



# Schedule of **Charges**

January - June 2024

شیڈول آف چارجز

جنوری - جون 2024





# Schedule of Charges

January - June 2024



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## POWERS TO REDUCE CHARGES

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

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

WBG: Sign-off by Respective **Group Head WBG**.

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

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

## IMPORTANT NOTES

It is pertinent to note that:

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

# Domestic Banking

DOMESTIC BANKING



**Over 8.5 Million Customers**



**Over 1430 Domestic Branches**



**Over 1470 ATMs**



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



S.#	ITEMS	RATES	GL CODE
D	<b>ADVANCES</b>		
1	Annual Renewal Fee/New facility initiation Fee for Credit Limits (Running/Cash Finance)		3030101430
	a) Renewed/fresh approval (for WBG Customers)	Upto 1.20% of the finance amount. Deviation approval of waiver or less recovery to rest with Group Head-WBG	
	b) Processing Fee for one off requests (inclusive of ear-marking Facility)	Upto 1.20% of the finance amount. Deviation approval of waiver or less recovery to rest with Group Head-WBG	3030101440
	c) Pledge Monitoring Fee	Upto 1% of the finance amount. Deviation approval of waiver or less recovery is to rest with Group Head-WBG	3030102510
2	Restructuring / Rescheduling Fee	Upto 1% of the amount being restructured/ rescheduled (Only for WBG Customers)	3060601130
3	Annual Fee (Trade & Guarantees)		
	a) Import & Guarantees		
	A) WBG Customers		
	i) Renewal/grant of fresh of following limits:	Upto 0.05% per type of facility requested by customer (to be charged at the time of renewal/disbursement)	
	LC LIMITS		3030401360
	DD AA LIMITS		3030401370
	TR LIMITS		3030401380
	FIM LIMITS		3030401390
	FCIF LIMITS		3030401410
	BG LIMIT		3030401600
	ii) Interim Enhancements. One-off of following limits:	Upto 0.10% per type of facility requested by customer (to be charged at the time of renewal/disbursement)	
	LC LIMITS		3030401420
	DD AA LIMITS		3030401430
	TR LIMITS		3030401440
	FIM LIMITS		3030401450
	FCIF LIMITS		3030401470
	BG LIMIT		3030401610
	B) RBG Customers		
	For Renewal / Fresh Approval, Interim Enhancement On off Requests (inclusive of ear-marking Facility), Restructuring / Rescheduling Fee Cumulative limits upto: (for both fund and non fund based facilities)		
	Upto Rs. 1M	Rs. 5,000/- or 0.05% whichever is higher	
	Above Rs.1M	Rs. 10,000/- or 0.05% whichever is higher	3030101430
	C) Facility Initiation Charges - PMKJYES	Upto Rs. 100/- per disbursed case	
	b) Export		
	i) Renewal off / Grant of fresh FCEF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.05% per type of facility requested by customer	3030401400
	ii) Interim Enhancements/One-Off of FCEF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.10% per type of facility requested by customer (to be charged at time of approval)	3030401460
	Following charges will be recovered in addition to Mark-up/Return on investment:	At actual, in addition:	3060601030
	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	GL CODE
e)	Front End/Arrangement Fee	Upto @ 1.00% (Flat) wherever applicable as per Bank's discretion. All charges at item 4 (a) to (e) above are applicable to Term loan/Project Finance.	
4	<b>Agriculture Credit</b> Agriculture proposal processing fee on booking of new customers/fresh facility/renewal or enhancing the limit:  Upto Rs. 1 Million Above Rs. 1 Million to Rs. 5 Million Above Rs. 5 Million	  Rs. 500/- Rs. 2,000/- Rs. 3,000/-	
	<b>Note:</b> <i>Note: The bank reserves the right to determine the applicability, as per arrangements with customers with the approval from Respective Group Head WBG, Head RBG, Head Retail Assets, Trade.</i>		
5	Miscellaneous charges for issuance of NOC: For issuance of NOC/Processing of requests for signing of joint pari passu/ Inter Creditor Agreement (ICA) /similar agreements at the request of customers/clients for creating charge over assets Minimum Charges	On case to case basis as per agreement with the party   Up to Rs.10,000/-	3060601030
6	<b>For Finances against pledge/hypothecation</b> various charges to be levied as follows: (a) Godown Rent	At actual.	3060102010 (OWNED) 3060102020 (ACQUIRED)
	(b) Godown staff salaries: Salaries of Godown keepers/Chowkidars.	At actual.	3060601030
	(c) Mucaddam Charges and storage or Stock Inspection.	At actual.	3060601030
	(d) Godown Inspection Charges: (i) Within Municipal limits or within a radius of 10 Kilometers from the branch. Upto Rs.1 Million Above Rs.1 Million to 5 Million Above Rs.5 Million to 10 Million Above Rs.10 Million	Shall be credited to Bank's Income Account  Upto Rs.400/- Upto Rs.700/- Upto Rs.1,500/- Upto Rs.2,500/- Plus actual conveyance charges. Maximum one visit per month.	3060601030
	(ii) Outside the above limits.	T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd(i)' above.	3060601030
	(iii) Seasonal lending (Cotton, Rice etc.) Upto Rs.5 Million Above Rs.5 Million	Upto Rs.300/- Upto Rs.500/- Plus T.A. & D.A. as per rules applicable to staff only	3060601030
	(e) Delivery charges: If a godown keeper is not posted, conveyance charges will be recovered.	At actual.	3060601030
	(f) Other incidental expenses: Insurance premium, legal charges etc.	At actual.	3060601030
	(g) Directors search/Charge search/Local credit report/Independent stocks verification/ Independent credit report/ Assets valuation.	At actual,	3060601030
	(h) Handling charges on marking of lien on Govt. Securities	Upto Rs.500/- flat per customer.	3060601030
	(i) Marking of lien on securities issued by MCB for other banks	Upto Rs.500/- flat per customer.	3060601030
7	<b>Handling Charges</b> 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/-	3060401010

S.#	ITEMS	RATES	GL CODE
	<p><b>Note:</b> While recovering the miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words, miscellaneous charges will be levied at actual and not become a source of profit to the bank. Bank reserve the right to determine the applicability as per arrangement with the customer with approval from Group Head of godown inspection charges. However, reimbursement of actual conveyance charges to be made to concerned staff to the debit of Expenses Account after proper Approval of Respective Group Head WBG, Head RBG, Head Retail Assets, Trade.</p>		
<b>E</b>	<b>GUARANTEES</b>		
1	Shipping Guarantees favoring shipping companies conter signed by the bank with Importer on account of missing original Transport Documents/BL	Upto Rs. 2000 per month till return of original guarantee subsequent to receipt and release of shipping documents.	3030401030
2	Guarantees issued in favor of Collector of Customs in lieu of payment of Import/ Export Duty which are valid upto 6 months. Minimum Charges	Upto 0.65% per quarter  Upto Rs.2,000/-	3030401030
3	Guarantees issued in favor of Financial Institutions/DFIs for financial accommodation to customers. Minimum Charges	Upto 0.45% per quarter  Upto Rs.2,000/-	3030401030 3030401030
4	Bank Guarantee assignment (having assignment clause) noting charges/confirming genuineness of noting/assignment in favor of other banks	Upto Rs.1,000/-	
5	Guarantees other than above specified Where total volume of guarantees being issued on behalf of a customer during a calendar year is :		3030401030
	Upto Rs.15 Million Upto Rs.30 Million Upto Rs.50 Million Upto Rs.150 Million Above Rs.150 Million	Upto 0.50% per quarter Upto 0.38% per quarter Upto 0.32% per quarter Upto 0.26% per quarter 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.	3030401030
6	Amendment in Guarantees (a) Amendment without increase in amount or extension in expiry date when charges are on account of Principal/Applicant or the Beneficiary i) Located in Pakistan ii) Located outside Pakistan  (b) Amendment involving change in amount or extension in expiry date	i) Upto Rs.1450/- per transaction ii) Upto US\$ 60/- or equivalent in other currency per transaction  b) Charges as per item "a" above plus applicable commission as per item # 1 to 5 above	
7	Cancellation of Guarantee before expiry date when charges are on account of Principal/Applicant or Beneficiary i) Located in Pakistan ii) Located outside Pakistan	Upto Rs.1200/- per transaction Upto US\$50/- or equivalent in other currency per transaction	3030401790

S.#	ITEMS	RATES	GL CODE
8	<b>Back to Back Guarantees</b> Including Performance Bonds, Bid Bonds, Advance Payment guarantees or similar a) Issuance against counter guarantees of Financial Institution. Minimum Charges b) Counter Guarantees issuance favoring correspondent for the issuance of Guarantees abroad.	To be negotiated by FID on case to case basis plus actual cost of Stamp Paper, Courier Swift Charges etc. PKR: 5,000/- FCY: Equivalent USD 500/- or FID's negotiated pricing on case to case basis MCB charges to be negotiated by FID including Correspondent Bank Charges	3030401030
9	<b>Amendment in Back to Back Guarantees</b> (a) Amendment without increase in amount or extension in expiry date (b) Amendment involving change in amount or extension in expiry date i) Local ii) Foreign	Upto PKR: 1,450/- FCY: Equivalent USD 60/- or FID negotiated pricing For BBL: Upto PKR: 5,000/- Plus FED / ST, stamp paper, courier swift charges etc. FID's negotiated pricing For BBF: Upto USD: 500/- Plus FED / ST, stamp paper, courier / swift charges etc. or FID's negotiated pricing	
10	<b>Service Charges for handling claims lodged against bank Guarantee</b> a) Against Guarantees issued on the request of the Applicant Customer within Pakistan (Non-Back to Back Guarantees) b) Against Guarantees issued on the request of the banks on "Back to Back" basis within Pakistan i) Local ii) Foreign c) Against Counters Guarantees issued favoring banks abroad.	Upto Rs. 5,000/- Upto PKR 5,000 Upto US\$. 150/- or Equivalent in the relevant currency. Upto US\$. 150/- or Equivalent in the relevant currency.	3030401030
<b>Note:</b> a) Respective Group Head WBG, Head RBG & Head Retail Assets & Trade are authorized to refund Guarantee (non- Back to Back basis Guarantees only) Commission on prorata basis upon cancellation of Guarantee before its expiry. However while refunding prorata commission for unexpired period, care should be taken that the commission for partial usage should be charged subject to minimum upto Rs. 2,000/- b) Guarantee confirmation charges, where applicable, will be recovered on case to case basis. c) In case any forced loan/liability is created against any bank guarantee due to non-payment by the Guarantee Applicant/Principal (except where Guarantee/ Standby Letter of Credit had been issued against Counter Guarantee or Standby Letter of Credit of a correspondent Foreign Bank) markup as per bank's policy will be recovered for the delayed period from the date of invocation of the Guarantee/SBLC until complete adjustment of the Forced Liability/ Loan in bank's books along with recovering any other applicable charges. d) Commission on Guarantees is to be charged from the date of issuance till expiry of the Guarantee including any "claim lodgment period" or till such time the bank is exposed to honor any claim and released from its liability under the Guarantee, whichever is later.			
<b>F REMITTANCES</b>			
	<b>Bank Instrument (s)</b>		
1	<b>(a) Issuance of Banker's Cheque:</b> - Issued by debit to account - Issued against cash (account holder & walk in customers) Upto Rs. 200,000 Exceeding Rs. 200,000 (b) 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. 435 Flat Upto Rs. 850 Upto Rs. 0.20% (Min Charges 850/- Max Charges 10,000/-) Upto Rs.500/- Upto Rs.1000/- Upto Rs. 500/- Upto Rs 650/-	3030401810 3030401810 3060601210
<b>Note:</b> Cancellation Charges of Bankers Cheque(BC) will also be applicable for cancellation of old DD/PO/BC			

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

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

**Note:**  
Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only

S.#	ITEMS	RATES	GL CODE
K	<b>MISCELLANEOUS</b>		
1	Charges for issuance of Duplicate / Photostat copy or fresh statement of account (LCY / FCY other than the half yearly statements.	Upto Rs. 35/- (Inclusive of FED / ST)	3060601300
2	Issuance of Cheque Book (LCY / FCY) Current Account Saving Account	Upto <b>Rs. 14/-</b> per leaf for Current Accounts or equivalent for FCY Upto <b>Rs. 22/-</b> per leaf for Saving Accounts or equivalent for FCY	3060601120
3	Issuance of new cheque book (LYC/ FCY) in lieu of lost cheque book. (These charges are in addition to stop payment charges prescribed below).	Upto Rs. 250/- per request plus Cheque Book Charges	3060601120
4	Balance Confirmation Certificates - Vostro Account a) For LCY a/c b) For FCY a/c	Rs. 1,000/- per certificate US\$ 50/- GBP £ 40/-, Euro € 45/- per certificate	
5	Swift Relay Messages - Vostro Account Outward: if sent on behalf of foreign bank to local bank	US\$ 10/- or equivalent	
6	Stop payment charges (Charges per instruction) a) For LCY a/c b) For FCY a/c and foreign currency cheques / drafts.	Upto Rs. 450/- US\$ 7/-, GBP £ 6/-, Euro € 6/-	3060601220
7	Account Maintenance/Service charges 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/-	Upto Rs.50/- or equivalent (inclusive of FED / ST) p.m.will be recovered	3060701050
8	<b>SMS Alert Fee</b> -All Digital Transactions (including all transactions related to digital / branchless / self service channel / MCB live MCB lite, etc.) SMS alert fee over the counter transactions Asaan Account Other Accounts	Free of cost     <b>Rs. 75/- per month</b> <b>Rs. 150/- per month</b>	3030101710 3060601380
<b>Note:</b> (a) In case the balance in a accounts below Rs. 50 available amount will be recovered as incidental charges. The recovery on actual basis should be made inclusive of FED / ST. (b) No Service Charges for A/c maintenance will be recovered from dormant A/Cs till the period of dormancy. (c) BB accounts and Asaan accounts are also exempted from the recovery of these account maintenance charges. (d) Following accounts are exempt from levy of Rs.50/- (or equivalent) p.m. i) Accounts maintained by Employees of Govt/Semi-Govt. Institutions for Salary , Pension & Benevolent Fund purpose including widows/ children of deceased employees eligible for family pension / benevolent fund grant etc; in any manner whatsoever ii) Mustahqeen Zakat iii) Zakat accounts maintained for collection & disbursement of Zakat Funds iv) Students v) MCB Employees, their spouse and MCB retired staff getting pension in their MCB account, their accounts will remain as "Staff" Accounts. f) No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP Instruction. g) School Management Committee Account (Only for Sindh - BPRD Circular No. 02 of Jan 25, 2010) h) Unclaimed deposits after maturity of ten years.			



S.#	ITEMS	RATES	GL CODE																												
9	Charges for cheques returned a) For LCY a/c b) For FCY a/c	Upto Rs. 700/. (Inward) US\$ 6/- ,GBP. £ 5/- ,Euro€ 5/- Charges are recovered from the drawer (A/c holder) who has issued cheque drawn on MCB and is returned unpaid due to insufficient funds. Where cheques are returned on counter no charges will be recovered	3060601190																												
10	Same Day Clearing Charges a) For LCY a/c b) For FCY a/c c) Cheque return charges	Rs. 150/- (Present rate charged by NIFT) Rs. 300/- (Present rate charged by NIFT) Rs. 230/- (Present rate charged by NIFT)	3060601200																												
11	Inter-City Clearing: a) Clearing charges b) Cheque return charges	Rs. 150/- (Present rate charged by NIFT) Rs. 150/- (Present rate charged by NIFT)	3060601310																												
Note: For the clearing at 10 & 11 above, the amount can be revised incase the charges are amended by NIFT during the currency period of SoBC.																															
12	Balance Confirmation Certificates (Required by customers other than auditors) a) For LCY a/c b) For FCY a/c	Upto Rs. 170/- per certificate US\$.3/-, GBP. £.2/- ,Euro€.2/- per certificate	3060601320																												
13	Account Maintenance Certificate (For submission to Financial Institutions/Embassies/ Companies & Govt. Agencies at customers request a) For LCY a/c b) For FCY a/c	Upto Rs. 170/- per certificate US\$.3/-, GBP. £.2/-, Euro€.2/- per certificate	3060601330																												
14	Courier	At Actual	3060602030																												
15	Account Closing Processing Charges a) For LCY a/c b) For FCY a/c	Free Free																													
16	Charges on Collection of Utility Bills (Electricity, Gas, Telephone & Water charges) Either paid by Cash or by Cheque	Upto Rs.8/- per bill flat  These charges are to be recovered from utility companies and not from customers	3060701020 (Electricity) 3060701030 (Gas) 3060701090 (Water) 3060701040 (Telephone) 3030401130																												
17	Salary processing charges - Bulk Salary (75 employees & above) TBD cases	Upto Rs.100/- per transaction																													
18	Real Time Gross Settlement Charges (RTGS) (Time schedule is according to RTGS) system transaction) FED / ST is applicable on Bank's Income as per rule	<table><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 colspan="5">Monday to Friday</td></tr><tr><td>9:00 am to 4:30 pm</td><td>200</td><td>20</td><td>220</td><td></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		3030401750								
Days	Transaction Time - SBP	SBP Charges	Bank Charges	Total Charges																											
MT 202																															
Monday to Friday																															
9:00 am to 4:30 pm	200	20	220																												
19	Collection Management System for Credit Limits (Running/Cash Finance)	All charges for Collection Management will be decided on case to case basis at the time of agreement with customer and the bank	3030401130																												
20	Prize Money Charges	At Actual																													
21	IBFT (via branch)	Monthly free limit of PKR 25,000 Per Account/Per Wallet exceeding the said monthly free limit of Rs.25,000 charges will be applicable at Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions)																													
	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 Profit pay out Intra city (deposit withdrawals and fund transfers) Inter city deposits Inter city withdrawals Inter city fund transfers Cheque book Bankers cheque Bank certificate Locker Facility (subject to availability) Debit Card Paypak Classic Debit Card Paypak Gold All other Debit Card	<table><tr><th>MCB Salary Club Current A/c</th><th>MCB Salary Club Saving A/c</th></tr><tr><td colspan="2">Nil</td></tr><tr><td>NA</td><td>Quarterly</td></tr><tr><td colspan="2">Free Unlimited</td></tr><tr><td>Free (5/month)</td><td>Free (2/month)</td></tr><tr><td>Free (5/month)</td><td>Free (2/month)</td></tr><tr><td>Free (5/month)</td><td>Free (2/month)</td></tr><tr><td>Free (1/month)</td><td>Free (1/month)</td></tr><tr><td>Free (3/month)</td><td>Free (1/month)</td></tr><tr><td colspan="2">Free</td></tr><tr><td colspan="2">As per SOBC</td></tr><tr><td>Free Issuance / Annual / Renewal</td><td>Free Issuance only</td></tr><tr><td>Free Issuance / Annual / Renewal</td><td>Free Issuance only</td></tr><tr><td colspan="2">As per SOBC</td></tr></table>	MCB Salary Club Current A/c	MCB Salary Club Saving A/c	Nil		NA	Quarterly	Free Unlimited		Free (5/month)	Free (2/month)	Free (5/month)	Free (2/month)	Free (5/month)	Free (2/month)	Free (1/month)	Free (1/month)	Free (3/month)	Free (1/month)	Free		As per SOBC		Free Issuance / Annual / Renewal	Free Issuance only	Free Issuance / Annual / Renewal	Free Issuance only	As per SOBC		3060601390
MCB Salary Club Current A/c	MCB Salary Club Saving A/c																														
Nil																															
NA	Quarterly																														
Free Unlimited																															
Free (5/month)	Free (2/month)																														
Free (5/month)	Free (2/month)																														
Free (5/month)	Free (2/month)																														
Free (1/month)	Free (1/month)																														
Free (3/month)	Free (1/month)																														
Free																															
As per SOBC																															
Free Issuance / Annual / Renewal	Free Issuance only																														
Free Issuance / Annual / Renewal	Free Issuance only																														
As per SOBC																															
			3060103010																												

S.#

ITEMS

RATES

GL CODE

M

\*\*MCB Works

Features & Services Account Nature	MCB Works Basic Current	MCB Works Classic Current	MCB Works Classic Plus Current	MCB Works Premium Current
Minimum Balance Requirement	NIL	NIL	NIL	NIL
Eligibility	Employees of companies which enter into payroll management agreement with MCB Bank			
Permissible Currency	Pak Rupee			
Salary Ranges (PKR)	up to 50,000	50,001 to 150,000	150,001 to 300,000	300,001 & Above
Online Charges Intra City (Deposit, Withdrawal, Transfer)	Free Unlimited			
Intercity Deposits	Free	Free Unlimited		
Intercity Fund Transfers	Free			
Intercity Withdrawals	2 Free Transactions / Month			
Intercity Clearings	2 Free Transactions / Month			
ATM Cash Withdrawal switch charges (off Net)	At actual	Free		
Cheque book	Free (1/Month)			
Banker's Cheque	As per SOBC	Free unlimited		
Locker's Rent	As per SOBC		10% discount on issuance / annual fee	25% discount on issuance / annual fee
Debit Card	Free PayPak Classic / PayPak Gold (Issuance, annual & renewal)	Free Visa Silver Debit Card (Issuance, annual & renewal)		Free Visa Gold Debit Card (Issuance annual & renewal)
ADC / Digital SMS Alerts	Free	Free		
OTC SMS Alerts	Charged as per SOBC	Free		

N

MCB Fun Club

MCB Fun Club Debit Card	
(a) Annual / Issuance Fee	PKR. 725/-
(b) Replacement Charges	PKR. 725/-
<div>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</div>	

O

\*\*MCB Smart Business Account

I) Minimum Balance Requirement	Nil
ii) Online Transactions (within and Outside City)	Unlimited Free
iii) Bankers Cheques	5 Free / Month
Iv) Cheques Book	Free cheque book issuance, 1 per month
v) E-Statement	Free
vi) RTC	Free
vii) SMSAlerts	Free
viii) Cancellation of Bankers Cheques	Free
ix) Duplicate Bank Statement	Free
	<div>{ Minimum charges as prescribed in SOBC for bundled service charge will apply }</div>

S.#	ITEMS	RATES	GL CODE	
P1	MCB Nayab Savings Account (Formerly MCB Ladies Savings Account)			
	Services	MCB Nayab Savings Account		
	Product Name	MCB Nayab Savings Account (Formerly MCB Ladies Savings Account)		
	Permissible Currency	Pak Rupees		
	Profit Frequency	Quarterly		
	Minimum Balance Requirement	NIL		
	Account Maintenance Charges	NIL		
	Online Charges Intra City	Free		
	Online Charges Inter City (Deposit/ Withdrawal/ Transfer)	Free (3/month)		
	Cheque Book (Exclusive Design)	Free (1/month)		
	Banker's Cheque	Free (1/month)		
	Bank Certificate	Free (Account Maintenance & Balance Confirmation Certificate)		
	MCB Live	Free		
	SMS OTC	As per SOBC		
	Exclusive Debit Card	1- Free Issuance only on PayPak Classic & Pay Pak Gold 2- 50% discount (issuance only) on Ladies Card		
	All Other Debit Card	As per SOBC		
	Lockers	As per SOBC		
P2	MCB Nayab Current Account (Formerly MCB Ladies Current Account)			
	Services	MCB Nayab Current Account (Formerly MCB Ladies Current Account)		
	Transaction Descriptions	Deposit Tier (Mass)	Deposit Tier (Premium)	Deposit Tier (Affluent)
	Monthly Avg. Bal. Req.	Upto PKR. 100,000	PKR. 100,000 to <1,000,000	PKR. 1,000,000 and above
	Online Charges Intra City	Free		
	Online Charges Inter City (Deposit/ Withdrawal/ Transfer)	Free (5/month)	Free (50/month)	Unlimited
	Cheque book (Exclusive Design)	Free (1/ month)	Free (1/ month)	Unlimited
	Banker's Cheque	Free (2/month)	Free (10/month)	Unlimited
	Bank Certificate	Free Account Maintenance and Balance Confirmation Certificate		
	MCB Live	Free		
	SMS OTC	Free		
	Debit Cards	1. Free Issuance of PayPak Classic & Pay Pak Gold 2. 50% discount (issuance only) on Exclusive Ladies Card	1. Free Issuance, annual & renewal on PayPak Classic & Pay Pak Gold 2. 50% discount (issuance only) on Exclusive Ladies Card	1. Free Issuance, annual & renewal on PayPak Classic & Pay Pak Gold 2. Free Issuance, annual & renewal on Exclusive MCB Ladies 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

S.#	ITEMS	RATES	GL CODE
Q	<b>MCB Pensioners Account (Current and Saving)</b>		
	50% waiver from actual charges will be applied on the following services; Cross branch transactions (Intercity I Online Banking) Bankers Cheque (PO & DD) Issuance of cheque book (new or in lieu of lost) Small size locker (One per customer max, subject to availability). Visa PSC Silver & PSC Gold Card.		
	<b>Note:</b> a) Rest of the charges will be applied as per SOBC. b) All taxes (WHT / FED / ST) will be applicable		
R	<b>MCB Senior Citizens Account (Current and Saving)</b>		
	50% waiver from actual charges will be applied on the following services; Cross branch transactions (Intercity I Online Banking) Bankers Cheque (PO & DD) Issuance of cheque book (new or in lieu of lost) Small size locker (One per customer max, subject to availability). Visa PSC Silver & PSC Gold Card.		
	<b>Note:</b> a) Rest of the charges will be applied as per SOBC. b) All taxes (WHT / FED / ST) will be applicable		
S	<b>Basic Banking Account</b>		
1	<b>Transaction Fee on Basic Banking Account (BBA)</b> a) i) Each month the account holder will be allowed 2 deposit transactions (either cash or through clearing) & 2 withdrawals (cash or clearing) ii) Transaction over & above the limit will be charged b) Duplicate statement of account other than once in a year	Free Upto Rs. 35/- per transaction Upto Rs. 35/- (Inclusive of FED / ST)	3030101290
T	<b>MCB PLS Savings Xtra Account</b>		
1	<b>PSL Saving Xtra</b>	a) Customer will have upto 3 Free over the counter cash withdrawal transactions per month b) From 4th transaction onward Rs 25 will be charged for each cash withdrawal made through cheque. c) There will not be any restriction on Cash withdrawals through e-Channels.	3030301090
U	<b>**MCB Business Account</b>		
	Intercity deposits (per month), Intercity withdrawals (per month), Intercity Transfer (Account to Account), 15 Banker's Cheque (per month) Cancellation of Banker's Cheque, One Cheque Book (50 leaves per month), Duplicate Bank Statement (last 6 month), e-Statement <b>Account Maintenance Charges</b>	PREVIOUS MONTH AVERAGE BALANCE IN MCB BUSINESS ACCOUNT Minimum charges as prescribed in SOBC for bundled services Charge will apply PKR. 50/ month (inclusive of taxes) on non maintenance of monthly average balance of PKR 50,000	3060701110

S.#

ITEMS

RATES

GL CODE

V

\*\*MCB Roshan Digital Account

I) Debit Card Issuance

Free

ii) Credit Card Issuance

Free

iii) Cheque Book Issuance Charges

Free

iv) International Courier Charges

Free

(Cheque Book / Debit Card / Credit Card)

v) Inter Bank Funds Transfer Charges

Free

vi) Intercity Clearing Charges

Free

vii) Intercity Withdrawal Charges

Free

viii) Intercity Funds Transfer / Cheque Charges

Free

ix) Outward Foreign Remittance Charges

Free

Note:

- Annual / Renewal Fee will be charge as per the related visa debit / credit card sections.

-Debit Card and Cheque Book request will be proceed after receiving 1st deposit / remittance in the account

W1

MCB Universal Digital Center

Particulars

MCB Asaan Digital Current A/c

MCB Asaan Digital Remittances Current A/c

MCB Asaan Digital Saving A/c

MCB Asaan Digital Remittances Saving A/c

Currency

PKR

Profit Payout

NA

As per Bank's Rate Sheet

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.

W2

MCB Freelancers Digital Account

Particulars

PKR Current A/c

PKR Saving A/c

FCY Current A/c

FCY Saving A/c

Currency

PKR

PKR

USD, GBP, EUR

USD, GBP, EUR

Profit Payout

As per Bank's Rate Sheet

Minimum balance

NIL

A/c Maintenance Charges

NIL

Intercity Transactions Charges

Free

Debit Card

\* First issuance of Visa Silver Debit Card is Free & subsequent Annual Fee will be charged as per SoBC.

NA

X

Services

\*\*MCB Young Account

Product Name

MCB Young Current Account

MCB Young Savings Account

Permissible Currency

Pak Rupees only

Transaction Limits

Unlimited Deposits & Withdrawals

Minimum Balance Requirement

NIL

Profit Frequency

N/A

Quarterly

Online Charges Inter City (Deposit/ Withdrawal/ Transfer)

Free (5/month)

Free (3/month)

Cheque book

Free (1/ month)

As per SOBC

Banker's Cheque

Free (2/month)

Free (1/month)

Exclusive Debit Cards

1-Free Issuance, Annual / Renewal of PayPak Classic & PayPak Gold  
2-50% discount on Gold Plus (Issuance only)

1-Free Issuance only of PayPak Classic & PayPak Gold  
2-50% discount on Gold Plus (Issuance only)

\*\*Monthly Bundle Services Charges of PKR 1 + FED / ST shall be charged from all eligible accounts of the products.

S.#	ITEMS	RATES					GL CODE	
Y	**MCB One Current Account							
	Transaction Descriptions	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance	Monthly Average Balance		
		PKR 0 to <10K	PKR 10K to <50K	PKR 50K to <500K	PKR 500K to <2M	PKR 2M+		
		Core Tier	Bronze Tier	Silver Tier	Gold Tier	Platinum Tier		
	Intercity Funds Transfer	As Per SoBC	Unlimited	Unlimited	Unlimited	Unlimited		
	Intercity Cash Withdrawals		50 per month	300 per Month	999 per Month	Unlimited		
	Intercity Cash Deposits		50 per month	300 per Month	999 per Month	Unlimited		
	Cheque Book		1 per month	1 per month	Unlimited	Unlimited		
	Banker's Cheque		50 per month	300 per Month	999 per Month	Unlimited		
	Outward Clearing (Inter City)		50 per month	300 per Month	999 per Month	Unlimited		
	SMS Alerts (OTC)		Free	Free	Free	Free		
	Standing Instructions		Free	Free	Free	Free		
	Same Day Clearing		As Per SoBC	As Per SoBC	As Per SoBC	Unlimited		
	Inward Clearing (Inter City)	Free	Free	Free	Free	Free		
	Mobile/ Internet Banking	Free	Free	Free	Free	Free		
	Account Maintenance Charges	PKR. 50/ month (inclusive of taxes) on non maintenance of monthly average balance of PKR 10,000						
	Debit Cards	- Free Issuance of MCB Gold Plus, MCB Paypak Classic & MCB Paypak Gold. - All other debit card variants are charged as per SoBC. - Annual fee / renewal will be charged as per SoBC.						

# Consumer Banking

CONSUMER BANKING



# CONSUMER BANKING

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

ITEMS		RATES					GL CODE
A	MCB PAYPAK CLASSIC / PAYPAK GOLD DEBIT CARD						
1	MCB (Paypak Classic / Paypak Gold Card) Including G2P (Government to Person) Segment						
		Paypak Classic Card		Paypak Gold Card			
	(a) New Card	Rs. 1,500/-		Rs. 2,000/-			3030101070
	(b) Renewal / Annual	Rs. 1,500/-		Rs. 2,000/-			3030101080
	(c) Replacement	Rs. 1,500/-		Rs. 2,000/-			3030101080
B	MCB DEBIT CARDS						
1	MCB (VISA Debit Card)	SILVER	GOLD	GOLD LOCAL	GOLD PLUS	PLATINUM	
	(a) New Card	Rs. 1,900/-	2,800/-	2,800/-	2,800/-	8,500/-	3030201030
	(b) Renewal / Annual	Rs. 1,900/-	2,800/-	2,800/-	2,800/-	8,500/-	3030101550
	(c) Supplementary Card (Issuance/Renewal/Annual)	Rs. 1,900/-	1,900/-	-	1,900/-	3,500/-	3030201040
	(d) Replacement	Rs. 1,900/-	2,800/-	2,800/-	2,800/-	8,500/-	3030101600
2	MCB ( Debit Master Card) Classic						
	(a) New Card	Rs. 1,900/-					3030102220
	(b) Renewal / Annual	Rs. 1,900/-					3030102260
	(c) Supplementary Card (Issuance/Renewal/Annual)	Rs. 1,900/-					3030101510
	(d) Replacement	Rs. 1,900/-					3030101600
3	MCB (VISA Signature Debit Card)						
	Quarterly retention / membership fee	Rs. 5,000/- per quarter					
	Eligibility Criteria (deposit account basis)	For all LCY / FCY accounts MCB Visa Signature Charges are waived for maintaining quarterly average total deposits relationship with the Bank of Rs. 5 Million and above or quarterly average current account deposit balance of Rs. 2 Million and above.					
4	MCB (VISA Infinite Debit Card)						
	Quarterly retention / membership fee	Rs. 10,000/- per quarter					
	Eligibility Criteria (deposit account basis)	For all LCY / FCY accounts MCB Visa Infinite Charges are waived for maintaining quarterly average total deposits relationship with the Bank of Rs. 10 Million and above or quarterly average current account deposit balance of Rs. 5 Million and above.					
C	OTHER CHARGES FOR ALL DEBIT CARDS						
1	Dispute Handling Charges:						
	(i) Domestic Sales Transaction dispute handling charges.	Voucher Retrieval Fee = Rs. 370/- per document					3030101660
	(ii) International Sales Transaction dispute handling charges.	Voucher Retrieval Fee = Rs. 1,100/- per document					
	(iii) Arbitration Charges	US\$ 600/- or equivalent Pak rupee					
2	ATM Receipt Print charges for cash withdrawal and balance inquiry (on-us & off-us)	Rs. 3.13 per transaction (Inclusive of Sales Tax)					3030102400
3	Balance inquiry: MCB Customer at 1Link ATM	Rs.3.13/- per transaction					
4	Cash withdrawal made on 1Link ATMs:	Rs.23.44/- per transaction (flat) Shall be charged to customer.					3030201120
5	IBFT	Monthly free limit of PKR 25,000 Per Account/Per Wallet exceeding the said monthly free limit of Rs.25,000 charges will be applicable at Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions)					
	IBFT via Raast	Free					
6	International Transaction						
	(i) Transaction made on ATMs (Outside Pakistan)	4.5% or 100 per transaction (whichever is higher)					3030101610
	(ii) Balance Enquiry on ATMs (Outside Pakistan)	Rs 225/- per transaction.					3030101640



S.#	ITEMS	RATES	GL CODE																												
7	Foreign Transactions	4.40% of transaction amount or Rs. 100 whichever is higher on all foreign transactions.																													
8	Rejected E-Commerce Transaction	PKR 85/- per transaction																													
9	Utility Bill Payment	Free																													
10	Mobile Top-up	Free																													
11	Cash withdrawal from MCB ATM using internationally issued card	5% or Rs. 1000/- per Transaction whichever is higher																													
12	Balance Inquiry of an account held outside Pakistan	Rs. 425/- per Transaction																													
13	Mini Statement (MCB account statement from MCB ATM)	Rs. 5/- per Transaction																													
14	Cardless biometric cash withdrawal (MCB card at MCB ATM)	Rs. 18/- per Transaction																													
<p><b>Note:</b> All MCB Debit/Credit card transactions conducted on international websites / merchants &amp; ATMs are settled either at interbank rate or by purchasing dollar from open market which may differ from the PKR rate/amount displayed at the time of transaction. In light of prevailing instructions from State Bank of Pakistan, the bank will settle the transaction at interbank rate. In case of settlement at open market rate, the difference will be charged separately in your statement.</p>																															
D	MCB LIVE (Mobile / Web Application)																														
1	IBFT	Monthly free limit of PKR 25,000 Per Account/Per Wallet exceeding the said monthly free limit of Rs. 25,000 charges will be applicable @ Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions)																													
	IBFT via Raast	Free																													
2	Money Transfer - MCB Live to CNIC (Payable at any MCB branch counter)	<table><tr><th>Slabs</th><th>Charges (per transactions)</th></tr><tr><td>1-1000</td><td>45</td></tr><tr><td>1001-2500</td><td>90</td></tr><tr><td>2501-4000</td><td>130</td></tr><tr><td>4001-6000</td><td>170</td></tr><tr><td>6001-8000</td><td>225</td></tr><tr><td>8001-10000</td><td>260</td></tr><tr><td>10001-13000</td><td>300</td></tr><tr><td>13001-16000</td><td>350</td></tr><tr><td>16001-20000</td><td>400</td></tr><tr><td>20001-25000</td><td>490</td></tr><tr><td>25001-30000</td><td>550</td></tr><tr><td>30001-40000</td><td>600</td></tr><tr><td>40001-50000</td><td>700</td></tr></table>	Slabs	Charges (per transactions)	1-1000	45	1001-2500	90	2501-4000	130	4001-6000	170	6001-8000	225	8001-10000	260	10001-13000	300	13001-16000	350	16001-20000	400	20001-25000	490	25001-30000	550	30001-40000	600	40001-50000	700	
Slabs	Charges (per transactions)																														
1-1000	45																														
1001-2500	90																														
2501-4000	130																														
4001-6000	170																														
6001-8000	225																														
8001-10000	260																														
10001-13000	300																														
13001-16000	350																														
16001-20000	400																														
20001-25000	490																														
25001-30000	550																														
30001-40000	600																														
40001-50000	700																														
E	MCB eGate (e-Commerce / Merchant Acquiring)																														
1	MERCHANT ACQUIRING (POS Services)																														
	a) Merchant Discount Rate (MDR)	Upto 2.50% of Transaction Value + Tax on Service Charges	3030301010																												
2	E-COMMERCE (E-Gate Services)																														
	a) One Time Setup Fee (At the time of on Boarding)	Upto Rs. 40,000/- per merchant ID	3030301010																												
	b) Monthly Fee	Upto Rs. 5,400/- per month per merchant ID	3030301850																												
	c) Per Transaction Charges	Upto Rs. 30/- Per Successful Transaction	3030301860																												
	d) Per Transaction Charges for real time transaction Monitoring (Applicable to E-Gate only)	Upto Rs. 5/-for selected high risk merchants only (Risk level to be determined by MCB Bank at the time on onboarding and / or at any time while merchant relationship is active)	3030301860																												
	e) Merchant Discount Rate (MDR)	Upto 4.35% of Transaction Value + Tax on Service Charges																													
<p><b>Note:</b> *Merchant Discount Rate can be revised upwards for merchants with special business arrangements subjects to approval of Business and Group Head.</p>																															

S.#	ITEMS	RATES			GL CODE
F	MCB LITE (Updated on Quarterly Basis)				
	MCB LITE 0	MCB LITE 1	MCB LITE 2		
1	Lite Wallet Opening Fee	Free	Free	Free	3030102040
	Lite Wallet Annual Fee	Free	Free	Free	
2	Wallet Debit Card				
	Visa Debit Card Issuance Fee	Upto PKR 1,300/- Exclusive of FED / ST etc.			3030102100
	Visa Debit Card Annual/Renewal Fee	Upto PKR 1,300/- Exclusive of FED / ST etc.			3030102100
	Paypak Debit Card Issuance Fee	Upto PKR 900/- Exclusive of FED / ST etc.			3030102100
	Paypak Debit Card Annual/Renewal Fee	Upto PKR 900/- Exclusive of FED / ST etc.			3030102100
	Visa Debit Card Replacement Fee	Upto PKR 600/- Exclusive of FED / ST etc.			3030101770
	Paypak Debit Card Replacement Fee	Upto PKR 525/- Exclusive of FED / ST etc.			3030101770
	(a) Platinum Customers		Free		
	(b) WBG Customers (Case to Case Basis)		Free		
3	Cash in / Deposit Fee (At Branch)		Free		3030102070
4	Cash out / Withdrawal Fee	AT MCB ATM	AT BRANCH		
	Upto Rs. 25,000/-	Free	Free		
	Above Rs.25,000/-	Free	Free		
5	Top up / Air Time Purchase		Free		
		MCB LITE WALLET TO MCB LITE WALLET	MCB LITE WALLET TO MCB CORE BANKING		
6	Funds Transfer	Free	Free		
7	Bill Payment	Free			
8	POS Transaction	Free			
9	IBFT	Monthly free limit of PKR 25,000 Per Account/Per Wallet exceeding the said monthly free limit of Rs.25,000 charges will be applicable @ Rs. 200 or 0.1% of the transaction amount, whichever is lower. (No cap on IBFT number of transactions)			3030401820
	IBFT via Raast	Free			
10	Balance Inquiry				
	(a) Balance Inquiry via ATM (OFF-US-1 Link)	Rs. 3.13 /- per Transaction			3030702150
	(b) International Balance Inquiry	Rs. 135/- per Transaction			3030201120
11	ATM Receipt Print Charges for cash withdrawal and Balance Inquiry (ON-US & OFF-US)	Rs. 3.13 per transaction (Inclusive of Sales Tax)			
12	ATM withdrawals OFF-US				
	(a) ATM withdrawals OFF-US (1-Link)	Rs. 23.44/- per transaction (flat) Shall be charged to customer.			3030701150
	(b) ATM withdrawals (International usage)	4.5% of amount or Rs.100/- (whichever is higher)			3030101810
13	Voucher Retrieval Fee	Rs. 370/- (local) & Rs. 1,100/- (International) per document			3030101830
14	Arbitration Charges	US\$ 600/- or equivalent			3060601030
15	Statement Request (Hardcopy)	Rs. 40/- (Inclusive of FED / ST)			3030101840
16	Foreign Transactions	4.40% of transaction amount or Rs. 100 whichever is higher on all foreign transactions.			
17	Rejected E-Commerce Transaction	PKR 85/- per Transaction			
18	Mini Statement (MCB account statement from MCB ATM)	Rs. 5/- per Transaction			
19	Cardless biometric cash withdrawal (MCB card at MCB ATM)	Rs. 18/- per Transaction			
		*No charges will be applied for upgradation of MCB LITE.			
<b>Note:</b> All MCB Debit/Credit card transactions conducted on international websites / merchants & ATMs are settled either at interbank rate or by purchasing dollar from open market which may differ from the PKR rate/amount displayed at the time of transaction. In light of prevailing instructions from State Bank of Pakistan, the bank will settle the transaction at interbank rate. In case of settlement at open market rate, the difference will be charged separately in your statement.					

S.#	ITEMS	RATES			GL CODE	
G	MCB VISA CREDIT CARD					
		CLASSIC	GOLD	PLATINUM		
	1	Issuance/Annual Fee - Basic Card	Rs. 6,000 p.a.	Rs. 9000 p.a.	Rs. 16,000 p.a.	3050101140
	2	Issuance/Annual Fee - Supplementary Card	Rs. 3,000 p.a.	Rs. 4,500 p.a.	Rs.8,000 p.a.	
	3	Credit Card Replacement Fee	Gold & Classic Rs. 1,000/- Platinum Rs 2,000/-			
	4	Service Fee/Mark-up Retail Transaction:	3.67% per month (APR of 44%), if the full payment is not received by the due date)			
	5	Priority Pass Issuance/Annual Fee:	Free			
		Priority Pass Per Visit Fee:	35 USD			
		Priority Pass Replacement Fee	Rs.500			
		(This facility is for Gold and Platinum Customers only)				
	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: PKR 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: PKR 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			
		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. 1,900/- per instance (If the minimum payment is not received by the due date)			
	14	Over Limit Fee	1,500 per instance			
	15	Auto Debit Insufficient funds Charges	Rs. 1,400/- per instance			
	16	Cheque Return Charges	Rs. 700/-			
	17	Voucher Retrieval Fee:	Local (Rs.300 per transaction) Foreign (Rs.900 per transaction)			
	18	Arbitration Charges for Disputed Transactions	USD 500 or equivalent			
19	Foreign Transaction Charges	Rs.100/- or 4% whichever is higher				
20	Utility / Telco's & other Bill Payment	PKR 10 or 1.5% per transaction whichever is higher				
<b>Note:</b> All charges are exclusive of government taxes and are subject to change in rate which will be at the discretion of the Bank and will be notified to the customer accordingly. All MCB Debit/Credit card transactions conducted on international websites / merchants & ATMs are settled by purchasing dollar from open market which may differ from the PKR rate/amount displayed at the time of transaction. The difference of open market rate will be charged separately in your statement.						

S.#	ITEMS	RATES	GL CODE
H	<b>CUSTODIAL SERVICES</b>		
1	For CDC eligible securities		
	i) Initial Deposit Fee (one time charge)	Upto Rs.0.04 per share deposit fee to be charged monthly.	3060601140
	ii) Transaction/Settlement Fee	Upto Rs.0.05 per share upto 70,000 shares thereafter Rs.3,500 per settlement CDC charges will be applicable.	3060601140
	iii) Custody/Position Fee	0.30% p.a over month end market value of shares.	3060601140
	iv) Withdrawal Fee	Upto Rs.0.40 per share/script to be charged at the time of withdrawal.	3060601140
	v) Participation Fees (one time charge)	Upto Rs.3,000/- for individuals Upto Rs.5,000/- for institutions	3060601140
	vi) Documentation Fee for sub account	Upto Rs.1,000/- one time fixed	3060601140
	vii) Monthly Fee for sub account	Upto Rs.300/- for individuals	3060601140
	viii) Requested statement Fee	Upto Rs.35/- per statement	3060601140
	ix) Communication/Mailing charges	Actual plus 5% of Actual	
	x) Stamp Fee	Actual	3060601140
2	For Physical Securities		
	i) Settlement charges per trade per security including all corporate actions and registration.	Rs.0.05 per share upto 70,000 shares, thereafter Rs. 5,000/-per settlement	3060601140
	ii) Custody Charges	0.30% p.a. over month end market value of share.	3060601140
	iii) Documentation, Communication/Mailing and Stamp Fee	Actual	3060601140
	<b>Note:</b> For individuals, there is a minimum monthly charge of Rs. 1,000/- if actual billed amount is less than Rs. 1,000/-. In case actual is more than this figure, the higher amount will be billed.		
I	<b>CONSUMER PRODUCTS</b>		
	<b>a) Personal Loans (PL)</b>		
	i) Processing Fee	1.5% of the loan amount or Rs. 5,000/- whichever is higher (applicable upon utilization of loan)	3530101340
	ii) Full / Partial Prepayment Fee:		
	a) 1st Year	10% of principal amount prepaid	3560702030
	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	Rs. 1200/- per instance	3030101350
	iv) Banker's Cheque Reissuance charges if lost by customer	Rs.500/-	3030401010
	v) Balance confirmation certificates	Rs.500/-	3560601030
	vi) Duplicate half yearly statement	Free	
	vii) Legal charges (Third party payment)	At Actual	4040110050
	viii) Issuance of duplicate NOC	Rs. 1,000/-	3560601030
	<b>(b) Secured Personal Loan</b>		
	i) Processing Fee	PKR 3,500 or 1% of finance amount whichever is higher (Maximum up to PKR 15,000)	3530101340
	ii) Vehicle Appraisal charges for new applicant (Third party payment)	At Actual (The actual amount charged by the appraisal agency).	
	iii) Income estimation charges for self-employed (Third party payment)	At Actual	
	iv) Full/Partial Prepayment Fee:		3560702030
	1st Year	Upto 8% of principle amount prepaid	
	2nd Year	Upto 5% of principle amount prepaid	
	3rd Year and all subsequent years of financing	Upto 3% of principle 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	GL CODE
	v) Balance confirmation certificates	Upto Rs.500/-	3060601030
	vi) Duplicate half yearly statement	Free	
	vii) Late payment charges	Upto PKR 750/- Per Installment	3030101350
	viii) Vehicle Repossession charges (Third party payment)	At Actual or PKR 75,000/- whichever is lower	4040124580
	ix) Repossessed Vehicle appraisal charges per instance if applicable(Third party payment)	At Actual or Rs. 5,000/- whichever is lower	4040124580
	x) Legal charges in case of repossession (Third party payment)	At Actual	4040110010
	xi) Repossessed Vehicle Parking/warehouse charges	Upto Rs. 5,000/- Per Instance	4040124580
	xii) NOC for lien removal after 1 month of case settlement	Free	
	xiii) NOC for issuance of Duplicate Registrations Book	Rs. 1,000/-	3560601030
	xiv) Issuance of Duplicate of NOC	Upto Rs.1,000/-	3560601030
	xv) Bio-metric verification at the time of lien removal	At Actual	
	<b>c) Student Personal Loans</b>		
	i) Processing Fee	Rs. 5,000 Non-Refundable	3030102140
	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.		
	<b>d) MCB Home Loan</b>		
	i) Documentation charges		
	a) Processing Fee	Standard Home Loan: Upto Rs 8,500/- 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/-	3030101170
	b) Legal Stage 1 (Third party payment)	At Actual	
	Legal Stage 2 (Third party payment)	At Actual	
	c) Income Estimation (Third party payment)	At Actual	
	d) Appraisal Fee (Third party payment)	At Actual	
	e) Property Insurance (Third party payment)	At Actual	
	ii) Full Prepayment Fee		
	1st year	Upto 5% of remaining principal amount	3560702050
	2nd year	Upto 4% of remaining principal amount	
	3rd year and subsequent years of financing	Upto 3% of remaining principal amount	
	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	3560702050
	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.		

S.#	ITEMS	RATES	GL CODE
	iv) Late payment charges	Upto Rs. 1,500/- Per Late Instalment	3060702080
	v) Banker's Cheque Reissuance charges if lost by customer	Upto Rs. 500/-	3030401010
	vi) Legal Charges (third party payment)	At Actual	3030110010
	vii) Balance confirmation certificates	Upto Rs.500/-	3560601030
	viii) Duplicate half yearly statement	Free	
	ix) Loan Enhancement Fee	Rs. 4,000/- per enhancement	3030101170
	<b>e) Government's Markup Subsidy Scheme Mera Pakistan Mera Ghar</b>		
	i) Documentation charges Processing Fee	Upto Rs.2,500/- excluding FED / ST (non-refundable)	3530102390
	ii) Legal Stage 1 (Third Party Payment)	At Actual	
	iii) Legal Stage 2 (Third Party Payment)	At Actual	
	iv) Income Estimation (Third Party Payment)	At Actual	
	v) Appraisal Fee (Third Party Payment)	At Actual	
	vi) Property Insurance (Third Party Payment)	At Actual	
	vii) Full Prepayment Fee	Nil	
	viii) Partial Prepayment Fee	Nil	3560703040
	ix) Late Payment Charges	Upto Rs. 1,000/- Per Late Installment	3030401010
	x) Bankers Cheque Reissuance Charges (if lost by customer)	Upto Rs.500/-	4040110010
	xi) Legal Charges (Third Party Payment)	At Actual	3560601030
	xii) Balance Confirmation Certificates	Upto Rs.500/-	
	xiii) Duplicate Half Yearly Statement	Free	
	<b>f) Roshan Apna Ghar</b>		
	i) Processing Fee	Upto Rs 4000/- Non Refundable	3030101170
	ii) Legal Stage 1 (Third Party Payment)	At Actual	
	Legal Stage 2 (Third Party Payment)	At Actual	
	iii) Appraisal Fee (Third Party Payment)	At Actual	
	iv) Full Prepayment Fee		
	1st year	1% of remaining principal amount	3560702050
	2nd year	Nil	
	3rd year and subsequent years of financing	Nil	
	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	1% of Partial Paid Amount	3560702050
	2nd year	Nil	
	3rd year and subsequent years of financing	Nil	
	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	Upto Rs 1,500/- per late installment	3060702080
	vii) Banker's cheque Reissuance charges if lost by customer	Upto Rs. 500/-	3030401010
	viii) Legal Charges (Third Party Payment)	At Actual	3030110010
	ix) Balance confirmation certificates	Upto Rs. 500/-	3560601030
	x) Duplicate half yearly statement	Free	
	xi) Loan Enhancement Fee	Upto Rs. 4,000/- per enhancement	3030101170
	<b>g) MCB Green Ghar Finance</b>		
	i) Processing Fee	PKR. 7,000/- Non Refundable	
	ii) Legal Stage 1 (Third party payment)	At Actual	
	Legal Stage 2 (Third party payment)	At Actual	
	iii) Income Estimation (Third party payment)	At Actual	
	iv) Appraisal Fee (Third party payment)	At Actual	
	v) Full prepayment Fee		
	1st year	Upto 5% of remaining principal amount	
	2nd year	Upto 4% of remaining principal amount	
	3rd year and subsequent years of financing	Upto 3% of remaining principal amount	

S.#	ITEMS	RATES	GL CODE
	<p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>v) Partial Prepayment Fee</p> <p>During 1st year</p> <p>2nd year</p> <p>3rd and subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>*Partial prepayment may be made only twice in a twelve (12) months period with a minimum sum of 5% and a maximum combined sum of 20% on zero prepayment charge - and any subsequent partial prepayment, irrespective of the amount will attract prepayment penalty as mentioned above.</p> <p>vii) Late payment charges</p> <p>viii) Banker's Cheque Reissuance charges if lost by customer</p> <p>ix) Legal Charges (third party payment)</p> <p>x) Balance confirmation certificates</p> <p>xi) Duplicate half yearly statement</p> <p>xii) Vendor survey services</p>	<p>Upto 5% of partial paid amount</p> <p>*Upto 4% of partial paid amount</p> <p>*Upto 3% of partial paid amount</p> <p>Rs. 1,500/- Per Late Instalment</p> <p>Rs. 500/-</p> <p>At Actual</p> <p>Upto Rs.500/-</p> <p>Free</p> <p>At Actual</p>	
	<b>h) Car4U (Auto Finance/Lease/ Roshan Apni Car)</b>		
	<p>i) Processing Fee</p> <p>New / Used / Local / Imported Car:</p> <p>ii) Vehicle Appraisal charges for new applicant (where applicable) (Third party payment)</p> <p>iii) Income estimation charges for self employed (Third party payment)</p> <p>iv) Full / Partial Prepayment Fee:</p> <p>1st year</p> <p>2nd year</p> <p>3rd year and all subsequent years of financing</p> <p>Calculation of prepayment fees for 2nd &amp; onward years will be based on completion of each calendar year from the date of disbursement.</p> <p>Maximum 2 partial prepayment are permissible in a year and the minimum amount for a partial prepayment should be equal to 6 monthly instalment.</p> <p>v) Balance confirmation certificates</p> <p>vi) Duplicate half yearly statement</p> <p>vii) Late payment charges</p> <p>viii) Vehicle Repossession charges (Third party payment)</p> <p>ix) Repossessed Vehicle appraisal charges per instance if applicable (Third party payment)</p>	<p>Upto Rs. 9,000/- (to be received after loan approval along with down payment)</p> <p>At Actual (The actual amount charged by the appraisal agency).</p> <p>At Actual</p> <p>Upto 8% of principal amount prepaid</p> <p>Upto 6% of principal amount prepaid</p> <p>Upto 3.5% of principal amount prepaid</p> <p>Upto Rs. 500/-</p> <p>Free</p> <p>Per late installment upto Rs. 1,500/-</p> <p>At Actual or PKR 75,000/- whichever in lower</p> <p>At Actual or Rs. 5,000/-, whichever is lower.</p>	<p>3530101180</p> <p>3560702040</p> <p>3560601030</p> <p>3060702060</p> <p>4040124580</p> <p>4040124580</p>

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



# International Banking

INTERNATIONAL BANKING



# INTERNATIONAL BANKING

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

S.#	ITEMS	RATES		GL CODE
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>	3030401080
<p><b>Note:</b></p> <p>a)- Respective Group Head / Head Retail Banking &amp; Head Retail Assets &amp; Trade are authorized to refund LC Commission on prorata basis upon cancellation of LC before its expiry.</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 at actual 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>		030401080
<p><b>Note:</b></p> <p>1) LC revalidation commission will be calculated on the amount of outstanding liability as per foreign exchange rate prevailing on the date of revalidation</p> <p>2) Revalidation commission will be charged upon acceptance of documents by the applicant drawn against expired LC for the period beyond the date at which LC expired.</p>				
3	<p>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>		3030401080
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>	<p>3030401080</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>		3030401620
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>	3030401080
7	<p>Registration of Import Contract Per Transaction (foreign &amp; 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>		3030401630

S.#	ITEMS	RATES	GL CODE
8	Amendment in LC/Contract (a) Amendment without increase in amount or extension in expiry date (b) Amendment involving increase in amount and/or extension in expiry date	Upto Rs. 1,500/- per transaction. (plus applicable SWIFT charges) Upto Rs. 1,500/- Per transaction plus applicable commission as per item 1,3, 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 Rs.0.15%  Upto Rs. 1,500/- (plus applicable SWIFT charges)	3030401640  3030406150
10	Import on Collection Basis (Foreign Import Documentary Bills for Collection) a) Handling commission.  b) Return unpaid.	i) Upto Rs. 1,200/- per collection if charges are on Drawee's (Importer's) account ii) US\$ 75/- if charges are on Drawer's (Exporter's) account US\$100/- (Flat) from remitting bank plus courier charges & other charges, if any.	3030401060
11	Service charges Service charges against all documentary Import bills (Collection & LC Bills) Minimum Charges	Upto 0.15%  Upto Rs.1,500/-	3060401010
12	Import Reimbursement Charges (Payable to reimbursing bank)	At actual	3030401080
13	a) Delivery order issued for release of consignment in the absence of non-negotiable original transport documents (AWB/RR etc.) b) Arrangement/Endorsement Fee in Foreign Inward Documentary Bills for Collections where the title/transport document is drawn to the order of MCB without prior permission	Upto Rs. 2,000/-  i) If charges are on Drawee's (Importer's) account Upto Rs. 1,000/- ii) If charges are on Drawer's (Exporter's) account US\$ 50/- deductible from proceed.	3030401670  3030401080
14	Clearance of Consignment under terms of Credit Limit Approval or unarranged clearance by the Bank.  Minimum Charges	a) Commission against approved limit Upto @ 0.20% on C & F value b) Commission Upto @ 0.25% on C & F value on forced clearance c) No charges if customer pays directly to C & F agent Upto Rs.1,000/-	3030401680
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	  3030401690 3030401690 3030401690 3030401690
<p><b>Note:</b> *Date of negotiation means value date when Bank's Nostro Account is Debited. M-up and Commission will be applied on outstanding bill amount (after reducing the cash margin). **No mark up to be charged in case 100% non-remunerative (no Profit) cash margin is deposited on or before the date of negotiation*</p>			

S.#	ITEMS	RATES	GL CODE
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).	3030401710
	b) Extension in maturity of Usance Import Bills under LC / Contract Minimum Charges	Service charges up to Rs, 1,500/- Flat per bill. Upto Rs.1,000/-.	
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.	3030401700
18	Handling Charges a) Discrepant documents handling charges under import LCs.  b) Import bills under LC returned unpaid.	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  US\$ 100/- (flat) or equivalent from remitting bank plus courier charges and other charges (if any)	
<b>Note:</b> No charges to be recovered in case such charges have already been charged under any of the institutional arrangements such as "Private Labeling"			
19	LC cancellation charges	Upto Rs.2,000/- per LC Plus SWIFT charges	3030401080
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 up to @ 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 Duplicate debit advice issuance	Upto Rs 100/- Per EIF / FI Upto Rs 500/- Per EIF / FI Upto Rs 500/- Per Transaction  Upto Rs. 250/- per advice	
<b>B EXPORTS</b>			
1	Letters of Credit: (a) Advising (Foreign and Inland)  (b) Amendment Advising (Foreign and Inland)  (c) Negotiation of Rupee bills under export Letters of Credit. Minimum Charges  (d) Negotiation commission on all export bills purchased/discounted i) Clean Documents ii) Discrepant Documents	Upto Rs. 2,000/- (US\$ 50/- for outside Pakistan) plus applicable courier/SWIFT charges (At Actual)  Upto Rs. 1,200/- (US\$ 50/- for outside Pakistan) plus applicable courier/SWIFT charges (At Actual)  Upto 0.25% plus applicable courier/SWIFT charges (At Actual)  Upto Rs.500/-   Upto Rs.1,000/- Upto Rs. 2,000/-	3030401720 3030401720 3030401110 3030401110
<b>Note:-</b> In case of overdue negotiated bill, Mark-up as per bank's approved applicable rate to be recovered.			
	(e) Addition of Confirmation (Foreign and Inland) Minimum Charges	To be approved by FID on case to case basis (subject to availability of country / cross border risk limits) upto 0.25% or Rs. 5,000 per quarter (whichever is higher)	3030401110

S.#	ITEMS	RATES	GL CODE
	(f) Transfer of export LC.(Foreign and Inland)	Upto Rs.1,500/-	3030401720
	(g) Reimbursement payment to other local Banks from Non-Resident Rupee Accounts/ACU Accounts.	Upto Rs.1,000/-	3030401110
2	When documents are sent to other bank for negotiation under restricted Letter of Credit (LC).	Upto Rs. 1,000/- plus applicable courier charges (At Actual)	3030401110
3	Documentary Bills without exchange difference earnings	Upto Rs. 500/- per collection.	3030401110
4	Handling Charges:		
	a) 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/-	3030401730
	(b) Issuance / Reissuance / Duplicate of Annex'A'	Rs. 250/- per Annexure-'A'	3030401730
	(c) On all SBP/Govt.Related Subsidy Claims Minimum Charges	Upto 0.15%, per transaction Upto Rs.250/- per transaction	3030401300
	(d) On Collection of Export Development Surcharge.	Upto Rs.80/- per transaction	3030401730
	(e) Research & Development Support Claims (R&D) Minimum Charges	Upto 0.25%, per transaction Upto Rs.250/-	3030401290
	(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	3030401740
	ii) ERF II - issuance NOC for Entitlement / Transfer of limit to other bank	Upto Rs. 1000/- per NOC / transfer	
	(g) In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection by MCB  Minimum Charges	Upto 0.10% (flat) per transaction  Upto Rs.1,000/-	3060402010
5	Service Charges against export documents sent on collection basis where payment cover is already received in our Nostro Account. Upto 150 million Above 150 million  Minimum Charges	  Upto 0.15 % Upto 0.13 %  Upto Rs.1500/-	3060402010
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 re 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/-	3030401110
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	GL CODE
C	<b>REMITTANCES</b>		
1	<b>Outward Remittances:</b>		
	(a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts	Upto 0.1% of value of transaction (Minimum \$ 5/- Maximum \$ 100/- or their Equivalent)	3030401010
	(b) Inquiries regarding non-receipt of funds where the bank acted correctly	Upto Rs. 300/- each plus applicable Swift charges (At Actual)	3060601030
	(c) Communication charges for Back to Back transactions - Remittances below or equal to US\$ 100 or its equivalent - Remittances above US\$100 or its equivalent	50% of normal charges i.e., US\$ 15/- or its equivalent per transaction US\$ 30/- or its equivalent per transaction	3060602030
	(d) Inward collection relating to Foreign Currency Accounts received from abroad or local banks or our own branches with foreign currency payment involved.	US\$ 3/- for collection upto US\$ 1,000/- 0.1 % for collection above US\$ 1,000/- (Maximum US\$ 6 Minimum US\$ 3)	3060601030
	(e) Remittance from Foreign Currency Account within ten days of FCY deposit in cash i) Upto USD 10,000 (or equivalent currency) ii) USD 10,001 (or equivalent currency) and above	0.25% } These charges will be applicable only in case of remittance is effected within 10 days of cash deposits 0.50%	3060601030
	<b>Note:-</b> In Addition to above commission / correspondent bank charges at actual if any service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff wherever applicable		
2	<b>Inward Remittances:</b>		
	(a) Inward Foreign Draft, where payment made to beneficiary, after payment is received in our Nostro Accounts (other than Home Remittances).  Minimum Charges	0.15%-  Upto Rs.400/-	3030401010
	(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.  Minimum Charges	0.15% Commission.  Upto Rs.400/-	3030401010
	<b>Note:-</b> In Addition to above commission / correspondent bank charges at actual if any / service charges / recovery of courier / postage / fax / swift charges also be made according to prescribed tariff wherever applicable		
D	<b>MISCELLANEOUS</b>		
1	Authenticate and relay messages a) Outward i.e. If sent on behalf of a local FI to a foreign bank b) Inward i.e. If sent on behalf of a foreign bank to a local FI (a) Fax/Telephone i) Domestic : ii) Foreign : a) Single page b) More than one page (b) Courier.  (c) Charges to be claimed from remitting bank against inward remittances if mentioned 'OUR'	Upto Rs. 1,500 plus applicable SWIFT charges mentioned at (i) above Upto US\$ 50 plus applicable SWIFT charges mentioned at (i) above  At actual.  At actual. At actual. At actual.  Upto US\$ 30/- or its equivalent per message MT-103 for amount of 100 US\$ and above or its equivalent No charges will be claimed from Non-Nostro Servicing Agents/Banks	3060601010   3060402030  3060602030 (For Others) 3060602105 (For Trade Transactions only) 3060601030

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



S.#	ITEMS	RATES	GL CODE
MCB PRIVILEGE CUSTOMERS			
MCB <b>Privilege</b> banking facilities and benefits will be offered to those <b>Privilege</b> customers who are maintaining the following deposit thresholds:			
<b>For all LCY / FCY accounts</b>			
Quarterly average total deposit relationship with the bank of Rs. 5 Million and above			
<b>Or</b>			
Quarterly average Current deposit account balance of Rs. 2 Million and above			
Free Banking Facilities*			
Cheque book Issuance		Priority Pass	
Stop Payment of Cheque		Duplicate Statements	
Banker's Cheque		Intercity Deposit / Withdrawal	
Standing Instructions		Same Day Clearing Charges	
Banker's Cheque Cancellation (for PKR A/c only)		Locker	
<b>MCB Visa Signature Debit Card**</b>			
Issuance / Renewal / Replacement		Free	
*Minimum Charges of Rs.1/- (or equivalent in FCY A/c) per facility to be recovered from Privilege account holders.			
**Relationship maintenance fee of Rs. 5,000/- per quarter 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	GL CODE
	FEE REDUCTION GRID		
	SERVICE CHARGES ARE REDUCED TO A MINIMUM CHARGE PER SERVICE, IN THE FOLLOWING CASES:		
1	MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account		
	PayPak Gold and PayPak Classic Debit Cards are free with MCB Burqraftaar Remittance Account and MCB Asaan Remittance Account		
2	Motherland Accounts		
	A minium 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 Books (New or in lieu of lost) - IBFT - Stop Payment Charges - All Debit Cards except Platinum, Signature and Infinite 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) - MCB Lite Activation & Joining (Issuance, renewal and Replacement Fee) - MCB Lite Statement request Fee - 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	GL CODE
4	<b>Outsourced Staff</b> <p>A minimum charge for Rs.1/- per service, to be recovered, from staff working with Outsourced staff providing services to MCB Bank</p> <ul style="list-style-type: none"> <li>- Issuance Cheque Books (new or in lieu of lost)</li> <li>- All Debit Cards except Platinum, Signature and Infinite cards (Issuance/Annual/Renewal Fee)</li> <li>- Account Maintenance Charges</li> <li>- MCB Lite Activation &amp; Joining (Issuance, Renewal and Replacement fee)</li> <li>- MCB Lite Statement request Fee</li> <li>- SMS Alert fee</li> </ul>		
5	<b>Pensioners (MCB/Non MCB), Senior Citizen (with age of 65 years or more) and Physically Handicapped Person</b> <p>50% reduce service charge is to be applied on the following services;</p> <ul style="list-style-type: none"> <li>- Bankers cheque</li> <li>- Cross Branch Transactions</li> <li>- Issuance of Cheque Books (New or in lieu of lost)</li> <li>- Debit Card - (Visa PSC Silver , PSC Gold Card)</li> <li>- Locker small size (one locker)</li> </ul> <p><b>Notes:</b></p> <p>a) Wherever applicable, all levies by the government (Taxes / Excise duty / withholding Tax/ FED etc) are to be recovered from the customer in addition to charges mentioned in this documents unless otherwise specified.</p> <p>b) The applicability of any of the charges mentioned in this document is part of the "Total Earnings" from the customers hence may vary from customer to customer based on the combination/ services availed from the Bank and correspondingly the risk associated with each customer.</p> <p>c) Certain products of the bank may offer exemptions from charges as per their features and term and conditions.</p>		