



Bank for Life

Schedule of **Charges**

July - December 2026



Schedule of Charges

July- December 2026



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POWER TO REDUCE CHARGES

Charges mentioned in this SOBC can be subject to negotiation / reduction (being trade discount, as per Bank's policy) based on approvals, as under, to be given on business considerations/ parameters / qualifications:-

1. Charges may be relaxed / reduced (being trade discount, as per Bank's policy) 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 (being trade discount, as per Bank's policy) upto 50% of the amount shall be approved by Business / Division Head while reductions / relaxations (being trade discount, as per Bank's policy) over 50% shall be approved by Group Head Consumer Banking
3. For Digital Banking Products reduction / relaxation (being trade discount, as per Bank's policy) 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 (being trade discount, as per Bank's policy) 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 (being trade discount, as per Bank's policy) from charges as per their features, terms and conditions.

Domestic Banking

DOMESTIC BANKING



Over 8.9 Million Customers



Over 1400 Domestic Branches



Over 1485 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/-
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/-

S.#	ITEMS	RATES
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:	Nil
	(ii). Holding Charges:	Nil
	b. Security Movement Charges (to another bank):	Nil

S.#	ITEMS	RATES
ADVANCES		
1	Annual Renewal Fee / New facility initiation Fee for Credit Limits (Running / Cash Finance) a) Renewed / fresh approval (for WBG Customers)	Upto 1.20% of the finance amount.
	b) Processing Fee for one off requests (inclusive of ear-marking Facility)	Upto 1.20% of the finance amount.
	c) Pledge Monitoring Fee	Upto 1% of the finance amount.
2	Restructuring / Rescheduling Fee	Upto 1% of the amount being restructured/ rescheduled (Only for WBG Customers)
3	Annual Fee (Trade & Guarantees) a) Import & Guarantees A) WBG Customers i) Renewal/grant of fresh of following limits:	Upto 0.05% per type of facility requested by customer (to be charged at the time of renewal / disbursement)
	LC LIMITS DD AA LIMITS TR LIMITS FIM LIMITS FCIF LIMITS BG LIMIT	
	ii) Interim Enhancements. One-off of following limits:	Upto 0.10% per type of facility requested by customer (to be charged at the time of renewal / disbursement)
	LC LIMITS DD AA LIMITS TR LIMITS FIM LIMITS FCIF LIMITS BG LIMIT B) RBG Customers For Renewal / Fresh Approval, Interim Enhancement One-off Requests (inclusive of ear-marking Facility), Restructuring / Rescheduling Fee Cumulative limits upto: (for both fund and non-fund based facilities) Upto Rs. 1M Above Rs.1M	Upto 0.06% - Minimum of Rs. 6,000/- Upto 0.05% - Minimum of Rs. 12,000/-
	C) Facility Initiation Charges - PMYB&ALS	Upto Rs. 100/- per disbursed case
	b) Export	
	i) Renewal off / Grant of fresh FCEF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.05% per type of facility requested by customer
	ii) Interim Enhancements/One-Off of FCEF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.10% per type of facility requested by customer (to be charged at time of approval)
	Following charges will be recovered in addition to Mark-up / Return on investment:	At actual, in addition:
	Miscellaneous (i.e. charges for documentation, evaluation of security and maintenance thereof etc).	
	a) Project examination fee	Upto @ 0.25% (Flat) after acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non-Funded Both).
	b) Legal documentation fee	Upto @ 0.20% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of sanction (Funded and Non-Funded Both).
	c) Project monitoring fee	Upto @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non-Funded Both).
	d) Commitment fee	Upto @ 1.00% p.a. Payable quarterly on the undisbursed amount of sanction (Funded only).

S.#	ITEMS	RATES
4	<p>e) Front End / Arrangement Fee All charges at item (a) to (e) above are applicable to Term loan / Project Finance.</p> <p>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</p>	<p>Upto @ 1.00% (Flat) wherever applicable as per Bank's discretion.</p> <p>Rs. 700/- or 0.1% of Finance amount whichever is higher Rs. 2,850/- or 0.1% of Finance amount whichever is higher Rs. 100/- per case</p>
<p>Note: The land verification, legal and other ancillary charges for availing agriculture credit will be borne by the customer at actual.</p>		
5	<p>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</p>	<p>On case to case basis as per agreement with the party</p> <p>Upto Rs.10,000/-</p>
6	<p>For Finances against pledge / hypothecation, various charges to be levied as follows:</p> <p>(a) Godown Rent</p> <p>(b) Godown staff salaries: Salaries of Godown keepers / Chowkidars.</p> <p>(c) Mucaddam Charges and storage of Stock Inspection.</p> <p>(d) Godown Inspection Charges:</p> <p>(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</p> <p>(ii) Outside the above limits.</p> <p>(iii) Seasonal lending (Cotton, Rice etc.) Upto Rs.5 Million Above Rs.5 Million</p> <p>(e) Delivery charges: If a godown keeper is not posted, conveyance charges will be recovered.</p> <p>(f) Other incidental expenses: Insurance premium, legal charges etc.</p> <p>(g) Directors search / Charge search / Local credit report / Independent stocks verification / Independent credit report / Assets valuation.</p> <p>(h) Handling charges on marking of lien on Govt. Securities</p> <p>(i) Marking of lien on securities issued by MCB for other banks</p>	<p>At actual.</p> <p>At actual.</p> <p>At actual.</p> <p>Shall be credited to Bank's Income Account</p> <p>Upto Rs. 400/- Upto Rs. 700/- Upto Rs. 1,500/- Upto Rs. 2,500/- Plus actual conveyance charges. Maximum one visit per month.</p> <p>T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd(i)' above.</p> <p>Upto Rs. 300/- Upto Rs. 500/- Plus T.A. & D.A. as per rules applicable to staff only</p> <p>At actual.</p> <p>At actual.</p> <p>At actual.</p> <p>Upto Rs. 500/- flat per customer.</p> <p>Upto Rs. 500/- flat per customer.</p>
7	<p>Handling Charges where Finance Against Imported Merchandise (FIM) Foreign Currency Import Finance (FCIF) against LC open by other bank Minimum Charges</p>	<p>Upto 0.1%</p> <p>Upto Rs. 5,000/-</p>

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>		
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.
<p>Note:</p> <p>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/-</p> <p>b) Guarantee confirmation charges, where applicable, will be recovered on case to case basis.</p> <p>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.</p> <p>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.</p>		
<h2>REMITTANCES</h2>		
1	Bank Instrument(s) (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/-
<p>Note: Cancellation Charges of Bankers Cheque (BC) will also be applicable for cancellation of old DD/PO.</p>		

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 Issuance / Cancellation / Duplicate Issuance 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 issuing 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
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/- Duplicate = 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.	
NON-DOCUMENTARY BILLS		
1	Collections	
	i) Clean (including cheques / dividend warrants bank drafts etc.)	Upto 0.25% Maximum Rs. 10,000/-
	Minimum Charges	Upto Rs. 150/- plus postage, courier charges. (At Actual)
	ii) Charges of MCB Cheques	0.15%
	Minimum Charges	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:	
	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: 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 MCB 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)
	Minimum Charges	Rs. 25/-
3	Returning charges for clean collections.	Upto Rs. 500/- plus courier charges (At Actual)
I STANDING INSTRUCTIONS FEE		
1	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any.	Upto Rs. 240/- per transaction.
J 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: (a) The above charges are in addition to brokerage. (b) Commission is not to be recovered on purchase of newly floated Securities, where it is payable by the Government / Government Agencies and from the subscribers to new share floatation. (c) When orders for purchase or sale of shares / securities are executed through the bank's other offices, all incidental expenses such as postage, insurance charges etc. incurred will be recovered in addition to the commission / brokerage charges.</p>	
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																				
<p>Note: Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only.</p>																						
9	Articles in Safe Deposit: (Fee for Articles in Safe Deposit to be recovered in advance at the time of deposit or at the commencement of each quarter). (a) Boxes and packages Minimum Charges (b) Envelopes Minimum Charges (To be insured on customers account.)	Upto Rs. 5/- per 100 cubic inches or part there of Upto Rs. 400/- per quarter Upto Rs. 5/- per 25 square inches Upto Rs. 350/- per quarter																				
10	Safe Deposit Lockers Fee (To be recovered in advance at the commencement of the period) (a) Option No. 1 Annual Fee Rented Locker Security Deposit (Non-Remunerative) (b) 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 border="1"> <thead> <tr> <th>Small</th> <th>Medium</th> <th>Large</th> <th>Extra Large</th> </tr> </thead> <tbody> <tr> <td>Rs. 7,200/-</td> <td>Rs. 9,000/-</td> <td>Rs. 12,000/-</td> <td>Rs. 14,400/-</td> </tr> <tr> <td>Rs. 14,400/-</td> <td>Rs. 18,000/-</td> <td>Rs. 24,000/-</td> <td>Rs. 28,800/-</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Small</th> <th>Medium</th> <th>Large</th> <th>Extra Large</th> </tr> </thead> <tbody> <tr> <td>Rs. 60,000/-</td> <td>Rs. 80,000/-</td> <td>Rs. 140,000/-</td> <td>Rs. 175,000/-</td> </tr> </tbody> </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. 7,200/-	Rs. 9,000/-	Rs. 12,000/-	Rs. 14,400/-	Rs. 14,400/-	Rs. 18,000/-	Rs. 24,000/-	Rs. 28,800/-	Small	Medium	Large	Extra Large	Rs. 60,000/-	Rs. 80,000/-	Rs. 140,000/-	Rs. 175,000/-
Small	Medium	Large	Extra Large																			
Rs. 7,200/-	Rs. 9,000/-	Rs. 12,000/-	Rs. 14,400/-																			
Rs. 14,400/-	Rs. 18,000/-	Rs. 24,000/-	Rs. 28,800/-																			
Small	Medium	Large	Extra Large																			
Rs. 60,000/-	Rs. 80,000/-	Rs. 140,000/-	Rs. 175,000/-																			
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 Saving Account	Rs. 20/- per leaf or equivalent for FCY Rs. 32/- per leaf 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. 700/- or equivalent for FCY																				

S.#	ITEMS	RATES															
5	SMS Alert Fee -All Digital Transactions (including all transactions related to digital / branchless / self service channel / MCB live, etc.) SMS alert fee over the counter transactions Asaan Account Other Accounts	Free of cost Rs. 135/- per month Rs. 250/- per month															
6	Charges For Cheques Returned - LCY / FCY (Inward) 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	Upto Rs. 800/- or equivalent for FCY															
7	Same Day Cheque Clearing Charges - LCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 284/- (Present rate charged by NIFT) Rs. 437/- (Present rate charged by NIFT)															
8	Inter-City Cheque Clearing Charges - LCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 284/- (Present rate charged by NIFT) Rs. 284/- (Present rate charged by NIFT)															
9	Cheque Clearing Charges - FCY (Outward) a) Clearing Charges b) Clearing Return Charges	Rs. 568/- or Equivalent (Present rate charged by NIFT) Rs. 568/- or Equivalent (Present rate charged by NIFT)															
<p><i>Note: For the clearing at 7,8 & 9 above, the amount can be revised incase the charges are amended by NIFT during the currency period of SoBC.</i></p>																	
10	Balance Confirmation Certificates - LCY / FCY (Required by customers other than auditors)	Rs. 300/- per certificate or equivalent for FCY															
11	Account Maintenance Certificates - LCY / FCY (For submission to Financial Institutions / Embassies Companies & Govt. Agencies at customers request)	Rs. 300/- per certificate or equivalent for FCY															
12	Courier	At Actual															
13	Account Closing Charges - LCY / FCY	Free															
14	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															
15	Salary processing charges - Bulk Salary (75 employees & above) TBD cases	Rs. 100/- per transaction															
16	Real Time Gross Settlement Charges (RTGS) (Time schedule is according to (RTGS) system transaction)	<table border="1"> <thead> <tr> <th>Days</th> <th>Transaction Time - SBP</th> <th>SBP Charges</th> <th>Bank Charges</th> <th>Total Charges</th> </tr> </thead> <tbody> <tr> <td colspan="5" style="text-align: center;">MT 202</td> </tr> <tr> <td>Monday to Friday</td> <td>9:00 am to 4:30 pm</td> <td>200</td> <td>20</td> <td>220</td> </tr> </tbody> </table>	Days	Transaction Time - SBP	SBP Charges	Bank Charges	Total Charges	MT 202					Monday to Friday	9:00 am to 4:30 pm	200	20	220
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													
17	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															
18	Prize Money Charges	At Actual															
19	IBFT (via branch) IBFT via Raast	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 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 (Deposit, Withdrawals and 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 Savings A/c
Nil	
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	

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 / Withdrawals / Transfers / Clearings	Free			
ATM Cash Withdrawal switch charges (off Net)	As per SOBC	Free		
Cheque book	Free (1 / Month)			
Banker's Cheque	As per SOBC	Free		
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 Smart Business Account

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

O **MCB Nayab Savings Account			
Minimum Balance Requirement	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		
P **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	·60% 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
<p>Note: *MCB Nayab Visa Card Issuance / Annual / Renewal / Replacement fee where applicable will be charged as per Visa Gold Plus price (Ref. page no. 21)</p>			

Q **MCB Freelancer Pak Rupee Account (Current & Savings)

Transaction Description	MCB Freelancer Pak Rupee Current Account	MCB Freelancer Pak Rupee Savings Account
Minimum Balance Requirement	NIL	NIL
Online Charges Intra City	Free	Free
Online Charges Inter City (Deposit / Withdrawal / Transfer)	Free	Free
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 & PayPak Gold 2- Free (issuance only) on Visa Gold Plus	1- Free Issuance only on PayPak Classic & PayPak Gold
All Other Debit Cards	As per SOBC	

R MCB Freelancer ESFCA & MCB IT / ITES ESFCA

Transaction Description	MCB Freelancer Exporter Special Foreign Currency Account	MCB IT Exporter Special Foreign Currency Account
Permissible Currency	USD, GBP, EUR	USD, GBP, EUR
Minimum Balance Requirement	NIL	NIL
Inward Remittance	As per SOBC	As per SOBC
Outward Remittance	*Free	
Cheque Book	NA	NA
Banker's Cheque	NA	NA

Note:

a) In Addition to above, the commission / correspondent bank charges will be at actual if any. Service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff as mentioned in SoBC wherever applicable.

b) *MCB Bank does not levy any processing charges on outward remittance transactions. However, correspondent bank/intermediary bank charges, if applicable, shall be recovered at actual.

S **Sohni Dharti Remittance Current Account

Minimum Balance requirement	NIL
Online charges (Intercity Withdrawal, Transfer)	Free
Cheque Book	Free (1 / month)
Banker's Cheque	Free (2 / month)
SMS Charges	Free
Debit Card	Free PayPak Classic & PayPak Gold (issuance, annual & renewal).

T MCB Pensioners Account (Current and Savings)

Cross branch transactions (Intercity / Online Banking) - Free
50% waiver (Being Trade Discount, as per Bank's Policy) 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 Silver & Gold Card.

Note:

Rest of the charges will be applied as per SOBC.

U	MCB Senior Citizens Account (Current and Savings)																
	<p>Cross branch transactions (Intercity / Online Banking) - Free 50% waiver (Being Trade Discount, as per Bank's Policy) 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 Silver & Gold Card.</p> <p>Note: Rest of the charges will be applied as per SOBC.</p>																
V	**MCB Roshan Digital Account																
	<table border="1"> <tr> <td>i) Debit Card Issuance</td> <td>Free</td> </tr> <tr> <td>ii) Credit Card Issuance</td> <td>Free</td> </tr> <tr> <td>iii) Cheque Book Issuance</td> <td>Free</td> </tr> <tr> <td>iv) International Courier Charges (Cheque Book / Debit Card / Credit Card)</td> <td>US\$ 25 or equivalent</td> </tr> <tr> <td>v) Inter Bank Funds Transfer</td> <td>Free</td> </tr> <tr> <td>vi) Intercity Clearing / Withdrawal / Funds Transfer / Cheque</td> <td>Free</td> </tr> <tr> <td>vii) Outward Foreign Remittance</td> <td>*Free</td> </tr> </table> <p>Note: a) Annual / Renewal Fee will be charged as per the related visa debit / credit card sections. b) Debit Card and Cheque Book request will be proceeded after receiving 1st deposit / remittance in the account c) *MCB Bank does not levy any processing charges on outward remittance transactions. However, correspondent bank/intermediary bank charges, if applicable, shall be recovered at actual.</p>				i) Debit Card Issuance	Free	ii) Credit Card Issuance	Free	iii) Cheque Book Issuance	Free	iv) International Courier Charges (Cheque Book / Debit Card / Credit Card)	US\$ 25 or equivalent	v) Inter Bank Funds Transfer	Free	vi) Intercity Clearing / Withdrawal / Funds Transfer / Cheque	Free	vii) Outward Foreign Remittance
i) Debit Card Issuance	Free																
ii) Credit Card Issuance	Free																
iii) Cheque Book Issuance	Free																
iv) International Courier Charges (Cheque Book / Debit Card / Credit Card)	US\$ 25 or equivalent																
v) Inter Bank Funds Transfer	Free																
vi) Intercity Clearing / Withdrawal / Funds Transfer / Cheque	Free																
vii) Outward Foreign Remittance	*Free																
W	MCB Direct																
	Particulars	MCB Asaan Digital Current A/c	MCB Asaan Digital Remittances Current A/c	MCB Asaan Digital Savings A/c													
	Minimum balance Requirement	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.																
X	**MCB Young Account (Current and Savings)																
	Product Name	MCB Young Current Account	MCB Young Savings Account														
	Minimum Balance Requirement	NIL															
	Online Charges Inter City (Deposit/ Withdrawal/ Transfer)	Free	Free														
	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)														

Y **MCB One Current Account		
Transaction Description	Core Deposit Tier	Platinum Deposit Tier
	Monthly Average Balance	
	Rs. 0 to < 10,000	Rs. ≥ 10,000
Intercity Funds Transfer / Withdrawals / Deposit	Free	
Cheque Book	As per SOBC	Free Unlimited
Banker's Cheque		Free Unlimited
Outward Clearing (Inter city)		Free Unlimited
SMS Alerts (OTC)		Free
Same Day Clearing		Free Unlimited
Standing Instruction		Free
Inward Clearing (Inter City)		Free Unlimited
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	
<p>Note: ** Monthly Bundle Service Charge of Rs. 1 shall be charges from all eligible accounts of the products.</p>		

Consumer Banking

CONSUMER BANKING





CONSUMER BANKING

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

S.#	ITEMS	RATES				
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) Issuance Fee	Rs. 2,200/-		Rs. 2,500/-		
	(b) Renewal / Annual	Rs. 2,200/-		Rs. 2,500/-		
	(c) Replacement	Rs. 2,200/-		Rs. 2,500/-		
B MCB DEBIT CARDS						
1	MCB (VISA Debit Card)	SILVER	GOLD	GOLD LOCAL	GOLD PLUS	PLATINUM
	(a) Issuance Fee	Rs. 3,300/-	4,500/-	4,500/-	4,500/-	14,000/-
	(b) Renewal / Annual	Rs. 3,300/-	4,500/-	4,500/-	4,500/-	14,000/-
	(c) Supplementary Card (Issuance/Renewal/Annual)	Rs. 3,300/-	4,500/-	4,500/-	4,500/-	6,500/-
	(d) Replacement	Rs. 3,300/-	4,500/-	4,500/-	4,500/-	14,000/-
2	MCB (VISA Signature Debit Card)					
	Quarterly Debit Card Fee	Rs. 12,000/- 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. 2 Million in CA or Rs. 5 Million in Total deposit.				
3	MCB Fun Club Debit Card					
	(a) Annual / Issuance Fee	Rs. 1000/-				
	(b) Replacement Charges	Rs. 1000/-				
	<i>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.</i>					
C OTHER CHARGES FOR ALL DEBIT CARDS						
1	Arbitration Charges for Disputed Transactions	US\$ 600/- or equivalent Pak rupee				
2	ATM Receipt Print charges for cash withdrawal and balance inquiry (on-us & off-us)	*Rs. 4.67/- per transaction (Inclusive of FED / Sales Tax)				
3	Balance inquiry: MCB Customer at 1Link ATM	*Rs. 4.67/- 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 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				
6	International Transaction					
	(i) Transaction made on ATMs (Outside Pakistan)	4.5% or Rs. 100/- per transaction (whichever is higher)				
	(ii) Balance Enquiry on ATMs (Outside Pakistan)	Rs. 250/- per transaction.				
7	Foreign Transactions	4.40% of transaction amount or Rs. 100/- whichever is higher on all foreign transactions.				
8	Decline Transaction charges on ATM (International), POS (International) & E-Commerce (International) due to Insufficient Funds or International Channel Disabled	PKR 110/- per transaction				
9	Utility Bill Payment	Free				
10	Mobile Top-up	Free				

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

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/- 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 Free																						
2	IBFT via Raast Money Transfer - MCB Live to CNIC (Payable at any MCB branch counter)	<table border="1"> <thead> <tr> <th>Slabs</th> <th>Charges in PKR (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 in PKR (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 in PKR (per transactions)																							
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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) b) Monthly Fee c) Per Transaction Charges d) Per Transaction Charges for real time transaction Monitoring (Applicable to E-Gate only) e) Merchant Discount Rate (MDR) f) Charge back fee g) Pre-arbitration charges h) Arbitration charges	<p>Upto Rs. 40,000/- per merchant ID</p> <p>Upto Rs. 5,400/- per month per merchant ID</p> <p>Upto Rs. 30/- Per Successful Transaction</p> <p>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)</p> <p>Upto 3.50% of Transaction Value or as per agreement</p> <p>Upto US\$ 10 per Transaction</p> <p>Upto US\$ 25 per Transaction</p> <p>Upto US\$ 600 per Transaction</p>																						
<p>Note: 1) Merchant Discount Rate can be revised for merchants with special business arrangements subject 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		
MCB VISA CREDIT CARD				
		CLASSIC	GOLD	PLATINUM
1	Issuance / Annual Fee - Basic Card	Rs. 7,000 p.a.	Rs. 14,000 p.a.	Rs. 22,000 p.a.
2	Issuance / Annual Fee - Supplementary Card	Rs. 3,500 p.a.	Rs. 7,000 p.a.	Rs. 11,000 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. 1,200 (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. 1,200 (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)		
9	I-Switch: Balance Transfer Facility with Installment through Contact Center:	- Service Fee Markup: 2.25% per month (APR of 27%) - Processing Fee: Rs. 1,200 (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)		
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	Rs. 600/- per month-Term Life Insurance Cover of Rs. 5 Million		
	Package 2	Rs. 300/- per month-Term Life Insurance Cover of Rs. 2.55 Million		
	Package 3	Rs. 200/- per month-Term Life Insurance Cover of Rs. 1.5 Million		
	Wallet Protection	Rs. 75/- per month-Insurance cover Rs. 50,000		
12	Credit Security	0.70% of Total Outstanding Balance		
	Miscellaneous charges related to above plan/schemes			
13	Late Payment Fee	Rs. 2,500/- (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	Arbitration Charges for Disputed Transactions	US\$ 600 or equivalent		
17	Foreign Transaction Charges	Rs. 100/- or 4% whichever is higher		
18	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
CUSTODIAL SERVICES		
1	<p>For CDC eligible securities</p> <p>i) Initial Deposit Fee (one time charge)</p> <p>ii) Transaction / Settlement Fee</p> <p>iii) Custody / Position Fee</p> <p>iv) Withdrawal Fee</p> <p>v) Participation Fees (one time charge)</p> <p>vi) Documentation Fee for sub account</p> <p>vii) Monthly Fee for sub account</p> <p>viii) Requested statement Fee</p> <p>ix) Communication / Mailing charges</p> <p>x) Stamp Fee</p>	<p>Upto Rs. 0.04 per share deposit fee to be charged.</p> <p>Upto Rs. 0.05 per share upto 70,000/- shares thereafter Rs. 3,500/- per settlement CDC charges will be applicable.</p> <p>0.30% p.a over month end market value of shares.</p> <p>Upto Rs. 0.40 per share/script to be charged at the time of withdrawal.</p> <p>Upto Rs. 3,000/- for individuals Upto Rs. 5,000/- for institutions</p> <p>Upto Rs. 1,000/- one time fixed</p> <p>Upto Rs. 300/- for individuals</p> <p>Upto Rs. 35/- per statement</p> <p>Actual plus 5% of Actual</p> <p>Actual</p>
2	<p>For Physical Securities</p> <p>i) Settlement charges per trade per security including all corporate actions and registration.</p> <p>ii) Custody Charges</p> <p>iii) Documentation, Communication / Mailing and Stamp Fee</p>	<p>Rs. 0.05 per share upto 70,000/- shares, thereafter Rs. 5,000/-per settlement</p> <p>0.30% p.a. over month end market value of share.</p> <p>Actual</p>
<p>Note: For individuals, there is a minimum monthly charge of Rs. 1,000/- if actual billed amount is less than Rs. 1,000/-. In case actual is more than this figure, the higher amount will be billed.</p>		
CONSUMER PRODUCTS		
a) Personal Loan (PL)		
	<p>i) Processing Fee</p> <p>ii) Full / Partial Prepayment Fee: a) 1st Year b) 2nd - 3rd year c) 4th & 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) Late payment charges</p> <p>iv) Banker's Cheque Reissuance charges if lost by customer</p> <p>v) Balance confirmation certificates</p> <p>vi) Duplicate half yearly statement</p> <p>vii) Legal charges (Third party payment)</p> <p>viii) Issuance of duplicate NOC</p>	<p>1.5% of the loan amount or Rs. 6,000/- whichever is higher (applicable upon utilization of loan)</p> <p>10% of principal amount prepaid 6% of principal amount prepaid 5% of principal amount prepaid</p> <p>Upto Rs. 1,250/- per instance</p> <p>Upto Rs. 500/-</p> <p>Upto Rs. 500/-</p> <p>Free</p> <p>At Actual</p> <p>Rs. 1,000/-</p>
(b) Secured Personal Loan		
	<p>i) Processing Fee</p> <p>ii) Vehicle Appraisal charges for new applicant (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 Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement.</p>	<p>Rs. 3,500/-or 1% of finance amount whichever is higher (Maximum up to Rs. 15,000)</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 5% of principal amount prepaid Upto 3% of principal amount prepaid</p>

S.#	ITEMS	RATES
	v) Balance confirmation certificate	Upto Rs. 500/-
	vi) Duplicate half yearly statement	Free
	vii) Late payment charges	Upto Rs. 1,100/- Per Installment
	viii) Vehicle Repossession charges (Third party payment)	At Actual or Rs. 75,000/- whichever is lower
	ix) Repossessed Vehicle appraisal charges per instance if applicable (Third party payment)	At Actual or Rs. 5,000/- whichever is lower
	x) Legal charges in case of repossession (Third party payment)	At Actual
	xi) Repossessed Vehicle Parking/warehouse charges	Upto Rs. 5,000/- Per Instance
	xii) NOC for lien removal after 1 month of case settlement	Free
	xiii) NOC for issuance of Duplicate Registration Book	Rs. 1,000/-
	xiv) Issuance of Duplicate of NOC	Upto Rs. 1,000/-
	xv) Bio-metric verification at the time of lien removal	Free
	c) Student Personal Loan	
	i) Processing Fee	Rs. 5,000/- Non-Refundable
	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.	
	d) MCB Home Loan	
	i) Documentation charges	
	a) Processing Fee	Standard Home Loan: Upto Rs. 10,000/- Non-Refundable Balance Transfer Facility: Upto Rs. 4,500/- Low cost Housing Finance for special segment: Upto Rs. 2,500/- Non-Resident Pakistanis: Upto Rs. 10,000/-
	b) Legal Stage 1 (Third party payment)	At Actual
	Legal Stage 2 (Third party payment)	At Actual
	c) Income Estimation (Third party payment)	At Actual
	d) Appraisal Fee (Third party payment)	At Actual
	e) Property Insurance (Third party payment)	At Actual
	ii) Full Prepayment Fee	
	1st year	Upto 5% of remaining principal amount
	2nd year	Upto 4% of remaining principal amount
	3rd year and subsequent years of financing	Upto 3% of remaining principal amount
	Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement.	
	iii) Partial prepayment fee	
	1st year	Upto 5% of partial paid amount
	2nd year	*Upto 4% of partial paid amount
	3rd and subsequent years of financing	*Upto 3% of partial paid amount
	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 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.	
	iv) Late payment charges	Upto Rs. 1,500/- Per Late Instalment
	v) Banker's Cheque Reissuance charges if lost by customer	Upto Rs. 500/-
	vi) Legal Charges (third party payment)	At Actual

S.#	ITEMS	RATES
	vii) Balance confirmation certificate viii) Duplicate half yearly statement ix) Loan Enhancement Fee	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 Certificate 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 Installment 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 Certificate 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 1% of Partial Paid Amount 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 Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement.	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>vi) 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. *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>Upto 5% of partial paid amount *Upto 4% of partial paid amount *Upto 3% of partial paid amount</p>
	<p>vii) Late payment charges</p>	Upto Rs. 1,500/- Per Late Instalment
	<p>viii) Banker's Cheque Reissuance charges if lost by customer</p>	Upto Rs. 500/-
	<p>ix) Legal Charges (third party payment)</p>	At Actual
	<p>x) Balance confirmation certificate</p>	Upto Rs. 500/-
	<p>xi) Duplicate half yearly statement</p>	Free
	<p>xii) Vendor survey services</p>	At Actual
	<h3>h) Car4U (Auto Finance/Lease/Roshan Apni Car)</h3>	
	<p>i) Processing Fee New / Used / Local Car:</p>	Upto Rs. 13,000/- (to be received after loan approval along with down payment)
	<p>ii) Vehicle Appraisal charges for new applicant (where applicable) (Third party payment)</p>	At Actual (Amount charged by the appraisal agency)
	<p>iii) Income estimation charges for self employed (Third party payment)</p>	At Actual
	<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. 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>Upto 8% of principal amount prepaid Upto 6% of principal amount prepaid Upto 3.5% of principal amount prepaid</p>
	<p>v) Balance confirmation certificate</p>	Upto Rs. 500/-
	<p>vi) Duplicate half yearly statement</p>	Free
	<p>vii) Late payment charges</p>	Per late installment upto Rs. 1,750/-
	<p>viii) Vehicle Repossession charges (Third party payment)</p>	At Actual or Rs. 75,000/- whichever is lower.
	<p>ix) Repossessed Vehicle appraisal charges per instance if applicable (Third party payment)</p>	At Actual or Rs. 5,000/- whichever is lower.
	<p>x) Legal charges in case of repossession (Third party payment)</p>	At Actual
	<p>xi) Repossessed Vehicle Parking/warehouse charges</p>	Upto Rs. 5,000/- per Instance
	<p>xii) NOC for lien removal after 1 month of case settlement</p>	Free
	<p>xiii) NOC for Issuance of Duplicate Registration Book</p>	Free
	<p>xiv) Issuance of Duplicate NOC</p>	Upto Rs. 1,000/-
	<p>xv) Bio-metric verification at the time of lien removal/vehicle transfer</p>	Free

S.#	ITEMS	RATES
	i) Cash 4 Cash	
	i) Processing Fee (Fresh/ Renewal)	Minimum Rs. 2,000/- or 0.20% whichever is higher
	ii) Income Estimation	At Actual
	iii) Legal Charges	At Actual
	j) MCB Fleet 4U	
	i) Processing Fee All Vehicle Types.	0.12% of the finance amount or Minimum Rs. 6,000/- whichever is higher.
	ii) Vehicle Appraisal charges for new applicant (where applicable) (Third party payment)	At Actual (The actual amount charged by the appraisal agency).
	iii) Income estimation charges for self-employed (Third party payment)	At Actual
	iv) Full/Partial Prepayment Fee: 1st Year 2nd Year 3rd Year and all subsequent years of financing	Upto 8% of principal amount prepaid Upto 6% of principal amount prepaid Upto 3.5% 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.	
	v) Balance Confirmation Certificate	Upto Rs. 500/-
	vi) Duplicate half yearly statement	Free
	vii) Late payment charges	Per late installment Upto Rs. 2,000/-
	viii) Vehicle Repossession charges (Third party payment)	Actual or Rs. 100,000/- whichever is lower
	ix) Repossessed Vehicle appraisal charges per instance if applicable (Third party payment)	Actual or Rs. 6,000/- whichever is lower
	x) Legal charges in case of repossession (Third party payment)	At Actual
	xi) Repossessed Vehicle Parking / warehouse charges	Upto Rs. 6,000/- Per Instance
	xii) NOC for lien removal after 1 month of case settlement	Free
	xiii) NOC for issuance of Duplicate Registration Book	Free
	xiv) Bio-metric verification at the time of lien removal / vehicle transfer	Free
	k) Instant Cash	
	i) Processing fee	Upto: Rs. 5,000/- Minimum Rs. 2,500/-
	ii) Annual fee (Renewal fee)	Rs. 2,000/-
	iii) Late payment fee	Rs. 1,000/-
	iv) Duplicate statement	Free
	l) Revolving Overdraft Facility	
	i) Processing fee	1% of approved limit Minimum and Maximum Rs. 2,500/- to 5,000/-
	ii) Annual fee (Renewal fee)	Rs. 2,000/-
	iii) Debit Card fee	On Actual
	iv) Late Payment Fee	Rs. 1,000/-
	v) Duplicate statement	Free
	<i>Note: Debit card, cheque book and sms alerts charges as per SOBC</i>	

S.#	ITEMS	RATES
	m) MCB Solar Empower Loan	
	i) Processing Fee Upto PKR 3M Above PKR 3M	Rs. 7,000/- 0.3% of loan amount
	ii) Insurance Charges	At Actual
	iii) Property Valuation Charges (Third Party Payment)	At Actual
	iv) Documentation Charges	At Actual
	v) Legal Charges	
	Legal Stage -1 (Third Party Payment)	At Actual
	Legal Stage -2 (Third Party Payment)	At Actual
	vi) Income Estimation (Third Party Payment)	At Actual
	vii) Late Payment Charges	2% of EMI Amount
	viii) Partial Prepayment Fee	
	1st Year:	Upto 5% of Partial Paid Amount
	2nd Year:	Upto 4% of Partial Paid Amount
	3rd Year and subsequent years of financing:	Upto 3% of Partial Paid Amount
	*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 a zero prepayment charge and any subsequent partial prepayment, irrespective of the amount will attract prepayment penalty as mentioned above.	
	Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement	
	ix) Full Prepayment	
	1st Year:	Upto 5% of remaining principal amount
	2nd Year:	Upto 4% of remaining principal amount
	3rd Year and subsequent years of financing:	Upto 3% of remaining principal amount
	n) MCB Apna Ghar Apna Karobar	
	i) Processing Fee	Rs. 8,500/- or 0.1% of the facility amount whichever is higher
	ii) Annual / Renewal / Enhancement Fee	Rs. 4,000/- per enhancement
	iii) Property Valuation Charges (Third Party Payment)	At Actual
	iv) Property Insurance	At Actual
	v) Documentation Charges	At Actual
	vi) Legal Charges	
	Legal Stage -1 (Third Party Payment)	At Actual
	Legal Stage -2 (Third Party Payment)	At Actual
	vii) Income Estimation (Third Party Payment)	At Actual
	viii) Late Payment Charges	1% of EMI Amount
	ix) Partial Prepayment Fee	
	1st Year:	Upto 5% of Partial Paid Amount
	2nd Year:	Upto 4% of Partial Paid Amount
	3rd Year and subsequent years of financing:	Upto 3% of Partial Paid Amount
	*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 a zero prepayment charge and any subsequent partial prepayment, irrespective of the amount will attract prepayment penalty as mentioned above.	
	Calculation of prepayment fees for 2nd & onward years will be based on completion of each calendar year from the date of disbursement	
	x) Full Prepayment	
	1st Year:	Upto 5% of remaining principal amount
	2nd Year:	Upto 4% of remaining principal amount
	3rd Year and subsequent years of financing:	Upto 3% of remaining principal amount

S.#	ITEMS	RATES
	o) MCB HER Karobar	
	i) Processing Fee	Rs. 7,000/-
	ii) Income Estimation (Third Party Payment)	At Actual
	iii) Documentation Charges	At Actual
	iv) Late Payment Charges	Upto Rs. 1,250/- per instance
	v) Full / Partial Prepayment Fee	
	1st Year:	10% of principal amount prepaid
	2nd & 3rd Year:	6% of principal amount prepaid
	4th & subsequent years of financing:	5% of principal amount prepaid
	p) Cost Sharing Scheme for Electric Bike	
	i) Processing Fee	
	New / Used / Local Vehicle:	Nil
	ii) Vehicle Appraisal charges for new applicant (where applicable) (Third party payment)	At Actual (The actual amount charged by the appraisal agency).
	iii) Income estimation charges for self-employed (Third party payment)	At Actual
	iv) Full / Partial Prepayment Fee	Nil
	v) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-
	vi) Duplicate half yearly statement	Free
	vii) Late payment charges	Per late installment Upto Rs. 1,500/-
	viii) Vehicle Repossession charges (Third party payment)	At Actual or PKR 75,000/- whichever is lower
	ix) Repossessed Vehicle appraisal charges per instance if applicable(Third party payment)	At Actual or Rs. 5,000/- whichever is lower
	x) Legal charges in case of repossession (Third party payment)	At Actual
	xi) Repossessed Vehicle Parking/warehouse charges	Upto Rs. 5,000/- Per Instance
	xii) NOC for lien removal after 1 month of case settlement	Free
	xiii) NOC for issuance of duplicate registrations book	Free
	xiv) Issuance of duplicate NOC	Up to PKR 1,000
	xv) Bio-metric verification at the time of lien removal	Free

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														
IMPORTS																
1	Documentary Credit (LC) Where total volume of import LC business of a customer during a calendar year is: Upto Rs. 50 Million Above Rs. 50 Million upto Rs. 75 Million Above Rs. 75 Million upto Rs. 100 Million Above Rs. 100 Million upto Rs. 150 Million Above Rs. 150 Million Minimum Charges	<table border="0"> <tr> <td style="text-align: center;">First Quarter</td> <td style="text-align: center;">Each Subsequent Quarter</td> </tr> <tr> <td>Upto 0.40%</td> <td>Upto 0.30%</td> </tr> <tr> <td>Above Rs. 50 Million upto Rs. 75 Million Upto 0.35%</td> <td>Upto 0.25%</td> </tr> <tr> <td>Above Rs. 75 Million upto Rs. 100 Million Upto 0.30%</td> <td>Upto 0.20%</td> </tr> <tr> <td>Above Rs. 100 Million upto Rs. 150 Million Upto 0.25%</td> <td>Upto 0.15%</td> </tr> <tr> <td>Negotiable</td> <td></td> </tr> <tr> <td>Minimum Charges Upto Rs. 2,000/-</td> <td></td> </tr> </table>	First Quarter	Each Subsequent Quarter	Upto 0.40%	Upto 0.30%	Above Rs. 50 Million upto Rs. 75 Million Upto 0.35%	Upto 0.25%	Above Rs. 75 Million upto Rs. 100 Million Upto 0.30%	Upto 0.20%	Above Rs. 100 Million upto Rs. 150 Million Upto 0.25%	Upto 0.15%	Negotiable		Minimum Charges Upto Rs. 2,000/-	
First Quarter	Each Subsequent Quarter															
Upto 0.40%	Upto 0.30%															
Above Rs. 50 Million upto Rs. 75 Million Upto 0.35%	Upto 0.25%															
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Above Rs. 100 Million upto Rs. 150 Million Upto 0.25%	Upto 0.15%															
Negotiable																
Minimum Charges Upto Rs. 2,000/-																
<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. 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/-</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	Commission on revalidation of expired LC	Commission to be charged from the date subsequent to the date of expiry of LC at rates applicable in case of opening of fresh LC (Refer point A(1) above)														
<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	Non-reimbursable LC under Barter / Aid / Loans and Authorization to Pay Minimum Charges	Upto 1% for the first quarter Upto 0.30% for each subsequent quarter Upto Rs. 1,500/-														
4	Supplier's /Buyer's Credit, Pay As You Earn Scheme and Deferred Payment LCs for period over one year" a) LC Opening b) Issuance of undertaking favoring SBP for providing forward cover exchange risk on behalf of applicant. Minimum Charges	Upto 0.40% per quarter till final payment. Note: At the time of opening of LC, the commission to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of LC till the expiry of the LC. Thereafter commission is to be recovered on six monthly basis on outstanding / reducing liability, as per revised schedule of charges applicable as on date. Upto 1.60% Commission to be charged per annum on reducing liability Upto Rs. 1,500/-														
5	Registration of Contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.	Upto Rs. 5,000/- as handling charges														
6	Issuance of No Objection Certificate (NOC) at Importer's request regarding forward exchange booking through other bank against trade transaction booked in MCB	<table border="0"> <tr> <td style="text-align: center;">LC amount</td> <td style="text-align: center;">Charges per application</td> </tr> <tr> <td>Upto Rs. 1 Million</td> <td>Upto Rs. 1,000/-</td> </tr> <tr> <td>Over Rs. 1 Million</td> <td>Upto Rs. 1,500/-</td> </tr> </table>	LC amount	Charges per application	Upto Rs. 1 Million	Upto Rs. 1,000/-	Over Rs. 1 Million	Upto Rs. 1,500/-								
LC amount	Charges per application															
Upto Rs. 1 Million	Upto Rs. 1,000/-															
Over Rs. 1 Million	Upto Rs. 1,500/-															
7	Registration of Import Contract Per Transaction (foreign & local) Import Contract Business: Upto Rs. 50 Million Upto Rs. 100 Million Over Rs. 100 Million Minimum Charges	Upto 0.30% Upto 0.25% Negotiable Upto Rs. 1,500/-														

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 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 proceeds.
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>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*</p>		

S.#	ITEMS	RATES
16	a) Usance Import Bill drawn under Letters of Credit other than "Pay As You Earn Scheme", "Suppliers Credit" and "Deferred Payment Letters of Credits of period over one year."	Rs. 1,200/- per bill, (Flat) at the time of retirement of bill. In addition, acceptance commission Upto @ 0.15% per month for the period beyond validity of the Letter of Credit (LC).
	b) Extension in maturity of Usance Import Bills under LC / Contract Minimum Charges	Service charges upto Rs, 1,500/- Flat per bill. Upto Rs. 1,000/-.
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	Handling Charges a) Discrepant documents handling charges under import LCs.	i) If charges are on Importer/LC Applicant's account- All charges for correspondence swift etc. plus foreign banks charges (if any) ii) If charges are on Exporter/LC Beneficiary's account- upto US\$ 75/- or equivalent
	b) Import bills under LC returned unpaid.	US\$ 100/- (flat) or equivalent from remitting bank plus courier charges and other charges (if any)
<p>Note: No charges to be recovered in case such charges have already been charged under any of the institutional arrangements such as "Private Labeling"</p>		
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	Others PSW EIF / FI FOC PSW EIF / FI Processing of Further Transactions for Importers having Pending IAPs	Upto Rs. 100/- Per EIF / FI Upto Rs. 500/- Per EIF / FI Upto Rs. 500/- Per Transaction
25	Duplicate debit advice issuance	Upto Rs. 250/- per advice
B EXPORTS		
1	Letters of Credit: (a) Advising (Foreign and Inland)	Upto Rs. 2,000/- (US\$ 50/- for outside Pakistan) plus applicable courier, swift charges
	(b) Amendment Advising (Foreign and Inland)	Upto Rs. 1,200/- (US\$ 50/- for outside Pakistan) plus applicable courier, swift charges
	(c) Negotiation of Rupee bills under export Letters of Credit. Minimum Charges	Upto 0.25% plus applicable courier, swift charges Upto Rs. 500/-
	(d) Negotiation commission on all export bills purchased/discouted i) Clean Documents ii) Discrepant Documents	Upto Rs. 1,000/- Upto Rs. 2,000/-
<p>Note:- In case of overdue negotiated bill, Mark-up as per bank's approved applicable rate 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 Annex'A'
	(c) On all SBP/Govt.Related Subsidy Claims Minimum Charges	Upto 0.15%, per transaction Upto Rs. 250/- per transaction
	(d) 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
	(e) In lieu of exchange earnings where exporter sells foreign exchange to some other bank whereas documents were sent for collection by MCB Minimum Charges	Upto 0.10% (flat) per transaction Upto Rs. 1,000/-
5	Service Charges against Export documents sent on collection basis and Export advance payment Upto Rs. 150 million Above Rs. 150 million Minimum Charges	 Upto 0.15 % Upto 0.13 % 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 Processing of Further Transactions for Exporter having overdue unutilized export Advance Payment	Upto Rs. 100/- Per EFE / FI Upto Rs. 500/- Per Transaction

S.#	ITEMS	RATES
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) In addition to above, if charge code is "OUR", \$40 or their equivalent to be recovered from applicant.
	(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% }
<p>Note:- In Addition to above, the commission / correspondent bank charges will be at actual if any. Service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff as mentioned in SoBC wherever applicable.</p>		
2	Inward Remittances:	
	(a) Inward Foreign Draft, where payment made to beneficiary after payment is received in our Nostro Accounts (other than Home Remittances), Minimum Charges	0.15% Upto Rs. 400/-
	(b) Inward cheques expressed in foreign currency drawn on foreign currency account, received from local / upcountry bank's branches for payment in Pak Rupees after conversion at authorized dealers buying TT clean rates. Minimum Charges	0.15% Commission Upto Rs. 400/-
<p>Note:- In Addition to above, the commission / correspondent bank charges will be at actual if any. Service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff as mentioned in SoBC wherever applicable.</p>		
MISCELLANEOUS		
1	Authenticate and relay messages	
	a) Outward i.e. If sent on behalf of a local FI to a foreign bank	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
	(c) Fax / Telephone i) Domestic : ii) Foreign : a) Single page b) More than one page	At actual. At actual. At actual. At actual.
	(d) Courier.	At actual.
	(e) 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	a) At actual as charged by the Foreign Bank / Agent / Credit Reporting Agency Which Provides the report b) No Charges if report is provided to Scheduled Bank / DFI in Pakistan for bank's own customer, US\$ 50/- where report is provided to a bank outside Pakistan c) Postage / Courier / Fax / Swift charges to be recovered according to the prescribed Tariff.
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 upto US\$ 100 or its equivalent - Remittances above US\$ 100 or its equivalent	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/- 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. -No charges will be applied if the remittance amount is less than or equal to US\$ 15 or its equivalent
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.	Upto Rs. 300/- plus courier / Fax / Telephone charges at actual. This includes Rs.100/- payable to NIFT Upto Rs. 450/- plus courier / Fax / Telephone charges at actual. This includes Rs. 200/- payable to NIFT for its services
11	For any enquiry requested by customer beyond 2 years relating to trade transactions	Upto Rs. 1,000/-
12	Swift Charges	Rs. 900/- Flat
<p>Note: In addition to above correspondent charges, postage, Swift, courier, telegram, LC Guarantee Message Issuance / amendment will be recovered.</p>		

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	SMS Alert
Stop Payment of Cheque	Duplicate Statements
Banker's Cheque	Intercity Deposit / Withdrawal / Transfer
Standing Instructions	Same Day Clearing Charges
Banker's Cheque Cancellation (for PKR A/c only)	Locker
Account Maintenance Certificate	Balance Confirmation Certificate

**MCB Visa Signature Debit Card (Issuance / Renewal / Replacement)

*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. 12,000/- 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.

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

Visa Gold Plus issuance, PayPak Gold and PayPak Classic Debit cards are free with MCB Burqraftaar Remittance Account.
PayPak Gold and PayPak Classic Debit cards are free with MCB Asaan Remittance Account.

2

Motherland Accounts

A minimum charge for Rs. 1/- per service, to be recovered for the following items:

- Intercity / Intracity Cash Withdrawal / Deposit / Transfer
- Issuance of first cheque book.
- 10 Banker's Cheque (p.a.)
- Annual Fee on First Visa Gold Debit 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
- 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 / Replacement Fee)
- Dispute Handling Charges (MCB VISA Debit Card

Local	Free
International	50% Off

- SMS Alert fee
- *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.

4 Outsourced Staff

A minimum charge for Rs. 1/- per service, to be recovered, from staff working with Outsourced staff providing services to MCB Bank

- Issuance of Cheque Book
- All Debit Cards except Platinum and Signature cards (Issuance / Annual / Renewal / Replacement Fee)
- SMS Alert fee

5 Pensioners (MCB / Non-MCB), Senior Citizen (with age of 65 years or more) and Physically Handicapped Person

Cross Branch Transactions - Free

50% waiver (Being Trade Discount, as per Bank's Policy) from actual charges will be applied on the following services;

- Bankers cheque
- Issuance of Cheque Book
- Debit Card - (Visa Silver, Visa Gold Debit Card)
- Locker Small Size (One Locker)