/- month (inclusive of taxes) on non-maintenance of monthly average balance of Rs. 50,000/-

S.#	ITEMS	RATES
Z	**MCB Roshan Digital Account	
	i) Debit Card Issuance	Free
	ii) Credit Card Issuance	Free
	iii) Cheque Book Issuance Charges	Free
	iv) International Courier Charges (Cheque Book / Debit Card / Credit Card)	Free
	v) Inter Bank Funds Transfer Charges	Free
	vi) Intercity Clearing Charges	Free
	vii) Intercity Withdrawal Charges	Free
	viii) Intercity Funds Transfer / Cheque Charges	Free
	ix) Outward Foreign Remittance Charges	Free
	<p>Note:</p> <p>- Annual / Renewal Fee will be charged as per the related visa debit / credit card sections.</p> <p>- Debit Card and Cheque Book request will be proceeded after receiving 1st deposit / remittance in the account</p>	
AA	MCB Direct	
	Particulars	<div>MCB Asaan Digital Current A/c</div> <div>MCB Asaan Digital Remittances Current A/c</div> <div>MCB Asaan Digital Saving A/c</div> <div>MCB Asaan Digital Remittances Saving A/c</div>
	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	**MCB Young Account	
	Product Name	<div>MCB Young Current Account</div> <div>MCB Young Savings Account</div>
	Minimum Balance Requirement	NIL
	Online Charges Inter City (Deposit/ Withdrawal/ Transfer)	Free
	Cheque book	Free (1/ month)
	Banker's Cheque	Free (2/month)
	Exclusive Debit Cards	<div>1-Free Issuance, Annual / Renewal of PayPak Classic & PayPak Gold</div> <div>2-50% discount on Gold Plus (Issuance only)</div>
		<div>1-Free Issuance only of PayPak Classic & PayPak Gold</div> <div>2-50% discount on Gold Plus (Issuance only)</div>

S.#	ITEMS	RATES
AC	**MCB One Current Account	
	Transaction Description	<div>Core Deposit Tier</div> <div>Platinum Deposit Tier</div>
		Monthly Average Balance
		Rs. 0 to < 10,000 Rs. ≥ 10,000
	Intercity Funds Transfer	Free
	Intercity Cash Withdrawals	
	Intercity Cash Deposit	
	Cheque Book	As per SOBC
	Banker's Cheque	
	Outward Clearing (Intercity)	
	SMS Alerts (OTC)	
	Same Day Clearing	
	Standing Instruction	
	Inward Clearing (Inter City)	Free
	Account Maintenance Charges	Rs. 50/- month (Inclusive of Taxes) on non maintenance of monthly average balance of Rs. 10,000/-
	Debit Card	Free issuance of MCB PayPak Classic, MCB PayPak Gold, MCB Visa Gold & MCB Visa Silver. All other mapped Debit Card variants are charged as per SOBC.
	E-statement	Free
	Note: **Monthly Bundle Service Charges of Rs. 1 shall be charged from all eligible accounts of the products.	

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. 2,000/-		Rs. 2,300/-			
	(b) Renewal / Annual	Rs. 2,000/-		Rs. 2,300/-			
	(c) Replacement	Rs. 2,000/-		Rs. 2,300/-			
B	MCB DEBIT CARDS						
1	MCB (VISA Debit Card)	SILVER	GOLD	GOLD LOCAL	GOLD PLUS	PLATINUM	
	(a) New Card	Rs. 3,000/-	4,000/-	4,000/-	4,000/-	14,000/-	
	(b) Renewal / Annual	Rs. 3,000/-	4,000/-	4,000/-	4,000/-	14,000/-	
	(c) Supplementary Card (Issuance/Renewal/Annual)	Rs. 3,000/-	*3,000/-	-	*3,000/-	5,500/-	
	(d) Replacement	Rs. 3,000/-	4,000/-	4,000/-	4,000/-	14,000/-	
	*Supplementary Card for Visa Gold & Visa Gold Plus will be a Silver Visa Card						
2	MCB (Debit Mastercard - Classic)	Rs. 3,000/-					
	(a) New Card	Rs. 3,000/-					
	(b) Renewal / Annual	Rs. 3,000/-					
	(c) Supplementary Card (Issuance / Renewal / Annual)	Rs. 3,000/-					
	(d) Replacement	Rs. 3,000/-					
3	MCB (VISA Signature Debit Card)	Rs. 10,000/- per quarter					
	Quarterly Debit Card Fee	For all LCY / FCY accounts					
	Eligibility Criteria (deposit account basis)	MCB Visa Signature Debit Card Charges are waived for maintaining quarterly average total deposits relationship with the Bank of Rs. 2 Million in CA or Rs. 5 Million in Total deposit.					
C	OTHER CHARGES FOR ALL DEBIT CARDS						
1	Dispute Handling Charges:	Voucher Retrieval Fee = Rs. 370/- per document					
	(i) Domestic Sales Transaction dispute handling charges.	Voucher Retrieval Fee = Rs. 1,100/- per document					
	(ii) International Sales Transaction dispute handling charges.	US\$ 600/- or equivalent Pak rupee					
	(iii) Arbitration Charges	*Rs. 3.13/- per transaction (Inclusive of FED / Sales Tax)					
2	ATM Receipt Print charges for cash withdrawal and balance inquiry (on-us & off-us)	*Rs. 3.13/- per transaction (Inclusive of FED / Sales Tax)					
3	Balance inquiry: MCB Customer at 1Link ATM	*Rs. 23.44/- per transaction (Inclusive of FED / Sales Tax)					
4	Cash withdrawal made on 1Link ATMs:	Monthly free limit of Rs. 25,000/- PerAccount / 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					
5	IBFT	Free					
	IBFT via Raast	Free					
6	International Transaction	4.5% or Rs. 100/- per transaction (whichever is higher)					
	(i) Transaction made on ATMs (Outside Pakistan)	Rs. 225/- per transaction.					
	(ii) Balance Enquiry on ATMs (Outside Pakistan)	4.40% of transaction amount or Rs. 100/- whichever is higher on all foreign transactions.					
7	Foreign Transactions	Rs. 100/- per transaction					
8	Rejected Cross Border Transactions (Due to funds Insufficient or session not enabled)	Free					
9	Utility Bill Payment	Free					
10	Mobile Top-up	Free					

*To be changed as and when notified by 1-Link

July - December 2025

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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																						
11	Cash withdrawal from MCB ATM using internationally issued card	Rs. 1,200/- 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>Note: 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.</p>																								
D MCB LIVE (Mobile / Web Application)																								
1	IBFT	Monthly free limit of Rs. 25,000/- PerAccount / 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																						
2	Money Transfer - MCB Live to CNIC (Payable at any MCB branch counter)	<table><thead><tr><th>Slabs</th><th>Charges (per transactions)</th></tr></thead><tbody><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></tbody></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																						
E MCB eGate & Merchant Acquiring																								
1	MERCHANT ACQUIRING (POS Services)																							
	a) Merchant Discount Rate (MDR)	Upto 2.50% of Transaction Value or as per agreement																						
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 3.50% of Transaction Value or as per agreement																						
	f) Charge back fee	Upto US\$ 10 per Transaction																						
	g) Pre-arbitration charges	Upto US\$ 25 per Transaction																						
	h) Arbitration charges	Upto US\$ 500 per Transaction																						
<p>Note: 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		
G	MCB VISA CREDIT CARD			
		CLASSIC	GOLD	PLATINUM
1	Issuance / Annual Fee - Basic Card	Rs. 7,000 p.a.	Rs. 12,000 p.a.	Rs. 20,000 p.a.
2	Issuance / Annual Fee - Supplementary Card	Rs. 3,500 p.a.	Rs. 6,000 p.a.	Rs.10,000 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 Per Visit Fee:	35/- US\$		
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	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		
12	Wallet Protection Credit Security	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	Rs. 1,500/- per instance		
15	Cheque Return Charges	Rs. 800/-		
16	Voucher Retrieval Fee:	Local (Rs. 300/- per transaction) Foreign (Rs. 900/- per transaction)		
17	Arbitration Charges for Disputed Transactions	US\$ 500 or equivalent		
18	Foreign Transaction Charges	Rs. 100/- or 4.4% whichever is higher		
19	Utility / Telco's & other Bill Payment	Rs. 10/- or 1.5% per transaction whichever is higher		
	Note: All charges 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	CUSTODIAL SERVICES	
1	For CDC eligible securities 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	For Physical Securities 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
Note: For individuals, there is a minimum monthly charge of Rs. 1,000/- if actual billed amount is less than Rs. 1,000/-. In case actual is more than this figure, the higher amount will be billed.		
I	CONSUMER PRODUCTS	
a) Personal Loans (PL)		
i) Processing Fee		
1.5% of the loan amount or Rs. 6,000/- whichever is higher (applicable upon utilization of loan)		
ii) Full / Partial Prepayment Fee:		
a) 1st Year		
10% of principal amount prepaid		
b) 2nd - 3rd year		
6% of principal amount prepaid		
c) 4th & subsequent years of financing		
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. 1,250/- 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) Secured Personal Loan		
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		
Upto 8% of principal amount prepaid		
2nd Year		
Upto 5% of principal amount prepaid		
3rd Year and all subsequent years of financing		
Upto 3% 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.		

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. 900/- 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>
	c) Student Personal Loans	
	<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
	d) MCB Home Loan	
	<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 & 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 year and subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd & 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
	e) Government's Markup Subsidy Scheme Mera Pakistan Mera Ghar	
	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/- Non-Refundable At Actual At Actual At Actual At Actual At Actual Nil Nil Upto Rs. 1,000/- Per Late Instalment Upto Rs. 500/- At Actual Upto Rs. 500/- Free
	f) Roshan Apna Ghar	
	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
	g) MCB Green Ghar Finance	
	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 & onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>vii) Partial Prepayment Fee During 1st year 2nd year 3rd and subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd & 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 viii) Banker's Cheque Reissuance charges if lost by customer ix) Legal Charges (third party payment) x) Balance confirmation certificates xi) Duplicate half yearly statement xii) Vendor survey services</p>	<p>Upto 5% of partial paid amount *Upto 4% of partial paid amount *Upto 3% of partial paid amount</p> <p>Upto Rs. 1,500/- Per Late Instalment Upto Rs. 500/-</p> <p>At Actual Upto Rs. 500/- Free At Actual</p>
	<p>h) Car4U (Auto Finance/Lease/ Roshan Apni Car)</p> <p>i) Processing Fee 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: 1st year 2nd year 3rd year and all subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd & 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 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)</p>	<p>Upto Rs. 12,000/- (to be received after loan approval along with down payment)</p> <p>At Actual (The actual amount charged by the appraisal agency).</p> <p>At Actual</p> <p>Upto 8% of principal amount prepaid Upto 6% of principal amount prepaid Upto 3.5% of principal amount prepaid</p> <p>Upto Rs. 500/-</p> <p>Free</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
	<ul style="list-style-type: none"> 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 	<p>At Actual</p> <p>Upto Rs. 5,000/- per Instance</p> <p>Free</p> <p>Free</p> <p>Upto Rs. 1,000/-</p> <p>Free</p>
	i) Cash 4 Cash	
	<ul style="list-style-type: none"> i) Processing Fee (Fresh/ Renewal) ii) Income Estimation iii) Legal Charges 	<p>Minimum Rs. 2,000/- or 0.20% whichever is higher</p> <p>At Actual</p> <p>At Actual</p>
	j) MCB Fleet 4U	
	<ul style="list-style-type: none"> 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 	<p>0.1% of the finance amount or Minimum Rs. 5,000/- whichever is higher.</p> <p>At Actual (The actual amount charged by the appraisal agency).</p> <p>At Actual</p> <p>Upto 8% of principal amount prepaid Upto 6% of principal amount prepaid Upto 3.5% of principal amount prepaid</p>
<p>Note: Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement.</p>		
	<ul style="list-style-type: none"> 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 	<p>Upto Rs. 500/-</p> <p>Free</p> <p>Per late installment Upto Rs. 2,000/- Actual or Rs. 100,000/- whichever is lower</p> <p>Actual or Rs. 6,000/- whichever is lower</p> <p>At Actual</p> <p>Upto Rs. 6,000/- Per Instance</p> <p>Free</p> <p>Free</p> <p>Free</p>
	k) Instant Cash Product	
	<ul style="list-style-type: none"> i) Processing fee ii) Annual fee (Renewal fee) iii) Late payment fee iv) Duplicate statement charges 	<p>Upto: Rs. 5,000/- Minimum Rs. 2,500/- Rs. 2,000/- Rs. 1,000/- Free</p>
	l) Revolving Overdraft Facility	
	<ul style="list-style-type: none"> i) Processing fee ii) Annual fee (Renewal fee) iii) Debit Card (Renewal fee) iv) Late Payment Fee v) Duplicate statement charges 	<p>1% of approved limit Minimum and Maximum Rs. 2,500/- to 5,000/-</p> <p>Rs. 2,000/-</p> <p>On Actual</p> <p>Rs. 1,000/-</p> <p>Free</p>
<p>Note: Debit card, cheque book and sms alerts charges as per SOBC</p>		

International Banking

INTERNATIONAL BANKING



INTERNATIONAL BANKING

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

S.#	ITEMS	RATES	
A	IMPORTS		
1	<p>Documentary Credit (LC)</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 Milton</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>Note:</p> <p>a) LC Commission may be refunded on prorata basis upon cancellation of LC before its expiry in accordance with power to reduce charges.</p> <p>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>Commission on revalidation of expired LC</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>Note:</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>Non-reimbursable LC under Barter / Aid / Loans and Authorization to Pay</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>Supplier's /Buyer's Credit, Pay As You Earn Scheme and Deferred Payment LCs for period over one year"</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>Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.</p>	<p>Upto Rs. 5,000/- as handling charges</p>	
6	<p>Issuance of No Objection Certificate (NOC) at Importer's request regarding forward exchange booking through other bank against trade transaction booked in MCB</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>Registration of Import Contract Per Transaction (foreign & local)</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) Return unpaid.	i) Upto Rs. 1,200/- per collection if charges are on Drawee's (Importer's) account ii) US\$ 75/- if charges are on Drawer's (Exporter's) account US\$ 100/- (Flat) from remitting bank plus courier charges & other charges, if any.
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
Note: *Date of negotiation means value date when Bank's Nostro Account is Debited. mark-up and Commission will be applied on outstanding bill amount (after reducing the cash margin). **No mark-up is to be charged in case 100% non-remunerative (no Profit) cash margin is deposited on or before the date of negotiation*		

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 upto 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>Note: No charges to be recovered in case such charges have already been charged under any of the institutional arrangements such as "Private Labeling"</p>		
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>Note:- In case of overdue negotiated bill, Mark-up as per bank's approved applicable rate is to be recovered.</p>		
	(e) Addition of Confirmation (Foreign and Inland) Minimum Charges	To be approved by FID on case to case basis (subject to availability of country / cross border risk limits) upto 0.25% or Rs. 5,000/- per quarter (whichever is higher)

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 whereas 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	REMITTANCES	
1	Outward Remittances:	
	(a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts	Upto 0.1% of value of transaction (Minimum 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 US\$ 10,000 (or equivalent currency) ii) US\$ 10,001 (or equivalent currency) and above	0.25% } These charges will be applicable only in case of remittance is effected within 10 days of cash deposits 0.50% }
	Note:- <i>In Addition to above commission / correspondent bank charges at actual if any service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff wherever applicable</i>	
2	Inward Remittances:	
	(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 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/-
	Note:- <i>In Addition to above commission / correspondent bank charges at actual if any / service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff wherever applicable</i>	
D	MISCELLANEOUS	
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 :	At actual.
	ii) Foreign :	
	a) Single page	At actual.
	b) More than one page	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	Standing Instructions charges In foreign currency account.	US\$ 6/- per instruction
3	Credit Information Report 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	Cancellation (a) Banker's Cheque cancellation charges for i) Foreign Currency Account. ii) Under general permission or specific approval of SBP. (b) Cancellation of Inward Swift Messages - Remittances below 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 exchange 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 exchange arrangement as per SBP instructions.</p>
5	Issuance of duplicate Foreign Banker's Cheque	Upto Rs. 500/- Plus applicable Correspondent / Swift / postage charges
6	Issuance of Business performance & / or any other certificate not covered in SOBC' (at customer's request)	Upto Rs. 1,200/-
7	Purchase of Foreign Traveler Cheques/Drafts etc.	Upto Rs. 500/- (Flat)
8	Outward Collection for Foreign Currency Accounts.	0.15% Minimum US\$ 5 whichever is higher along with applicable courier charges & Correspondent Bank charges at actual
9	Clean Bills (cheque, bank draft etc.)	Upto Rs. 100/- per collection.
10	Local US \$ collection & settlement: 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	For any enquiry requested by customer beyond 2 years relating to trade transactions	Upto Rs. 1,000/-
12	Swift Charges	Rs. 700/- Flat
Note: 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

Stop Payment of Cheque

Banker's Cheque

Standing Instructions

Banker's Cheque Cancellation (for PKR A/c only)

SMS Alert

Duplicate Statements

Intercity Deposit / Withdrawal / [Transfer](#)

Same Day Clearing Charges

Locker

MCB Visa Signature Debit Card**

Issuance / Renewal / Replacement

Free

*Minimum Charges of Rs.1/- (or equivalent in FCY) per facility to be recovered from privilege account holders.

**Quarterly Signature Debit Card Fee of [Rs. 10,000/-](#) 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
	FEE REDUCTION GRID	
	SERVICE CHARGES ARE REDUCED TO A MINIMUM CHARGE PER SERVICE, IN THE FOLLOWING CASES:	
1	MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account	
	PayPak Gold and PayPak Classic Debit Cards are free with MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account	
2	Motherland Accounts	
	A minimum charge for Rs. 1/- per service, to be recovered for the following items: -CBT Charges on withdrawal as well as deposit -Issuance of first cheque book. -10 Banker's Cheque and Online Transfers (p.a.) -Annual Fee on First ATM Card First year only)	
3	MCB Staff (Regular/Contractual/Retired/MCB Pensioner/ MCB Non-Pensioner)	
	A minimum charge for Rs. 1/- per service, to be recovered from the staff for the following items: - Banker's Cheque / Bank Instruments - IPS Charges - Cross Branch Transaction - Duplicate statement of A/c - Issuance of Cheque Book - IBFT - Stop Payment Charges - All Debit Cards except Platinum and Signature cards (Issuance/Annual/Renewal Fee) - Dispute Handling Charges (MCB VISA Debit Card Local Free International 50% Off - SMS Alert fee - Account Maintenance Charges - *Locker Small size Rs. 1/- per annum (For one locker) or - *Locker Medium size Rs. 1000/- per annum (For one locker) or - *Locker Large size Rs. 2000/- per annum (For one locker) - Spouse of MCB's deceased staff shall be entitled to retain (small) locker provided death of staff has occurred during the service period.	
	Note: - Reduced rent is only offered for 1 locker no Security Deposit from staff is required for Option-1. - However for Option-2 Security Deposit will be required from staff.	

S.#	ITEMS	RATES
4	Outsourced Staff	<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"> - Issuance of Cheque Book - All Debit Cards except Platinum and Signature cards (Issuance/Annual/Renewal Fee) - Account Maintenance Charges - SMS Alert fee
5	Pensioners (MCB / Non-MCB), Senior Citizen (with age of 65 years or more) and Physically Handicapped Person	<p>Cross Branch Transactions - Free</p> <p>50% reduce service charge is to be applied on the following services;</p> <p>Bankers cheque</p> <p>Issuance of Cheque Book</p> <p>Debit Card - (Visa Silver, Visa Gold Debit Card)</p> <p>Locker Small Size (One Locker)</p>