

Bank

for Life

SCHEDULE OF CHARGES JANUARY - JUNE 2012



MOST IMPORTANT LEVY OF FEDERAL EXCISE DUTY (FED)

All Branches / Offices are advised to recover FED @ 16% on all banking services (excluding Mark up mentioned in the Schedule of Bank Charges) except on the following items;

- **Cheque Book Issuance Charges**

- **Umra & Hajj Service Charges**

- **Cheque Return Charges**

- **Utility Collection Charges**

- **Insurance**

- **Musharika and Modaraba Financing**

NOTE:

For details please refer POK Circular No.

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

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

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

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



IMPORTANT

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

International Banking

<i>Item Caption</i>	<i>Item No.</i>	<i>Pg.No.</i>
A- Imports	Item 7,8,9,12 & 16 amended/revised	5,6, & 7
D- Miscellaneous	Item 2,4 & 5 amended	10

Domestic Banking

C- Remittances	Item 1 & 2 revised	15
F- Advances	Item 1 revised/amended	17
G- Standing Instruction Fee	Item 1 amended	20
H- Sale & Purchase of Securities	Item 10 amended / revised	21
I- Guarantees	Item 7 & 8 revised/ amended	22
J- Miscellaneous	Item 3, 4 & 5 revised	22

Consumer Banking

A- Samrt Cart (ATM)	Item 16 & 17 revised/ added/amended	28
B- MCB Visa Debit Card	Item 1, 16 & 17 revised/ added/amended	28 & 29
C- MCB Visa Credit Card	Item 3, 16, 17, 18, 19, 24 & 28 revised/ added/amended	29 & 30
E- MCB LITE	New Item added	32
G- Consumer Loan	Item 1 amended	33 to 36
J- Fee Reduction Grid	Revised	37 & 38



CONTENTS

S.#	DESCRIPTION	PAGE
	Snapshot of service charges	1
	Powers to reduce charges	3
INTERNATIONAL BANKING		
A	Imports	5
B	Exports	7
C	Remittances	8
D	Miscellaneous	10
DOMESTIC BANKING		
A	Imports	13
B	Exports	14
C	Remittances	15
D	Transaction Banking Division (TBD)	16
E	Bills	16
F	Advances	17
G	Standing Instructions Fee	20
H	Sale and Purchase of Securities	20
I	Guarantees	21
J	Miscellaneous	22
CONSUMER BANKING		
A	Smart Card (ATM/Debit Card)	26
B	MCB Visa Debit Card	27
C	MCB Visa Credit Card	28
D	MCB Visa Prepaid Card	30
E	MCB LITE	31
F	Custodial Services	32
G	Consumer Products	32
	i) Personal loan	32
	ii) Payara Ghar (Home Loan)	33
	iii) Business Sarmaya (Running Finance)	33
	iv) Business Sarmaya (Term Loan)	34
	v) Car4U (Auto Finance/Lease)	34
H	Saving Maximizer	35
I	Cash 4 Cash	35
J	Fee Reduction Grid	36
	i) Individuals/Joint Accounts	36
	ii) Business Account	36
	iii) MCB Privilege Customers	36
	iv) MCB Visa Platinum Credit Card	36
	v) Motherland Accounts	37
	vi) MCB Staff	37



A Snapshot of Service Charges (Jan to Jun 2012)

Levied on Various Products/ Services

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

1. Account Maintenance/Service charges.

Rs.50/- (inclusive of FED) p.m.will be recovered

Minimum Balance to be maintained:

- a) Business Account Rs. 50,000
- b) Current Life Account Rs. 25,000
- c) Current Account Rs. 10,000
- d) BBA/Salary gold Account Rs. 0
- ii) All Accounts (FCY) other than privilege
 - a) US\$ 500/-, GB.£. 500/-, Euro€ 500/-
- iii) All Privilege Accounts (LCY)
 - a) PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c
- iv) All Privilege Accounts (FCY)
 - a) Equivalent to PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c

Exempted Categories are:

- i) Accounts maintained by Employees of Govt/Semi-Govt. Institutions for Salary,Pension & Benevolent Fund purpose including widows / children of deceased employees eligible for family pension/benevolent fund grant etc, in any manner whatsoever
- ii) 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 vi) All Basic Banking Accounts.

Ref: SoBC Domestic Banking Item J No. 5 (Page No. 22 & 23)

2. Cheque Book Issuance Charges

For LCY Account: Rs.6/- per leaf plus excise duty if any. (Current & Saving)

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

Ref: SoBC Domestic Banking Item J No. 2 (Page No. 22)

3. Intercity Clearing Charges

For LCY Account: Rs.250/= including NIFT Charges.

For FCY Account: US\$.4/- ,GB.£.3/- ,Euro€3/-

Ref: SoBC Domestic Banking Item J No. 10 (Page No. 24)

4. Cheque Return Charges

For LCY Account: Inward Rs.300/=

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

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

Ref: SoBC Domestic Banking Item J No. 8 (Page No. 23)

5. Online Banking Fund Transfer Charges

Cross Branch Transactions:

Within City

Deposits

Withdrawals

Fund Transfer

FREE

FREE

FREE

Inter City

Deposits / Withdrawals / Fund Transfer

Upto Rs. 100,000/-

From Rs. 100,001/- to Rs. 500,000/-

Above Rs. 500,000/-

For All Accounts

Rs. 150/-

Rs. 250/-

Rs. 500/-

Ref: SoBC Domestic Banking Item C No. 2 (Page No. 15)

6. Banker's Cheque(s) (DD/PO)

Issuance of Drafts

i) Upto Rs.100,000/-

Rs.150/- for A/c Holder (Through transfer of cheque)

Rs.225 for Non A/c Holder

ii) Over Rs.100,000/-

0.1% for Account Holder (Min Charges Rs.200/-)

0.2% for Non-Account Holder (Min Charges Rs.300/-)

Issuance of Pay Order

Rs.150/- for Account Holders

(if A/c holder requests for issuance of P.O through cash that should be treated as non A/c holder and the charges as per non A/c holder should be recovered

0.2% for Non-Account Holder (Min Charges Rs.300/-)

Ref: SoBC Domestic Banking Item C No. 1 a & c (Page No. 15)



7. Locker Charges (Small Size)

Refer Rs. 2,500/-per annum (Free for MCB Regular & Retired Staff)

Ref: SoBC Domestic Banking Item H No. 10a (Page No. 21)

8. ATM Charges (Lowest Grade Card)

- (a) Issuance of Classic ATM Card Rs.250/-
 (b) ATM Annual Renewal Fee
 Renewal of Classic ATM Card Rs.250/-
 (c) Cash Withdrawal Charges
 Cash Withdrawal Charges (MNet ATM) Rs.10/-per transaction.
 Cash Withdrawal Charges (1Link ATM) Rs.15/-per transaction.
 (d) Balance Inquiry Charges
 MCB at MCB Upto Rs.2/- per transaction (No Charges for MCB STAFF)
 MCB at MNET Upto Rs.4/- per transaction
 MCB at 1Link Upto Rs.5/- per transaction

Ref: SoBC Consumer Banking Item A No. 1,6,8 & 9 (Page No. 26)

9. Basic Banking Account Charges:

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

Ref: SoBC Domestic Banking Item J No. 6 (Page No. 23)

10. Credit Card Charges:

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

Ref: SoBC Consumer Banking Item C No. 1,2,3 & 11 (Page No. 28)

11. Personal Loan Charges

(any type of consumer personal loan)

- (a) Loan Application & Processing Fee 1% of the Loan amount or Rs.2500/- (whichever is higher)
 (b) Early Settlement Charges (Full Prepayment Fee)
 Within 12 months 10%
 Within 12 – 36 months 5%
 After 36 months 4%
 (c) Late payment Charges 10% of the instalment or Rs. 1,000/- whichever is higher

Ref: SoBC Consumer Banking Item G No. 1 (i) (Page No. 32 & 33)

12. Auto Loan

- (a) Loan Application & Processing Fee
 New Car Upto Rs.4,500/- Non refundable
 Used & imported Car Upto Rs.5,000/- Non refundable
 (b) Early Settlement Charges/Prepayment Fee

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

- (c) Vehicle Re-possession Charges

Up to Rs. 25,000
(with-in same city)

Up to Rs. 30,000
(remote city)

Up to Rs. 40,000
(out of province)

- (d) Late payment Charges 10% of instalment or Rs. 1,000/- whichever is higher

Ref: SoBC Consumer Banking Item G No. 1 (v) (Page No. 34 & 35)



POWERS TO REDUCE CHARGES

Charges mentioned in SOBC are 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 / waived by the Businesses (WBG & CBBG) subject to sign-off as under :
 - i. WBG: Sign-off by Head Trade Product Division (TPD) and Group Head WBG
 - ii. CBBG: Sign-off by Head Trade Finance Division (TFD) and Group Head CBBG
2. For items other than Trade and Guarantees respective Group Head (WBG/CBBG) are authorized to reduce any charge.
3. For CBG, requests for reduction in charges shall be approved/settled in terms of sanctioning authorities as per CBG Hand Book, approved by the Board.

NOTE: FOLLOWING IS TO BE CONSIDERED FOR ENTERTAINING ANY OF THE ABOVE REDUCTION REQUESTS

1. Where word upto has been used, charges can be reduced but shall not be waived in full. A minimal charge not less than Rs. 1 must be recovered.
2. FED shall be recovered on actual amount charged.



INTERNATIONAL BANKING



S.#	ITEMS	RATES	GL CODE																					
IMPORTS																								
1	Documentary Credit (LC) Where total volume of import LC business of a customer during a calendar year is:	<table border="0"> <tr> <td></td> <td style="text-align: center;"><i>First Quarter</i></td> <td style="text-align: center;"><i>Each Subsequent Quarter</i></td> </tr> <tr> <td>Upto Rs. 50 Million</td> <td>Upto 0.40%</td> <td>Upto 0.30%</td> </tr> <tr> <td>Upto Rs. 75 Million</td> <td>Upto 0.35%</td> <td>Upto 0.25%</td> </tr> <tr> <td>Upto Rs. 100 Million</td> <td>Upto 0.30%</td> <td>Upto 0.20%</td> </tr> <tr> <td>Upto Rs. 150 Million</td> <td>Upto 0.25%</td> <td>Upto 0.15%</td> </tr> <tr> <td>Above Rs.150 Million</td> <td>Negotiable</td> <td></td> </tr> <tr> <td>Minimum Charges</td> <td>Upto Rs.2,000/-</td> <td></td> </tr> </table>		<i>First Quarter</i>	<i>Each Subsequent Quarter</i>	Upto Rs. 50 Million	Upto 0.40%	Upto 0.30%	Upto Rs. 75 Million	Upto 0.35%	Upto 0.25%	Upto Rs. 100 Million	Upto 0.30%	Upto 0.20%	Upto Rs. 150 Million	Upto 0.25%	Upto 0.15%	Above Rs.150 Million	Negotiable		Minimum Charges	Upto Rs.2,000/-		3030401080
	<i>First Quarter</i>	<i>Each Subsequent Quarter</i>																						
Upto Rs. 50 Million	Upto 0.40%	Upto 0.30%																						
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Upto Rs. 150 Million	Upto 0.25%	Upto 0.15%																						
Above Rs.150 Million	Negotiable																							
Minimum Charges	Upto Rs.2,000/-																							
Notes: a) - Group Heads are authorized to refund LC Commission on prorata basis upon cancellation of LC before its expiry. However while refunding prorata commission for unexpired period, care should be taken that the commission for partial usage should be charged subject to minimum of Rs.2,000/- b) LC confirmation charges, where applicable, will be recovered on case to case basis.																								
2	Revalidation commission for expired LCs	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.	3030401080																					
3	Non-reimbursable LC under barter, Aid/ Loans and authorization to pay. Minimum Charges	Upto 1% for first quarter Upto 0.30% for each subsequent quarter Upto Rs. 1,500/-	3030401080																					
4	LC opened under "Suppliers Credit", "Pay As You Earn Scheme" and "Deferred Payment" LCs for period over one year.	Upto 0.40% per quarter upto final payment. (At the time of opening of LC commission to be charged on full amount of LC liability plus interest payable thereon for the period from the date of opening of the LC till the expiry of 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.	3030401080																					
5	Registration of contract with SBP in respect of Private Foreign Currency Loans obtained by borrowers in Pakistan from foreign lenders.	Upto Rs.5,000/- as handling charges	3030401620																					
6	Issuance of undertaking favouring SBP for providing forward cover exchange risk under "Suppliers/Buyers Credit", "Pay As You Earn Scheme" and "Deferred Payment LCs for period over one year" on behalf of applicant. Minimum Charges	Upto @ 1.60% commission to be charged per annum on reducing liability. Upto Rs.1,500/-	3030401080																					
7	Issuance of No objection certificate (NOC) regarding forward exchange booking/payment through other bank at importer's request.	<table border="0"> <tr> <td></td> <td style="text-align: center;">LC amount</td> <td style="text-align: center;">Charges per application</td> </tr> <tr> <td>Upto Rs. 1 Million</td> <td></td> <td>Upto Rs. 800</td> </tr> <tr> <td>Over Rs. 1 Million</td> <td></td> <td>Upto Rs. 1200</td> </tr> </table>		LC amount	Charges per application	Upto Rs. 1 Million		Upto Rs. 800	Over Rs. 1 Million		Upto Rs. 1200	3030401080												
	LC amount	Charges per application																						
Upto Rs. 1 Million		Upto Rs. 800																						
Over Rs. 1 Million		Upto Rs. 1200																						
8	Registration of Import Contract Per Transaction (foreign & local)																							
	Contract Business: Upto Rs. 50 Million Upto Rs.100 Million Over Rs.100 Million Minimum Charges	Upto 0.30% Upto 0.25% Negotiable Upto Rs.1,500/-	3030401630																					



S.#	ITEMS	RATES	GL CODE
9	Amendment in LC/Contract 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.1,200/- per transaction . Upto Rs.1,200/- per transaction plus applicable commission as per Item 1, 4, 5 & 8 on page No. 5.	3030401080 3030401630
10	Advance payment to suppliers for Import against which LC / Import Contract has not been registered. OR Remittance after receipt of Import documents. (Open Account Transactions) Minimum Charges	Upto Rs.0.15% Upto Rs.1,500/- (plus applicable SWIFT charges)	3030401640 3030401650
11	Import on Collection Basis (Foreign Import Documentary Bills for Collection) a) Handling commission. b) Return unpaid.	i) Upto Rs.1,000/- per collection if charges are on Drawee's (Importer's) account ii) US\$50/- if charges are on Drawer's (Exporter's) account US\$100/-(Flat) from remitting bank plus courier charges & other charges, if any.	3030401060 3060401010
12	Service charges (a) Service charges against all import bills. (Collection & LC Bills) Minimum Charges (b) Form "I" handling charges	Upto 0.15% Upto Rs.1,500/-. Upto Rs. 25/- per "I" Form	3060401010 3060401010
13	Reimbursement charges (payable to reimbursing bank).	At actual	3030401080
14	a) Delivery order issued for release of consignment in the absence of original transport documents. b) Arrangement/Endorsement Fee in case title/transport documents are drawn in favour of MCB without prior permission in Foreign Inward Documentary Bills for Collection.	Upto Rs.2,000/- a) If charges are on Drawee's (Importer's) account Upto Rs 1,000/- b) If charges are on Drawer's (Exporter's) account US \$ 50/- deductible from proceed.	3030401670 3030401080
15	Clearance of Consignment under terms of 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



S.#	ITEMS	RATES	GL CODE
16	Sight Import Bills under LCs:	Mark-up (as per policy circulars/credit approval) plus commission as under	
	(a) When retired within 10 days from the date of negotiation*	No Commission.	
	(b) When retired after 10 days but within 20 days from the date of negotiation *	Commission Upto @ 0.20 per Rs.100/- on purchase price	3030401690
	(c) When retired after 20 days but within 35 days from the date of negotiation *	Commission Upto @ 0.25 per Rs.100/- on purchase price	3030401690
	(d) When retired after 35 days but within 50 days from the date of negotiation *	Commission Upto @ 0.30 per Rs.100/- on purchase price	3030401690
	(e) When retired after 50 days from the date of negotiation *	Commission Upto @ 0.45 per Rs.100/- on purchase price	3030401690
<p>Notes: *Date of negotiation means value date when Bank's Nostro Account is Debited. M-up and Commission will be applied on outstanding amount (after reducing the cash margin). **No mark up to be charged in case 100% interest free cash margin is deposited on or before the date of negotiation*</p>			
17	Usance Bills 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." Minimum Charges	Rs.1,000/-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 letter of credit. Upto Rs.1,000/-.	3030401710
18	Import Bills under Forced PAD i.e. payment not received on due date	Markup plus commission Upto @ 0.45 %- on outstanding finance plus handling charges and commission recoverable on usance bills under LCs .Compliance of PR-8 to be ensured in case of Forced PAD (where applicable).	3030401700
19	Discrepant documents handling charges under Import LCs.	a) If charges are on Applicant's account:- All charges for correspondence SWIFT etc. plus Foreign Bank's charges (if any) b) If charges are on Beneficiary's account:- US\$50/-	3060401010
<p>Note: No charges to be recovered in case such charges have already been charged under the Private Labeling arrangements .</p>			
20	LC cancellation charges	Upto Rs.2,000/- per LC Plus SWIFT charges	3030401080
EXPORTS			
1	Letters of Credit:		
	(a) Advising (Foreign and Inland)	Upto Rs.1,500/- (US \$ 50/- for outside Pakistan) plus applicable courier/swift charges	3030401720
	(b) Amendment Advising(Foreign and Inland)	Upto Rs.1,000/- (US \$ 50/- for outside Pakistan) plus applicable courier/swift charges	3030401720
	(c) Negotiation of Rupee bills under export Letters of Credit. Minimum Charges	Upto 0.25%- Rs. 475/-	3030401110
	(d) Negotiation commission on all export bills purchased/discounted	Upto Rs.1,000/-	3030401110
	(e) Addition of Confirmation (Foreign and Inland) Minimum Charges	Upto 0.25% per quarter (1.00% p.a.) Rs. 2,000/- (with floor) (Subject to availability of country /cross border risk limits.)	3030401110



S.#	ITEMS	RATES	GL CODE
	(f) Transfer of export LC.(Foreign and Inland)	Upto Rs.1,000/-	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.	Upto Rs.1,000/- plus applicable courier charges	3030401110
3	Documentary Bills without exchange difference earnings.	Upto Rs.200/- per collection.	3030401110
4	Handling Charges:		
	(a) Duty Draw Back Claims.	Upto @ 0.25% per case	3030401730
	Minimum Charges	Rs. 250/-	
	(b) Issuance/Reissuance/Duplicate of Annex'A' for the purpose of claiming duty draw back	Upto Rs.250/- per transaction	3030401730
	(c) On Freight Subsidy Claims	Upto 0.15%, per transaction.	3030401300
	Minimum Charges	Upto Rs.250/- per transaction	
	(d) On collection of Exp.Dev.Surcharge	Upto Rs.80/- per transaction	3030401730
	(e) Research & Development Support Claims (R&D)	Upto 0.25%, per transaction	3030401290
	Minimum Charges	Upto Rs.250/- per transaction	
	(f) Export Advance Payments	Upto 0.15%, per transaction.	3030401740
	Minimum Charges	Upto Rs.1,500/- per transaction	
	(g) ERF (Part-I Pre-shipment) obtained from MCB whereas export routed through other bank.	Upto Rs.1,000/- per shipment	3030401110
	(h) In lieu of exchange earnings where exporter sells foreign exchange to some other bank where as documents were sent for collection by MCB	Upto 0.10% (flat) per transaction.	3060402010
	Minimum Charges	Upto Rs.1,000/-	
	(i) NOC issuance charges against "E" Forms to be utilized through any other bank	Upto Rs. 300/- per "E" Form	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
C	REMITTANCES		
1	Outward Remittances :		
	(a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts.	i) Minimum US\$ 5/- per item upto value of Rs.10,000/- or its equivalent. ii) 0.01% (Flat) per item for value of over Rs.10,000/- or its equivalent.	3030401010
	Minimum Charges	US\$ 8/-	



S.#	ITEMS	RATES	GL CODE
	(b) Inquiries regarding non-receipt of funds where the bank acted correctly	Rs. 300/- each PLUS Swift charges at actual.	3060601030
	(c) Communication charges for Back to Back transactions	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. Minimum Charges Maximum Charges	US\$ 3/- for collection upto US\$ 1,000/- 0.1 % for collection above US\$ 1,000/- US\$ 3/- US\$ 6/-.	3060601030
	(e) Surrender of Foreign Currency Notes for deposit into foreign currency account i) Less than USD 10,000 (or equivalent currency) ii) USD 10,001 (or equivalent currency) and above	0.25% 0.50%	3060601030
	(f) Sale of Traveller Cheques expressed in foreign currency. Minimum Charges	1% of the amount of T.C. Sold. Rs.200/-	3030401010
<p>Note: In addition to above, commission/service charges/recovery of courier/postage/fax/ cable charges will also be made according to prescribed tariff (wherever applicable).</p>			
2	Inward Remittances :		
	(a) Inward Foreign Draft, where payment made to beneficiary, after payment is received in our Nostro Accounts (other than Home Remittances). Minimum Charges	0.15% - Rs.400/-	3030401010
	(b) Inward cheques expressed in foreign currency drawn on foreign currency A/cs received from local / up-country bank's branches for payment in Pak Rupees after conversion at authorized dealers buying TT clean rates. Minimum Charges	0.15% Commission. Rs.400/-	3030401010
<p>Note: In addition to above, commission / service charges / recovery of courier /postage/fax/ cable charges will also be made according to prescribed tariff (wherever applicable)</p>			



S.#	ITEMS	RATES	GL CODE
MISCELLANEOUS			
1	Correspondent's charges	At actual.	3060601010
2	Tarrif Charges (Postage / Swift / Fax / Telephone and Courier)	At actual subject to Minimum as under:	
	(a) Postage (Ordinary)		
	Local (with in city)	Upto Rs.25/-	3060602030
	Inland (intercity)	Upto Rs.40/-	
	Foreign	At actual Subject to Minimum Rs. 100/-	
	(b) Postage (Registered)		3060602030
	Local (with in city)	Upto Rs.30/-	
	Inland (intercity)	Upto Rs.50/-	
	Foreign	At actual Subject to Minimum Rs. 100/-	
	(c) Telegram	Upto Rs.50/- Local/Inland	
	(d) Swift charges:	a) Upto one page Upto Rs 600/- or actual whichever is higher;	3060602040 (For others)
		b) More than one page Upto Rs.1,750/- or actual whichever is higher	3060602120 (For Trade Transactions only)
	(e) Fax/Telephone		
	i) Domestic :	Upto Rs.20/- Local (with in city) Upto Rs.100/- Inland (intercity) per communication	3060602050
	ii) Foreign :		
	LC/ Guarantee Message Issuance/Amendmend	a) Upto one Page Upto Rs.800/- or Actual whichever is higher	
		b) More than one Page Upto Rs.2,000/- or Actual whichever is higher	
	(f) Courier.	Upto Rs.50/- Local (with in city) Upto Rs.75/- Inland (intercity) Foreign Upto Rs.1,500/- or at Actual (For every 0.5 kg of weight) whichever is higher plus taxes wherever applicable.	3060602030 (For Others)
			3060602105 (For Trade Transactions only)
	(g) Charges to be claimed from remitting bank against inward remittances if mentioned 'OUR'	US\$ 30/- or its equivalent per message (MT 103)	3060601030
3	Standing Instructions charges In foreign currency account.	US\$ 6/- per instruction	3060601030
4	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.	3030401110
5	Cancellation		
	(a) DD / TT cancellation charges for		
	i) Foreign Currency Account.	Rs.500/- per item Plus applicable SWIFT/postage charges Should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions.	3060601030
	ii) Under general permission or specific approval of SBP.	Rs.350/-	3060601030
	(b) Cancellation of Inward Swift Messages	US\$ 30/- per case Plus applicable SWIFT/postage charges Should not be charged from Pakistan Remittance Initiative (PRI) related foreign exchanged arrangement as per SBP instructions.	3060601030



S.#	ITEMS	RATES	GL CODE
6	Issuance of duplicate FDD.	Rs.500/- Plus applicable Correspondent/ SWIFT/postage charges	3060601130
7	Issuance of Business performance certificate (at customer's request.)	Upto Rs.1,000/-	3060402010
8	Purchase of Traveller Cheques/Drafts etc.	Rs.500/- (Flat)	3030401010
9	Collection for Foreign Currency Accounts.	0.15% Minimum US \$ 10 whichever is higher along with applicable courier charges	3060601030
10	Clean Bills (cheque, bank draft etc.)	Upto Rs.100/- per collection.	
11	Local US \$ collection & settlement:		
	a) For Collection of instrument	Up to Rs.300/- plus courier /Fax/Telephone charges at actual. This includes Rs.100/- payable to NIFT for its services	3030401110
	b) For instrument return unpaid.	Up to Rs.450/- plus courier /Fax/Telephone charges at actual. This includes Rs.200/- payable to NIFT for its services	3030401110



DOMESTIC BANKING



S.#	ITEMS	RATES	GL CODE
EXPORTS			
B			
1	Documentary Export Bills on collection basis Minimum Charges	Service Charges upto 0.40% plus applicable courier charges Upto Rs.1,500/-	3030401200
2	Purchase of Bills Documentary Bills other than those drawn against letter of credit Minimum Charges	Commission Upto 0.40% plus mark-up from the date of purchase to the date of payment and courier charges Upto Rs.1,000/-	3030401200
3	Negotiation Commission on sight bills purchased drawn under LCs Upto Rs.50 Million Upto Rs.75 Million Above Rs. 75 Million Minimum Charges	Upto 0.50% Upto 0.40% Negotiable Upto Rs.1,000/-	3030401200
4	Collection charges for restricted LC (Where negotiation is restricted to some other bank and presented to us for forwarding).	Forwarding Bank/Branch would charge handling charges of Up to Rs.1,000/-	
5	Usance/DA bills negotiation drawn under LCs	Usual commission as at above 1-Export (Documentary Export Bills) Plus Markup/Markdown from the date of purchase till the date of payment.	3030401200
6	Returning charges for documentary collections.	Upto Rs.500/- plus courier charges	3030401090
7	LC Advising/Amendment/Confirmation/ Cancellation charges of (Inward) Inland LCs.	Same as under Export -International Banking	3030401720



S.#	ITEMS	RATES	GL CODE
REMITTANCES			
Banker's Cheque(s)			
1	(a) Issuance of Drafts		
	i) Upto Rs.100,000/-	Rs.150/- for A/c Holder (Through transfer of cheque) Rs.225/- for Non A/c Holder	3030401010
	ii) Over Rs.100,000/-	0.1% for Account Holder (Min Charges Rs.200/-) 0.2% for Non-Account Holder (Min Charges Rs.300/-)	
	(b) Issuance of Duplicate Draft	Rs 200/- for A/c Holder Rs 500/- for Non a/c Holder	3060601130
	(c) Issuance of Pay Order	Rs.150/- for Account Holders (if A/c holder requests for issuance of P.O through cash that should be treated as non A/c holder and the charges as per non A/c holder should be recovered 0.2% for Non-Account Holder (Min Charges Rs.300/-)	3030401010
	(d) Issuance of Duplicate Pay order	Rs 150/- for A/C Holder Rs 500/- for Non a/c Holder	3060601130
	(e) Issuance of Call Deposit Receipts.	Rs.300/-	
	(f) Issuance Duplicate Call Deposit Receipts	Rs.500/-	
	(g) Cancellation of DD/Pay Order / Call Receipts.	Rs.200/- for Account Holders Rs.300/- for Non-Account Holders in cash	3060601130
	(h) Issuance of Rupee Travellers Cheque	i) Rs.5/- per piece for denomination of less than Rs.5,000/- ii) No charges on issuance of higher denomination above Rs.5,000/-	3030401060
	(i) Issuance of SBP/NBP cheque on client's A/c	Rs.500/- each.	3060601030
	(j) Lost RTC Refund/Deletion	Rs.500/- per application	3060601030
	(k) Duplicate advice requested by the customer (if more than 6 months old)	Rs.250/- per advice	
<p>Notes:</p> <p>a) Recovery of Remittance charges from Banks, DFIs & utility companies subject to arrangements.</p> <p>b) Company a/cs having average credit balance of Rs. 5.00M and above in their current account may be allowed TWICE A MONTH free remittance equal to their average credit balance for last 6 months from the date of transaction.</p> <p>c) Charges from student for making DD/PO any other instrument for payment of fee /dues in favour of education institution HEC/Board etc Rs.25 Flat per instrument.</p> <p>d) Remittance charges subject to negotiation with client having annual Import/Export/Remittance business of over Rs.200 M, Transaction Banking Business above 500M after obtaining approval from concerned Group Head.</p> <p>e) Charges shall be recovered from customers having trade business of Rs.20M & above during a calendar year or having average advances utilisation of Rs.50M & above during a calendar year.</p>			
2	Cross Branch Transactions:		3030401150
	Within City:		
	Deposits	FREE	
	Withdrawals	FREE	
	Fund Transfer	FREE	
	Inter City:	For All Accounts	
	Deposits / Withdrawals / Fund Transfer		
	Upto Rs. 100,000/-	Rs. 150/-	
	From Rs. 100,001/- to Rs. 500,000/-	Rs. 250/-	
	Above Rs. 500,000/-	Rs. 500/-	



S.#	ITEMS	RATES	GL CODE						
<p>Notes:</p> <p>a) <i>Withholding tax to be deducted wherever applicable.</i></p> <p>b) <i>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.</i></p> <p>c) <i>For CBBG branches approval of reduction/waiver to be obtained from GH-CBBG on case to case basis.</i></p> <p>d) <i>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</i></p> <p>e) <i>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.</i></p> <p>f) <i>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 Group Head.</i></p>									
D TRANSACTION BANKING DIVISION									
1	a) Collection/ Disbursement/ Remittances	All charges for Transaction Banking products (collection, disbursements & remittances) will be decided on a case to-case basis through agreement between the customer and the bank.	3030401130						
	b) Dealer Finance Processing Fee Minimum Charges	0.5% (Fresh) / Renewal = Rs 5,000/- Rs 7,500/-	3030101450						
	c) Home Remittances	No Charges recovered on Home Remittances routed under SBP Home Remittance Scheme.							
<p>Note: All these charges will be recovered by TBD on monthly basis and branches are not authorised to recover any charges.</p>									
E BILLS									
1	Collections								
	i) Clean (including cheques/dividend warrants bank drafts etc.) Minimum Charges	Upto 0.25% Rs.100/- plus postage / courier charges.	3030401020						
	ii) For MCB Cheques/DD/PO. Minimum Charges	0.15% Rs.75/-	3030401020						
		<p>Note:</p> <p>a) No charges if collected through local clearing</p> <p>b) If total annual volume exceed Rs.50 M following slab shall be applicable:</p> <table style="margin-left: 20px;"> <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> <p>c) In case of urgent collection of local cheque of Rs.0.500 million and above; Rs.500/- per collection. Returning charges of such collection Rs.200/- per collection.</p>	Above Rs.50 Million upto 500 Million	0.15%	Above Rs.500 Million upto 1000 Million	0.10%	Above Rs.1000 Million	0.05%	
Above Rs.50 Million upto 500 Million	0.15%								
Above Rs.500 Million upto 1000 Million	0.10%								
Above Rs.1000 Million	0.05%								



S.#	ITEMS	RATES	GL CODE
2	Clean bills (cheque, bank draft etc.) Minimum Charges	<p>d) Postage/Courier charges are to be recovered on collection/realization of each instrument (whether clean or documentary). However, in case where party has deposited more than one cheque instrument on particular date to be collected/drawn on the same branch of the bank, postage/courier charges are to be recovered once only.</p> <p>e) Collection of cheque of small amount may be effected through postal service (other than Courier) if specifically requested by the party in writing for which he will be responsible for delay.</p> <p>f) Collecting agent's charges, if the collecting bank is other than the bank, will be extra.</p> <p>g) NWD Call Charges will be extra, if fate of the instrument is asked for by telephone.</p> <p>Upto 0.40% (Commission) plus mark-up from the date of purchase to the date of payment plus courier charges. Rs.25/-</p>	3030401020
3	Returning charges for clean collections.	Upto Rs.500/- plus courier charges as mentioned	3030401090
<p>Notes:</p> <p>(a) Collecting agents charges, if the collecting bank is another bank, will be extra.</p> <p>(b) If fate of instrument is confirmed by telephone/fax, the cost will be recovered.</p>			
F ADVANCES			
1	Annual Renewal Fee/New facility initiation Fee for Credit Limits (Running/Cash Finance)		3030101430
	a) Renewed/fresh approval		
	1) For WBG Customers	Upto 1% of Limit	
	2) For CBBG Customers	As under	
	i) Limits of Up to Rs.5,000,000	Upto 0.50% (of the facility amount)	
	Minimum Charges	Upto Rs.2,000/-	
	ii) Limits from Rs.5,000,001 to 200 Million	Upto 0.15% (of the facility amount)	
	Minimum Charges	Upto Rs.5,000/-	
	iii) Limits above 200 Million	Upto 0.10% (of the facility amount)	
	Minimum Charges	Upto Rs.10,000/-	
	b) Processing Fee for one off requests (inclusive of ear-marking Facility)	Upto 1% of the amount of request (Only for WBG Customers)	3030101440
2	Restructuring / Rescheduling Fee	Upto 1% of the amount being restructured/ rescheduled (only for WBG clients)	
3	Annual Fee (Trade & Guarantees)		
	a) Import & Guarantees		
	i) Renewal/grant of fresh of following limits	Upto 0.05% per type of facility requested by customer (to be charged at the time of renewal/disbursement)	3030401360
	LC LIMITS		3030401370
	DD AA LIMITS		3030401380
	TR LIMITS		3030401390
	FIM LIMITS		3030401410
	FCIF LIMITS		3030401410
	BG LIMITS		3030401400



S.#	ITEMS	RATES	GL CODE
	ii) Interim Enhancements/One-off of following limits LC LIMITS DDAA LIMITS TR LIMITS FIM LIMITS FCIF LIMITS BG LIMITS	Upto 0.10% per type of facility requested by customer (to be charged at the time of renewal/disbursement)	3030401420 3030401430 3030401440 3030401450 3030401470 3030401460
	b) Export		
	i) Renewal of/Grant of fresh FCEF/FCBD/FAFB/FBP/FAPC/IBP ii) Interim Enhancements/One-Off of FCEF/FCBD/FAFB/FBP/FAPC/IBP	Upto 0.05% per type of facility requested by customer Upto 0.10% per type of facility requested by customer (to be charged at time of approval)	3030401400 3030401460
4	Following charges will be recovered in addition to Mark-up/Return on investment: Miscellaneous (i.e. charges for documentation, evaluation of security and maintenance thereof etc).	At actual, in addition : a) Project examination fee up to @ 0.25% (Flat) after acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both). b) Legal documentation fee up to @ 0.20% (Flat) after acceptance of sanction by the Company but before disbursement of the total amount of sanction (Funded and Non Funded Both). c) Project monitoring fee up to @ 0.25% p.a. Payable quarterly on outstanding amount (Funded and Non Funded Both). d) Commitment fee up to @ 1.00% p.a. Payable quarterly on the undisbursed amount of sanction (Funded only). e) Front End/Arrangement Fee up to @ 1.00% (Flat) wherever applicable as per Bank's discretion. All charges at (4) a to e are applicable to Term loan/Project Finance.	3060601030
Note: The bank reserves the right to determine the applicability, as per arrangements with customers with the approval from Business Group Head/Business Heads			
5	Miscellaneous charges for issuance of NOC: For issuance of NOC/Processing of requests for signing of joint pari passu agreements at the request of customers/clients for creating charge over assets of the borrowing company for obtaining further financing from other Banks/DFIs/Financial Institution or for any other purpose	Up to Rs.10,000/-	3060601030
6	For Finances against pledge/hypothecation, various charges to be levied as follows : (a) Godown Rent (b) Godown staff salaries : Salaries of Godown keepers/Chowkidars. (c) Mucaddam Charges and storage or Stock Inspection. (d) Godown Inspection Charges : (i) Within Municipal limits or within a radius of 10 Kilometers from the branch. Upto Rs.1 Million Above Rs.1 Million to 5 Million Above Rs.5 Million to 10 Million Above Rs.10 Million	At actual. At actual. At actual. Shall be credited to Bank's Income Account Upto Rs.400/- Upto Rs.700/- Upto Rs.1,500/- Upto Rs.2,500/- Plus actual conveyance charges. Maximum one visit per month.	3060102010 (OWNED) 3060102020 (ACQUIRED) 3060601030 3060601030 3060601030



S.#	ITEMS	RATES	GL CODE
	(ii) Outside the above limits.	T.A. & D.A. as per rules. Applicable to Staff only in addition to charges at 'd(i)' above.	3060601030
	(iii) Seasonal lending (Cotton, Rice etc.) Upto Rs.5 Million Above Rs.5 Million	Rs.300/- 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 premia, legal charges etc.	At actual.	3060601030
	(g) Directors search/Charge search/Local credit report/Independent stocks verification/ Independent credit report/ Assets valuation. Minimum Charges	At actual, Rs.300/-.	3060601030
	(h) eCIB i) Individuals ii) Entities	Rs.150/- Rs.250/-	3060601030
	(i) Handling charges on marking of lien on Govt. Securities	Rs.500/- flat per customer.	3060601030
	(j) Marking of lien on securities issued by MCB for other banks	Rs.500/- flat per customer.	3060601030
7	Handling Charges where Finance Against Imported Merchandise (FIM) Foreign Currency Import Finance (FCIF) against LC open by other bank Minimum Charges	Upto 0.1% Upto Rs.5,000/-	3060401010
<p>Note: While recovering the miscellaneous charges like godown rent, godown staff salary, inspection charges etc. the amount recovered from the borrowers shall not exceed the total rent of the godown, salary of the godown staff etc. In other words, miscellaneous charges will be levied at actual and not become a source of profit to the bank. Bank reserve the right to determine the applicability as per arrangement with the customer with approval from Group Head of godown inspection charges. However, reimbursement of actual conveyance charges to be made to concerned staff to the debit of Expenses Account after proper approval of the Business Group Head and from Group Head in case of CBBG clients</p>			



S.#	ITEMS	RATES	GL CODE
STANDING INSTRUCTIONS FEE			
1	Standing instructions fee will be recovered in addition to the usual charges on remittances, if any.	Rs.200/- per transaction. (If not specified in the rules of specific product like Khushali Bachat Account etc.).	3060601030
SALE & PURCHASE OF SECURITIES			
SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS			
1	Sale and purchase of shares and securities	a) 0.15% on the first Rs.10,000/- of purchase price or cost thereof b) 0.10% on amount exceeding Rs. 10,000/-	
	Minimum Charges	Rs.50/-	
<p>Notes:</p> <p>(a) The above charges are in addition to brokerage.</p> <p>(b) Commission is not to be recovered on purchase of newly floated Securities, where it is payable by the Government/Government Agencies and from the subscribers to new share floatation.</p> <p>(c) When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses such as postage, insurance charges etc. incurred will be recovered in addition to the commission/brokerage charges.</p>			
2	Withdrawal Fee on shares and securities held in safe custody (to be recovered at the time of withdrawal).	a) 0.25% on the first Rs.10,000/- of the paid-up or face value b) 0.125% on amount exceeding Rs. 10,000/-	3030101300
	Minimum Charges	Rs.50/-	
3	Withdrawal Fee on Government Securities (Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities as shown against item 1 or withdrawal fees as shown against item 2 and 3 whichever is higher, will be charged, but not both).	Rs.10/- per scrip	3030101300
	Minimum Charges	Rs.50/-	
4	Charges for collection of interest/return/dividend.	0.30% on the amount of interest/return/dividend collected/paid	3030101300
	Minimum Charges	Rs.20/-	
5	Handling charges for conversion, renewal, consolidation or sub-division of Government securities.	Rs.20/- per scrip.	3030101300
6	Public Floatation of Shares/Modaraba Certificates/Offer for Sale of Shares/ Dis-investment/Term Fin. Certificates.	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business)	3030101300
	Minimum Charges	Rs.20,000/-	
7	Issue of Right Shares	Commission @ 0.50% plus Out of Pocket Expenses. (Subject to Negotiation of Rate based on volume of business)	3030101300
	Minimum Charges	Rs.15,000/-	
8	Payment of Dividend Warrants through designated branches	Commission @ 0.30% plus actual amount of Postage/Courier charges, subject to negotiation of rate based on volume of business	3030101300
<p>Note:</p> <p>Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only</p>			



S.#	ITEMS	RATES	GL CODE
9	Articles in Safe Deposit : (Fee for Articles in Safe Deposit to be recovered in advance at the time of deposit or at the commencement of each quarter).		
	(a) Boxes and packages Minimum Charges	Rs.5/- per 100 cubic inches or part thereof Rs.400/- per quarter.	3060103010
	(b) Envelopes Minimum Charges	Rs.5/- per 25 square inches Rs.350/- per quarter.	3060103010
	(To be insured on customers account.)		
10	Safe Deposit Lockers Fee (To be recovered Annually, in advance)		
	(a) Lockers Size		
	(i) Upto 0.40 cft. Small	Rs.2,500/- per annum	3060103010
	(ii) From 0.41 to 1.35 cft. Medium	Rs.3,500/- per annum	
	(iii) From 1.36 to 2.00 cft. Large.	Rs.5,000/- per annum	
	(iv) From 2.01 to 3.00 cft. - Extra Large	Rs.7,000/- per annum	
	(b) Key Deposit Small, Medium, Large, Extra Large	Rs.3,000/- Flat	1030101050
	(c) Breaking Charges	Actual or Rs.3,500/- per locker whichever is higher.	3060103030
	(d) Late Payment Fee	Rs.250/- for Small - Rs.400/- for Medium - Rs.600/- for Large Per month with grace period of one month	3060601030
	Notes: a) Business Group Head/Business Heads may waive key deposit where client maintain deposit of Rs.1.0M above in current account and route import export business of Rs.10M and above p.a.		
I	GUARANTEES		
1	Guarantees issued in favour of Shipping companies in lieu of Bills of Lading.	Upto Rs.1,500 per month till return of original guarantee subsequent to receipt and release of shipping documents.	3030401080
2	Guarantees issued in favour of Collector of Customs in lieu of payment of Import/ Export Duty which are valid upto 6 months. Minimum Charges	Upto 0.60% per quarter Upto Rs.1,000/-.	3030401030
3	Guarantees issued in favour of Financial/ DFIs/ Institutions for financial accommodation to customers. Minimum Charges	Upto 0.40% per quarter Upto Rs.1,000/-.	3030401030
4	Bank Guarantee assignment noting charges, in favour of other banks	Upto Rs.1,000/-	3030401030
5	Other Guarantees : Where total volume of guarantees being issued on behalf of a customer during a calendar year is :		3030401030
	Upto Rs.15 Million	Upto 0.40% per quarter } Upto 0.30% per quarter } Upto 0.25% per quarter } Upto 0.20% per quarter } Negotiable	Quarter will start from the date of issuance of Guarantee
	Upto Rs.30 Million		
	Upto Rs.50 Million		
	Upto Rs.150 Million		
	Above Rs.150 Million		
	Minimum Charges	Upto Rs.1,500/- per annum per guarantee OR Upto Rs.400/- per quarter wherever guarantee validity is less than one year.	



S.#	ITEMS	RATES	GL CODE
6	Back to Back Guarantees including guarantees issued against counter guarantee of our foreign correspondent bank and Performance Bonds, Bid Bonds, Advance Payment Guarantees etc. Minimum Charges	Upto 0.40% per quarter Upto US\$ 100/-	3030401030
7	Amendment in Guarantees (a) Amendment without increase in amount or extension in expiry date when charges are on account of principal or beneficiary I) Located in Pakistan II) Located outside Pakistan (b) Amendment involving change in amount or extension in expiry date/cancellation of guarantee	Upto Rs.1200/- per transaction Upto US\$ 50/- or equivalent in other currency per transaction Charges as per item "a" above plus applicable commission as per item # 1 to 6 above	
8	Cancellation of Guarantee before expiry date when charges are on account of principal or beneficiary I) Located in Pakistan II) Located outside Pakistan	Upto Rs.1200/- per transaction Upto US\$ 50/- or equivalent in other currency per transaction	
<p>Notes: a) Group Heads / Business Heads are authorized to refund Guarantee Commission on prorata basis upon cancellation of Guarantee before its expiry. However while refunding prorata commission for unexpired period, care should be taken that the commission for partial usage should be charged subject to minimum of Rs. 2000/-. b) Guarantee confirmation charges, where applicable, will be recovered on case to case basis.</p>			
MISCELLANEOUS			
J			
1	Charges for issuance of Duplicate/ Photostat copy or fresh statement of account (LCY / FCY) other than the half yearly statements.	Rs. 35/-	3060601300
2	Issuance of Cheque Book a) For LCY (CD & PLS a/c) b) For FCY a/c	Rs.6/- per leaf plus excise duty if any. US\$ 0.15/- , GB.£.0.10/- , Euro€ 0.10/- (Per Leaf)	3060601120
3	Issuance of new cheque book (LCY / FCY) in lieu of lost cheque book. (These charges are in addition to stop payment charges prescribed below).	Rs.200/- per request plus, Cheque Book Charges	3060601120
4	Stop payment charges (Charges per instruction) a) For LCY a/c b) For FCY a/c and foreign currency cheques/drafts.	Rs.300/- US\$ 6/-, GB.£.5/- , Euro€ 5/-	3060601220
5	Account Maintenance/Service charges. Minimum Balance to be maintained: i) All Accounts (LCY) other than privilege, a) Business Account Rs. 50,000 b) Current Life Account Rs. 25,000 c) Current Account Rs. 10,000 d) BBA/Salary gold Account Rs. 0	Rs.50/- (inclusive of FED) p.m.will be recovered	3060701050



S.#	ITEMS	RATES	GL CODE
	ii) All Accounts (FCY) other than privilege a) US\$ 500/-, GB.£. 500/-, Euro€ 500/- iii) All Privilege Accounts (LCY) a) PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c iv) All Privilege Accounts (FCY) a) Equivalent to PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c (See notes below a,b,c)		
<p>Notes:</p> <p>(a) In case the balance in an accounts below Rs.50 available amount will be recovered as incidental charges. The recovery on actual basis should be made inclusive of FED.</p> <p>(b) No Service Charges for A/c maintenance will be recovered from dormant A/Cs till the period of dormancy.</p> <p>(c) BBA accounts are also exempted from the recovery of these account maintenance charges.</p> <p>(d) All such collection accounts i.e. non-chequing accounts from where the balances/ funds as per standing instructions, are transferred to customers' main collection a/c whether daily or on periodical basis, shall be exempt from levy of service charges @ Rs.50/- p.m on minimum monthly average balance of Rs.10,000/- or below.</p> <p>(e) All chequing accounts and main collection accounts where the minimum monthly average balance of Rs.10,000/- or below, the service charges @ Rs.50/-p.m. shall be leviable as usual.</p> <p>(f) Following accounts are exempt from levy of Rs.50/- p.m:</p> <p>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</p> <p>ii) Mustahqueen Zakat</p> <p>iii) Zakat accounts maintained for collection & disbursement of Zakat Funds</p> <p>iv) Students</p> <p>v) MCB Employees, their spouse and MCB retired staff getting pension in their MCB account, their account will remain as "Staff" and all Basic Banking Accounts.</p> <p>(g) No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP Instruction.</p>			
6	Transaction Fee on Basic Banking Account (BBA) a) i) Each month the account holder will be allowed 2 deposit transactions (either cash or through clearing) & 2 withdrawals (cash or clearing) ii) Transaction over & above the limit will be charged b) Unlimited Cash withdrawals through MCB's own ATMs c) Duplicate statement of account (other than once in a year)	Free Rs.35/- per transaction Free Rs.35/-	
7	PLS Savings Xtra	a) Customer will have upto 3 Free over the counter cash withdrawal transactions per month b) From 4th transaction onward Rs.25 will be charged for each cash withdrawal made through cheque. c) There will not be any restriction on Cash withdrawals through e-Channels.	
8	Charges for cheques returned a) For LCY a/c b) For FCY a/c	Rs.300/- (Inward) US\$.6/- ,GB.£.5/- ,Euro€5/- These charges are recovered from the drawer (our A/c holder) who has issued cheque drawn on our bank branch which is returned unpaid due to insufficient funds. Where cheques returned on counter no charges will be recovered	3060601190



S.#	ITEMS	RATES	GL CODE															
9	Same Day Clearing Charges paid to NIFT a) For LCY a/c b) For FCY a/c	Rs.350/- (Per Cheque) US\$.6/- ,GB.£.5/- ,Euro€.5/- (Per Cheque)	3060601200															
10	Inter-City Clearing: a) Clearing charges b) Cheque returning charges	Rs.250/- including NIFT charges (LCY) Rs.250/- including NIFT charges (LCY) US\$.4/- ,GB.£.3/- ,Euro€.3/- (FCY)	3060601310															
11	Balance confirmation Certificates (Required by customers other than auditors) a) For LCY a/c b) For FCY a/c	Rs.100/- per certificate US\$.3/- ,GB.£.2/- ,Euro€.2/- per certificate	3060601320															
12	Account maintenance certificate (For submission to Financial Institutions/Embassies/ Companies & Govt. Agencies at customer's request a) For LCY a/c b) For FCY a/c	Rs.100/- per certificate US\$.3/- ,GB.£.2/- ,Euro€.2/- per certificate	3060601330															
13	Charges on Collection of Utility Bills (Electricity, Gas, Telephone & Water charges) Either paid by Cash or by Cheque	Rs.8/- per bill flat These charges are to be recovered from utility companies and not from customers	3060701020 (Electricity) 3060701030 (Gas) 3060701040 (Telephone) 3060701090 (Water)															
14	Bulk salary processing charges (75 employees and above)	Upto Rs 100 per txn. TBD consent to be taken for all such cases.																
15	PLS Salary Gold Account a) DD & PO b) First ATM Card c) First Cheque Book d) Lockers e) On Line charges (out of city) i) Deposit ii) Withdrawl iii) Fund transfer f) Salary Processing Fee	Free Free (for first year) Free 25% Discount 50% Discount 50% Discount 50% Discount Upto Rs.100/- Per Transaction																
16	Real Time Gross Settlement Charges (RTGS) (Time schedule is according to RTGS system transaction)	<table border="1"> <thead> <tr> <th>Days</th> <th>Transaction Time Windows</th> <th>Per Transaction Charges (PKR)</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Monday to Friday</td> <td>9:00 AM to 1:30 PM</td> <td>220</td> </tr> <tr> <td>1:30 PM to 3:00 PM</td> <td>330</td> </tr> <tr> <td>3:00 PM to 4:00 PM</td> <td>550</td> </tr> <tr> <td rowspan="2">Saturday</td> <td>9:00 AM to 11:30 AM</td> <td>220</td> </tr> <tr> <td>11:30 AM to 12:30 AM</td> <td>330</td> </tr> </tbody> </table>	Days	Transaction Time Windows	Per Transaction Charges (PKR)	Monday to Friday	9:00 AM to 1:30 PM	220	1:30 PM to 3:00 PM	330	3:00 PM to 4:00 PM	550	Saturday	9:00 AM to 11:30 AM	220	11:30 AM to 12:30 AM	330	
Days	Transaction Time Windows	Per Transaction Charges (PKR)																
Monday to Friday	9:00 AM to 1:30 PM	220																
	1:30 PM to 3:00 PM	330																
	3:00 PM to 4:00 PM	550																
Saturday	9:00 AM to 11:30 AM	220																
	11:30 AM to 12:30 AM	330																

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CONSUMER BANKING

CONSUMER BANKING

Schedule of Charges



S.#	ITEMS	RATES		GL CODE
SMART CARD(ATM/DEBIT CARD)				
A		CLASSIC	GOLD	
1	A - Local			
	(i) Issuance of new card	Rs.250/-	Rs.350/-	3030201010
	(ii) Renewal	Rs.250/-	Rs.350/-	3030201030
	(iii) Issuance of Supplementary card	Rs.100/-	Rs.100/-	3030201050
	(iv) Re-issuance	Rs.250/-	Rs.350/-	3030201060
	(v) Complimentary Card	Subject to approval by Group Head/Business Heads Renewal charges will be applied after one year.		3030201020
	B - INTERNATIONAL:	CLASSIC	GOLD	
	(i) Issuance of new card	Rs.350/-	Rs.500/-	3030101480
	(ii) Renewal	Rs.350/-	Rs.500/-	3030101600
	(iii) Issuance of Supplementary card	Rs.200/-	Rs.200/-	3030101510
	(iv) Re-issuance	Rs.350/-	Rs.500/-	3030101600
	(v) Complimentary Card	Renewal charges will be applied after one year.		
2	MCB Merchant Discount/ Servicing Fee	Upto 3%		
3	Cash on Debit Card through POS (at Branch location) Upto Rs.5,000/- From Rs.5,001/- to Rs.10,000/- From Rs.10,001/- to Rs.25,000/-	Rs.50/- per transaction Rs.100/- per transaction Rs.200/- per transaction		
4	Dispute Handling Charges:			
	(i) Domestic Sales Transaction dispute handling charges for debit/ATM cards.	Voucher Retrieval Fee = Rs.250/- per document		3060601030
	(ii) International Sales Transaction dispute handling charges for debit/ATM cards.	Voucher Retrieval Fee = Rs.800/- per document		3060601030
5	Cirrus Branded Smart Cards:			
	(i) Transaction made on overseas ATMs	Charges 2.75% or Rs. 250/- per transaction whichever is higher.		3030101230
	(ii) Balance Enquiry on other Banks ATMs	Charges equal to Rs. 85/- per transaction.		3030101230
6	Balance inquiry: - MCB Customer at MCB ATM - MCB Customer at Mnet Member Bank - MCB Customer at 1Link ATM	Upto Rs.2/- per transaction Upto Rs.4/- per transaction Upto Rs.5/- per transaction		3030201120
7	Mini Statement	Upto Rs.5/- per transaction.		3030201120
8	Cash withdrawal made on MNET ATMs	Rs.10/- per transaction		3030201110
9	Cash withdrawal made on 1Link ATMs	Upto Rs.15/- per transaction (flat) Shall be charged to customer.		3030201110
10	Internal Funds Transfer through Smart Card ATM/Virtual Banking/Mobile/Call Centre (from customer's own account to another account)	Upto Rs. 20/- per transaction.		3030201130
11	Utility Bills payment through Smart Card	Upto Rs.15/- per transaction.		3030201140



S.#	ITEMS	RATES	GL CODE
12	Mobile Phone Bill payment through Smart Card	Upto Rs.15/- per transaction.	3030201150
13	Mobile Top-up	Rs.15/- per transaction	
14	Annual Virtual Banking Access Charges (for individual customer)	Standard SMS charges applied by respective telco are applicable Upto Rs.300/- p.a. per User ID	
15	Virtual Banking Charges (For Transaction Banking Division Customer only) All account to account transfer transaction charges	Rs.25/- (minimum) per transfer or as per agreement signed between the customer and Transaction Banking Division	
16	E-Statement: Monthly E-Statement On Demand E-Statement	Upto Rs. 25/- Per Statement (Free for customer who suppress physical statements) Rs.30/- per Statement	
17	MCB Mobile Annual Fee	Rs.300/- per annum	
MCB VISA DEBIT CARD			
		SILVER GOLD VISA MOBILE PLATINUM	
1	Issuance of MCB (Visa Debit Card) (a) New Card (b) Renewal (c) Supplementary Card (d) Replacement (e) Complimentary Card	Upto Rs. 650/- 850/- 1,100/- 1,500/- Upto Rs. 650/- 850/- 1,100/- 1,500/- Upto Rs. 250/- 450/- 650/- 850/- Upto Rs. 650/- 850/- 1,100/- 1,500/- Predefined as per CASA products proposition, or in special Sceanrio with approval from unit head debit card	3030101480 3030101480 3030101510 3030101600
2	Cash of Debit Card through pos (at branch location) Upto Rs. 5,000/- From Rs. 5,001/-to Rs. 10,000/- From Rs. 10,001/-to Rs. 25,000/-	Upto Rs. 50/- Per Transaction Upto Rs. 100/- Per Transaction Upto Rs. 200/- Per Transaction	
3	Dispute Handling Charges (i) Domestic Sales Transaction dispute handling charges for Visa Debit card. (ii) International Sales Transaction dispute handling charges for Visa Debit cards. (ii) Arbitration Charges	Voucher Retrieval Fee = Upto Rs.250/- per document Voucher Retrieval Fee = Upto Rs.800/- per document US\$ 500/-	3030101660
4	International Transaction (i) Transaction made on overseas ATMs (ii) Balance Enquiry on other Banks ATMs	Charges 2.75% or Rs. 250/- per transaction whichever is higher. Charges equal to US\$ 1/- per transaction.	3030101610 3030101640
6	Balance inquiry - MCB Customer at MCB ATM - MCB Customer at Mnet Member Bank - MCB Customer at 1Link ATM	Upto Rs.2/- per transaction Upto Rs.4/- per transaction Upto Rs.5/- per transaction	3030101650
7	Mini Statement	Upto Rs.5/- per transaction.	3030101680
8	Cash withdrawl made on MNET ATMs	Upto Rs.10/- per transaction	3030101620
9	Cash withdrawl made on 1Link ATMs	Upto Rs.15/- per transaction (flat) Shall be charged to customer.	3030101620
10	Internal Funds Transfer through Visa Debit Card ATM/Virtual Banking/Mobile/Call Centre (from customer's ownaccount to another account)	Upto Rs. 20/- per transaction. Shall be charged to customer.	
11	Utility Bills payment through Visa Debit cards.	Upto Rs.15/- per transaction.	3030101700



S.#	ITEMS	RATES	GL CODE
12	Mobile Phone Bill payment through Visa Debit Card	Upto Rs.15/- per transaction.	3030201150
13	Mobile Top-up	Rs.15/- per transaction	
14	Annual Virtual Banking Access Charges (for individual customer)	Standard SMS charges applied by respective telco are applicable Upto Rs.300/- p.a. per User ID	
15	Virtual Banking Charges (For Transaction Banking Division Customer only) All account to account transfer transaction charges	Rs.25/- (minimum) per transfer or as per agreement signed between the customer and Transaction Banking Division	
16	E-Statement: Monthly E-Statement On Demand E-Statement	Upto Rs. 25/- Per Statement (Free for customer who suppress physical statements) Rs.30/- per Statement	
17	MCB Mobile: Annual Fee	Rs.300/- per anum	

C MCB VISA CREDIT CARD

S.#	ITEMS	RATES			GL CODE
		GOLD	CLASSIC	PLATINUM	
1	Joining Fee	FREE	FREE	FREE	
2	Annual Fee	FREE	FREE	FREE	
3	Annual Chip Maintenance Fee	Rs.1500 p.a.	Rs.1000 p.a.	Rs.3,000/- p.a.	3050101140
4	Supplementary Annual Fee	FREE	FREE	FREE	
5	Annual Supplementary Chip Maintenance Fee	Rs.300 p.a.	Rs.300 p.a.	Rs.500 p.a.	3050101140
6	Annual Fee/Per Visit Fee (a) Priority Pass Annual Fee (b) Priority Pass Per Visit Fee	USD 10 or equivalent Pak Rupee USD 28.5 or equivalent Pak Rupee			
7	I-Cash on Call	3.25% for service fee/markup per month translated into an APR of upto 39% on daily basis from the booking date Rs.350/- (per request) or upto 2% of amount whichever is higher			
8	Service Fee/Markup on Cash Transactions	3.25% for service fee/markup per month translated into an APR of upto 39% calculated on daily unpaid balance from date of transaction			3050101190
9	Service Fee/Markup Retail(Fixed APR)	3.25% for service fee/markup per month translated into APR of upto 39%			3060601030
10	Service Fee/Markup Retail (Variable APR i-revolve)	Upto 41% to 36% APR based on continuous revolve of per retail transaction for six months or above			3060601030
	This is charged on per retail transaction from an APR of 41% in first revolve month and based on revolving of the transaction the rate continues declining each month for six months to a minimum of 36% i.e sixth revolve month and continues at this rate till the transaction is fully paid.	MONTH	APR	PER MONTH	
		Month 1	Upto 41%	3.42%	
		Month 2	Upto 40%	3.33%	
		Month 3	Upto 39%	3.25%	
		Month 4	Upto 38%	3.17%	
		Month 5	Upto 37%	3.08%	
		Month 6 & beyond till the transaction is not fully settled	Upto 36%	3.00%.	
11	Late Fee	Rs.1000/- or 10% of minimum payment whichever is higher.			3050101210



S.#	ITEMS	RATES	GL CODE
12	Cash Advance Fee	Rs.500/- (per transaction) or upto 3% of the cash advance transaction amount (whichever is higher) plus all charges passed on by the acquiring bank.	3050101200
13	Overlimit Fee	Rs.1,000/-	3050101270
14	Voucher Retrieval Fee		
	For Local	Rs.250/- per document	3060601030
	For Foreign	RS.800/- per document	
15	Credit Security	Upto 0.60% of total monthly outstanding balance	3060601030
16	i-Insure		
	i-Insure Package 1	1 PKR 600	
	i-Insure Package 2	2 PKR 300	
	i-Insure Package 3	3 PKR 200	
	i-Insure Plus	PKR 355 per month	
	Wallet Protection	PKR 75 per month	
17	i-Plan	3% Service fee markup translated into an APR of 36% p.a	3050101340
	Processing fee	2% per transaction or Rs.350/-	
	Prepayment charges	Rs.1,000 or 5% of outstanding instalment balance (whichever is higher)	
18	i-Dial	3% Service fee markup translated into an APR of 36% p.a	
	Processing fee	Rs.350/- (per request) or upto 2% of amount requested (whichever is higher)	
	Prepayment charges	Rs.1,000 or 5% of outstanding instalment balance (whichever is higher)	3050101350
19	i-Switch	3% Service fee markup translated into an APR of 36% p.a	
	Processing fee:	Rs. 350/- (per request) or upto 2% of the amount requested (whichever is higher)	
	Prepayment charges:	Rs.1,000 or 5% of outstanding instalment balance (whichever is higher)	
20	Arbitration Charges for Disputed Transactions	US\$ 500 or equivalent Pak Rupee	3060601030
21	Card Replacement Fee	Upto Rs.500/-	3050101220
22	Cheque Return Charges/ Insufficient funds on Auto debit	Upto Rs.750/-	3050101220
23	Pay Order/ Demand Draft issuance Fee	Upto Rs.500/-	3030401010
24	Cash Payment Processing Fee	Upto Rs.100/- (for MCB A/c holder) Upto Rs.200/- (for non-account holders)	
25	Foreign Transactions	Upto 5% over prevailing market rate or as per SBP directive. Transactions conducted in any other foreign currency will be first converted in to US \$ as rate quoted under arrangement with Visa/Master. Cross border transaction fee will also be charged as per Visa/Master rules.	3060601030
26	Utility Bills Payment	Free	3040800000
27	SMS Alert Fee	Rs 20/- per month Charge to all MCB Visa Card holders after obtaining their consent	3030101400
28	i-educate	3% Service fee markup translated into an APR of 36% p.a	
	Processing Fee	Rs.500/- per request	
<p>Note: 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</p>			



S.#	ITEMS	RATES			GL CODE
MCB VISA PREPAID					
		Freedom Package1	Liberty Package2	Ease Package3	
1	Card Issuance (Nil for load amount above Rs. 10,000)	Rs.100/-	Rs.75/-	Rs.50/-	3030101740
2	Utility Bill Payment (per bill payment)	Rs.20/-	Rs.20/-	Rs.20/-	3030101880
3	Internet Charges per session	Rs.50/-	Rs.50/-	Rs.50/-	3030101900
4	Card replacement	Rs.100/-	Rs.100/-	Rs.100/-	3030101770
5	McDonalds Card Issuance against any package	Rs.250/-	Rs.250/-	Rs.250/-	3030101770
6	Annual Fee	Rs.100/-	Rs.100/-	Rs.100/-	3030101750
7	Re- Load Fee	Nil	Nil	Nil	3030101760
8	Refund Charges	Rs.100/-	Rs.100/-	Rs.100/-	
9	ATM Withdrawals (international usage)	2% Min Rs.200/-	2% Min Rs.200/-	2% Min Rs.200/-	3030101810
10	POS Purchase (international usage)	2% Min Rs.200/-	2% Min Rs.200/-	2% Min Rs.200/-	3030101820
11	Balance inquiry at 1Link ATMs	Rs.5/-	Rs.5/-	Rs.5/-	1090803140
12	Balance inquiry at MNET ATMs	Rs.4/-	Rs.4/-	Rs.4/-	1090803140
13	International Balance inquiry	Rs.50/-	Rs.50/-	Rs.50/-	3030101810
14	ATM Withdrawals 1link ATMs	Rs.15/-	Rs.15/-	Rs.15/-	1090803140
15	ATM Withdrawals (MNET)	Rs.10/-	Rs.10/-	Rs.10/-	1090803140
16	Voucher Retrieval Fee	PKR Rs.250/--Int Rs.800	Same	Same	3030101830
17	Arbitration charges	US\$ 500	Same	Same	1090803050
18	Statement of account on request (hard copy)	Rs.35/-	Rs.35/-	Rs.35/-	3030101840
19	Card Personalization fee	Rs.200/-	Rs.200/-	Rs.200/-	3030101850

JAN - JUN 2012



S.#	ITEMS	RATES				GL CODE
MCB LITE						
		MCB LITE 0	MCB LITE 1	MCB LITE 2		
1	Retail Pack Price	UPTO RS 500	NA	NA		
2	Activation Fee	UPTO RS 1000	NA	NA		
3	Upgradation Fee	NA	NA	UPTO RS 500		
4	Annual Fee	UPTO RS 1000 p.a	UPTO RS 1000 P.A	UPTO RS 1500 P.A		
5	Supplimentary Card Issuance Fee	NA	NA	NA		
6	Supplimentary Card Maintenance Fee	NA	NA	NA		
7	Cash in Fee Charges	AT BRANCH		AT AGENT		
	LESS THAN 500	FREE		RS. 5		
	500 - 5000	FREE		0.50 % OF AMOUNT		
	GREATER THAN 5000	FREE		Rs. 25		
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
8	Cash out Fee Charges	AT ATM	AT BRANCH	AT AGENT		
	LESS THAN 500	FREE	RS. 10	Rs.7		
	500 - 5000	FREE	RS. 10 or 1%	Rs.7 or 1%		
	GREATER THAN 5000	FREE	RS. 55	Rs.50		
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
9	Air Time Purchase	THROUGH MOBILE		AT AGENT		
		FREE		FREE		
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
10	Funds Transfer	WALLET TO WALLET	WALLET TO SYMBOLS	WALLET TO CNIC	SYBMOLS TO WALLET	
		FREE	FREE	2% OF AMOUNT	FREE	
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
11	Utility Bill Payment	THROUGH MOBILE		AT AGENT		
		FREE		FREE		
12	POS Transaction	FREE				
13	Card Replacement Fee	UPTO Rs. 150				
14	ATM withdrawals(international usage)	Up to 2.75% - Min Rs.250/-				
15	POS purchase(international)	Up to 2.75% - Min Rs.200/-				
16	Balance Inquiry (OFF-US)	Rs. 5 /- per transaction				
17	International balance inquiry	Rs. 50/- per transaction				
18	ATM withdrawals(OFF-US)	Rs. 15/-				
19	Voucher Retrieval Fee	Rs. 250/- (local) Rs. 800/- (International)				
20	Arbitration Charges	US\$ 500/-				
21	Statement Request (Hardcopy)	Rs. 50/-				



S.#	ITEMS	RATES	GL CODE
CUSTODIAL SERVICES			
1	For CDC eligible securities		
	i) Initial Deposit Fee (one time charge)	Rs.0.04 per share deposit fee to be charged monthly.	3060601150
	ii) Transaction/Settlement Fee	Rs.0.05 per share upto 70,000 shares thereafter Rs.3,500 per settlement CDC charges will be applicable.	3060601150
	iii) Custody/Position Fee	0.30% p.a over month end market value of shares.	3060601150
	iv) Withdrawal Fee	Rs.0.40 per share to be charged at the time of withdrawal.	3060601150
	v) Participation Fees (one time charge)	Rs.3,000/- for individuals Rs.5,000/- for institutions	3060601150
	vi) Documentation Fee for sub account	Rs.1,000/- one time fixed	3060601150
	vii) Monthly Fee for sub account	Rs.300/- for individuals	3060601150
	viii) Requested statement Fee	Rs. 10/- per page of statement	3060601150
	ix) Communication/Mailing charges	Actual plus 5% of Actual	3060601150
	x) Stamp Fee	Actual	3060601150
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	3060601150
	ii) Custody Charges	0.30% p.a. over month end market value of share.	3060601150
	iii) Documentation, Communication/Mailing and Stamp Fee	Actual	3060601150
<p>Note: For individuals, there is a minimum monthly charge of Rs.1,000/- if actual billed amount is less than Rs.1,000/-. In case actual is more than this figure, the higher amount will be billed.</p>			
CONSUMER PRODUCTS			
1	(i) Personal Loans (PL)		
	i) Processing Fee	1% of the loan amount or Rs.2,500/- whichever is higher	3030101180
	ii) Full Prepayment Fee:		
	a) 1st Year *	Upto 10% of remaining principal amount	3060702030
	b) 2nd - 3rd year	Upto 5% of remaining principal amount	
	c) 4th & subsequent years of financing	Upto 4% of remaining principal amount	
	iii) Partial prepayment Fee:		
	a) 1st Year *	Upto 10% of partial paid amount	3060702030
	b) 2nd - 3rd year	Upto 5% of partial paid amount	
	c) 4th & subsequent years of financing	Upto 4% of partial paid amount	



S.#	ITEMS	RATES	GL CODE
	iv) Late payment charges	10% of instalment or Rs.1,000/- whichever is higher	3060702070
	v) PayOrder/DD Reissuance charges if lost by customer	Upto Rs.500/-	3030401010
	vi) Balance confirmation certificates	Upto Rs.500/-	3060601030
	vii) Duplicate half yearly statement	Free	
(ii) Pyara Ghar (Home loans)			
	i) Documentation charges		
	a) Processing Fee	Rs 7,500/- Non Refundable (Rs.4,000/- in case of BTF)	3030101170
	b) Legal Stage 1	Rs.2,500/- or actual whichever is higher	
	Legal Stage 2	Rs.2,000/- or actual whichever is higher	
	c) Income Estimation	Rs.5,000/- or actual whichever is higher	
	d) Appraisal Fee	Rs.3,000/- or actual whichever is higher	
	e) Property Insurance	0.1% of loan amount	
	ii) Full Prepayment Fee (non-BTF cases):		
	1st year *	Upto 5% of remaining principal amount	3060702050
	2nd year	Upto 4% of remaining principal amount	
	3rd and subsequent years of financing	Upto 3% of remaining principal amount	
	iii) Full Prepayment Fee (BTF cases):		
	1st year	Upto 10% of remaining principal amount	3060702050
	2nd year	Upto 8% of remaining principal amount	
	3rd and subsequent years of financing	Upto 6% of remaining principal amount	
	iv) Partial Prepayment Fee:		
	After completion of first calendar year, only 10% of the remaining outstanding will be allowed as balloon payment/partial prepayment without any charges. Any amount prepaid above 10% of outstanding principal in a calendar year or prepayment in the first year will have prepayment penalty charges as below:		
	During 1st year	Upto 5% of partial paid amount	3060702050
	2nd year	Upto 4% of partial paid amount	
	3rd and subsequent years of financing (See note below)	Upto 3% of partial paid amount	
Note:			
<i>A year is equal to 12 instalments from date of disbursal. Maximum 2 partial repayment in a year allowed with 6 months interval.</i>			
	v) Late payment charges	10% of instalment or Rs.1,000/- whichever is higher.	3060702080
	vi) Pay Order/DD Reissuance charges if lost by customer	Upto Rs.500/-	3030401010
	vii) Balance confirmation certificates	Upto Rs.500/-	3060601030
	viii) Duplicate half yearly statement	Free	
(iii) Business Sarmaya (Running Finance)			
	i) Documentation Charges		
	a) Processing Charges:	Rs.7,500/- Non Refundable (Rs.4,000/- in case of BTF)	3030101210
	b) Legal Stage 1	Rs.1,000/- or actual whichever is higher	
	Title Verification(if applicable)	Rs.1,500/- or actual whichever is higher	
	Legal Stage 2 (Proff Fee)	Rs.2,000/- or actual whichever is higher	
	Lien Marking Charges	Rs.1,500/- or actual whichever is higher	



S.#	ITEMS	RATES	GL CODE
	c) Income Estimation d) Appraisal Fee	Rs.5,000/- or actual whichever is higher Rs.3,000/- or actual whichever is higher	
	ii) Line Renewal charges	Rs.10,000 or 0.25% of line limit, whichever is higher.	3030101200
	iii) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-	3060601030
	iv) Pay Order/DD Reissuance charges if lost by customer	Upto Rs.500/-	
	v) Penal Markup rate after 45 days of default	3% extra markup on outstanding principal balance	
	vi) Late payment Charges	10% of instalment or Rs 1,000/- whichever is higher	
(iv) Business Sarmaya (Term Loan)			
	i) Documentation charges: a) Processing Charges	Rs.7,500/- Non Refundable (Rs.4,000/- in case of BTF)	
	b) Legal Stage 1 Legal Stage 2	Rs.2,500/- or actual whichever is higher Rs.2,000/- or actual whichever is higher	
	c) Income Estimation	Rs.5,000/- or actual whichever is higher	
	d) Appraisal Fee	Rs.3,000/- or actual whichever is higher	
	e) Property Insurance	0.1% of loan amount	
	ii) Full Prepayment Fee (non-BTF cases) 1st year * 2nd year 3rd and subsequent years of financing	Upto 5% of remaining principal amount Upto 4% of remaining principal amount Upto 3% of remaining principal amount	3060702040
	iii) Full Prepayment Fee (BTF cases) 1st year * 2nd year 3rd and subsequent years of financing	Upto 10% of remaining principal amount Upto 8% of remaining principal amount Upto 6% of remaining principal amount	
	iv) Partial Prepayment Fee: After completion of first calendar year, only 10% of the remaining outstanding will be allowed as balloon payment/partial prepayment without any charges. Any amount prepaid above 10% of outstanding principal in a calendar year or prepayment in the first year will have prepayment penalty charges as below: During 1st year 2nd year 3rd and subsequent years of financing (See note below)	Upto 5% of partial paid amount Upto 4% of partial paid amount Upto 3% of partial paid amount	
	v) Late Payment charges	10% of instalment or Rs 1,000/- whichever is higher	
	vi) Pay Order/DD Reissuance charges (if lost by dealer)	Upto Rs.500/-	
	vii) Balance confirmation certificates (required by customer other than auditors)	Upto Rs.500/-	
<i>Note:- Maximum 2 partial repayment in a year allowed with 6 months interval.</i>			
(v) Car4U (Auto Finance/Lease)			
	i) Processing Fee New Car Used & Imported Car	Upto Rs.4,500/- non-refundable Upto Rs.5,000/- non-refundable	3030101180



S.#	ITEMS	RATES	GL CODE
	ii) Full Prepayment Fee: 1st year * 2nd year 3rd year and all subsequent years of financing	Upto 8% of remaining principal amount Upto 5% of remaining principal amount Upto 3% of remaining principal amount	3060702040
	iii) Full Prepayment Fee(3 months Instalment Deferred Product) 1st year * 2nd year 3rd year and all subsequent years of financing	Upto 10% of remaining principal amount Upto 7% of remaining principal amount Upto 3% of remaining principal amount	3060702040
	iv) Partial Prepayment Fee: 1st year * 2nd year 3rd year and all subsequent years of financing	Upto 7% of partial paid amount Upto 5% of partial paid amount Upto 3% of partial paid amount	3060702040
	v) Repossession charges	Upto Rs.25,000/- (within Same City) Upto Rs.30,000/- (Remote City) Upto Rs.40,000/- (out of province)	3060601080
	vi) Late payment charges	10% of instalment or Rs.1,000/- whichever is higher.	3060702060
	vii) PayOrder/DD Reissuance charges if lost by dealer	Upto Rs.500/-	3030401010
	viii) Balance confirmation certificates (required by customer other than auditors)	Rs.500/-	3060601030
	ix) Vehicle evaluation/Parking/Legal Charges	Upto Rs.10,000/-	3060601030
	x) NOC for lien removal after 1 month of case settlement	Free	3060601030
	xi) NOC for Issuance of Duplicate Registration Book	Free	3060601030
	xii) Hypo** (if not marked on registration Book)	Upto Rs.2,500/- to be borne by dealer	3060601030
	xiii) Vehicle Appraisal charges for new applicants (where applicable)	Rs.1500/- per vehicle	
	xiv) Duplicate half yearly statement	Free	
<p>* A year is equal to 12 instalments from date of disbursement ** A maximum of 2 partial prepayment are permissible in a year at 6 months interval and the minimum amount for a partial prepayment should be equal to 6 monthly instalments</p>			
H	Saving Maximizer Account		
1	Issuance of Pay Order	Rs.75/-	
2	Issuance of Cheque Book	Regular rate will be applied	
I	CASH 4 CASH		
1	Processing Fee	Rs.5,000/-	
2	Income Estimation	Rs.5,000/- or actual which ever is higher	
3	Legal Documentation	Rs. 500/- or actual which ever is higher	
<p>- External agency fees are subject to change based on the vendor agreement.</p>			
<p>Note: For individuals/employees only. Separate terms and conditions will apply for institutional arrangements. Bank may revise/adjust the rates on changes in interest rates, application of taxation & based on group customer's risk relationship. Above charges can be negotiated/waived at bank's discretion.</p>			

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S.#	ITEMS	RATES	GL CODE
FEE REDUCTION GRID			
SERVICE CHARGES ARE REDUCED TO A MINIMUM CHARGE PER SERVICE, IN THE FOLLOWING CASES:			
1	Individuals/Joint Accounts		
	Where average monthly balance of Rs.2M in all profit bearing account (except 365 Gold) Rs.0.5M in Current A/c and in Foreign Currency Account. \$ 20,000 or equivalent		
	Stop Payment Issuance of PO, DD, TT (LCY) Balance confirmation certificate Duplicate statement of Account	Maximum 10 transactions per month in all cases for Rs.1/- per service	
	50% discount on locker rental - (no minimum charge)		
	Note: - These reductions will also be applicable to customers having average balance utilization of Rs.25M (average annual balance) for lending customers. - Discount on locker is subject to availability at the account residing branch.		
2	Business Account (Sole proprietorship / Partnership / Company)		
	Intercity Deposits	MONTHLY AVERAGE BALANCE IN BUSINESS ACCOUNT 100k to 250k 250k to Less than 1M 1M & above 04 06 08 Minimum Charges for Rs.1/- per service to be recovered	
	For every transaction exceeding above number: Upto 5,00,000/- Above Rs.5,00,001/- Intercity Withdrawals	Rs.250/ per remittance charged and Rs.0.06% per remittance Minimum charges for Rs.1/- to be recovered per service for all categories maintaining Rs.100k or above as average balance for unlimited transactions.	
	Minimum Charges for Rs.1/- per service to be recovered for Business Accounts for:		
	- Demand Drafts	3 DD (upto 100K) 5 DDs (upto 250K) 7 DDs (upto 500K)	
	- Pay Order	1 2 3	
	- Cancellation of Demand Draft	1 2 3	
	- Cancellation of Pay Order	1 2 3	
	- Cheque Book Every Quarter	25 Leaves 50 Leaves 100 Leaves	
	- Cheque Book at A/C Opening	25Leaves for opening balance of above Rs 50K	
	- Duplicate Bank statement	For last six month and Upto 2 requests per month.	
	- ATM Joining Fee		
3	MCB Privilege Customers		
	Minimum Balance requirement - PKR 2.5 M in Saving or Term Deposit or PKR 1 M in Current A/c.		
	These charges/privileges are valid for privilege customers maintaining the required balance and subject to change at bank's discretion. Other than the charge reduction listed below, all other charges will be applicable as stated in the SOBC.		
	Minimum Charges of Rs.1/- per service to be recovered from Privilege Accounts holders for:		
	- Annual /Joining fee-Visa Credit Card	- Stop Payment of Cheque	
	- Annual Chip maintenance Fee-Visa Credit Card	- Standing Instructions	
	- Annual Supplementary Fee-Visa Credit Card	- Pay Order /DD Cancellation (For PKR A/c Only)	
	- Annual Supplementary Chip Maintenance Fee-Visa Credit Card	- Duplicate Statements	
	- Chequebook Issuance	-Debit Card Issuance Fee & ADC Reg	
	- Pay Order (PKR)	- Same Day Clearing charges	
	- Intercity Withdrawals	- Priority Pass Annual Fee	
	- Intercity Deposits		
	50% Reduction for Privilege Customers:		
	Demand Draft (PKR)	50% Off	
	Auto Loan Processing Fee	50% Off	
	Mortgages Processing Fee	50% Off	
	Lockers	50% Off	
4	MCB Visa Platinum Credit Card		
	Platinum Credit Card chip maintenance fee (customers who already have MCB Visa Card including MCB staff)	Minimum Charge for Rs.1/- to be recovered till completion of current anniversary of existing MCB Visa	
	Platinum Credit Card chip maintenance fee (MCB staff with MCB Visa Card)	75% waiver on chip maintenance from second year onwards on basic card	



S.#	ITEMS	RATES	GL CODE
	<p>Platinum credit card chip maintenance fee (MCB Staff only new issuance)</p> <p>Annual fee for Priority Pass as well as chip maintenance fee of Platinum credit card for Privilege Banking Customers Charity Fund Collection at ATM</p>	<p>75% fee waiver on basic card</p> <p>Minimum Charge of Rs.1/- to be recovered</p> <p>Minimum Charge of Rs.1/- to be recovered</p>	
5	<p>Motherland Accounts</p> <p>A minimum charge for Rs.1/- per service, to be recovered for the following items:</p> <ul style="list-style-type: none"> -Issuance of first cheque book. -10 Pay Orders/Demand Drafts and Online Transfers (per annum) -Annual Fee on First ATM Card (First year only) 		
6	<p>MCB Staff</p> <p>A minimum charge for Rs.1/- per service, to be recovered from the staff, for the following items:</p> <ul style="list-style-type: none"> -Money Transfer under general permission or specific approval of SBP or from Foreign Currency A/c (upto US \$ 1,000/-per annum) from branch where his/her salary a/c maintained. -Cross Branch Transaction (5 transaction pm) -Banker's Cheque (PO & DD) (Total 5 transaction pm) -Duplicate statement of A/c -Issuance of Cheque Books All A/c's (New or in lieu of lost) -Stop Payment Charges on All A/c's -Smart Card - (Issuance/Annual/Renewal Fee) For Retired staff too -Dispute Handling Charges (Smart Card) -Balance Inquiry (at MCB ATM) -MCB Mobile Annual Fee - Dispute Handling Charges (MCB Visa Debit/Smart Cards) 50% off -Mini Statement Charges(at MCB ATM) -Internal Fund Transfer (through Smart Card ATM/Virtual/Mobile/Call Centre) -Utility Bills Payment (through smart card) -Mobile Phone Bill Payment (through smart card) -Mobile Top up -Annual Virtual Banking Access Charges -E-Statement (on demand) -Account Maintenance Charges (Except Saving A/c) *-Locker Small Size Rs.1/- per annum (For one locker) *-Locker Medium Size - Rs.1.000/- per annum (For one locker) 		
	<p>*Note:</p> <p>a) This facility is for MCB Regular and Retired Staff.</p> <p>b) No security O/A of Key Deposit on Lockers</p>		



GLOSSARY

ITEMS	PG #	ITEMS	PG #
A		A	
Amendment in LC/Contract (FCY)	06	Card replacement (MCB Visa Prepaid)	30
Amendment in LC/Contract (LCY)	13	Card Personalization fee (MCB Visa Prepaid)	30
Advance payment to suppliers for import	06	Cash Advance Fee (Visa Credit Card)	29
Arrangement/Endorsement Fee	06	Credit Service (Visa Credit Card)	29
Advising (Foreign and Inland) (Letters of Credit)	07	Card Replacement Fee (Visa Credit Card)	29
Amendment Advising(Foreign and Inland) (Letters of Credit)	07	Cheque Return Charges/ Insufficient funds (Visa Credit Card)	29
Addition of Confirmation (Foreign and Inland) (Letters of Credit)	07	Cash Payment Processing Fee (Visa Credit Card)	29
Annual Renewal Fee/New facility initiation Fee	17	Custodial Services	32
Annual Fee (Trade & Guarantees)	17	Consumer Products	32
Activation Fee (MCB Lite)	31	Car4U (Auto Finance/Lease)	34
Annual Fee (MCB Lite)	31	CASH 4 CASH (Processing/Income Estimation/Legal Documentation Fee)	35
Air Time Purchase (MCB Lite)	31	CDC eligible securities (Custodial Services)	32
ATM withdrawals(international usage) (MCB Lite)	31	D	
ATM withdrawals(OFF-US) (MCB Lite)	31	Documentary Credit (LC)	05
Arbitration Charges (MCB Lite)	31	Delivery order issued for release of consignment	06
Articles in Safe Deposit	21	Discrepant documents handling charges under Import Lcs	07
Amendment in Guarantees	22	Documentary Bills without exchange	08
Account Maintenance/Service charges	22	Duty Draw Back Claims	08
Account maintenance certificate (LCY FCY)	24	Documentary Export Bills on collection basis	14
Annual Virtual Banking Access Charges (Smart/ATM/Debit Card)	27	Documentary Bills other than those drawn against Lc	14
Annual Fee (MCB Visa Prepaid)	30	DD / TT cancellation charges Foreign Currency Account	10
ATM Withdrawals (international usage) (MCB Visa Prepaid)	30	Duplicate advice requested by the customer	15
ATM Withdrawals/1Link ATMs (MCB Visa Prepaid)	30	Dealer Finance Processing Fee	16
ATM Withdrawals (MNET) (MCB Visa Prepaid)	30	Delivery charges	19
Arbitration charges (MCB Visa Prepaid)	30	Directors search/Charge search/Local	19
Annual Virtual Banking Access Charges (Visa Debit Card)	28	Discrepant documents handling charges	13
Annual Fee/Per Visit Fee (Visa Credit Card)	28	Documentary Imports Bills for collection	13
Arbitration Charges for Disputed Transactions (Visa Credit Card)	29	Documentary bills drawn against L/C	13
B		Dispute Handling Charges Domestic/ International (ATM/Debit Card)	26
Banker's Cheque(s)	15	Dispute Handling Charges Domestic/ International (Visa Debit)	27
Balance Inquiry (OFF-US) (MCB Lite)	31	E	
Bank Guarantee assignment noting charges	21	Export Advance Payments	08
Boxes and packages (Safe Deposit)	21	ERF (Part-I Pre-shipment)	08
Breaking Charges (Locker)	21	eCIB Individuals/Entities	19
Back to Back Guarantees	22	Envelopes (Safe Deposit)	21
Balance confirmation Certificates (LCY FCY)	24	E-Statement Monthly/ On Demand (Smart/ATM/Debit Card)	27
Bulk salary processing charges	24	E-Statement Monthly/On Demand (Visa Debit Card)	28
Balance inquiry (ATM/Debit Card)	26	F	
Balance inquiry (Visa Debit)	27	Form "I" handling charges	06
Balance inquiry at 1Link ATMs (MCB Visa Prepaid)	30	Funds Transfer (MCB Lite)	31
Balance inquiry at MNET ATMs (MCB Visa Prepaid)	30	Fax/Telephone, Domestic, Foreign	10
Business Sarmaya (Running Finance)	33	Front End/Arrangement Fee (Export)	18
Business Sarmaya (Term Loan)	34	Finances against pledge/hypothecation	18
C		Foreign Transactions (Visa Credit Card)	29
Clearance of Consignment	06	Fee Reduction Grid (Privilege Customers/MCB Visa Platinum Credit Card)	36
Communication charges	09	G	
Clean bills (cheque, bank draft etc.)	17	Guarantees issued in favour of Shipping companies	21
Card Replacement Fee (MCB Lite)	31	Guarantees issued in favour of Collector	21
Cash in Fee Charges (MCB Lite)	31	Guarantees issued in favour of Financial/ DFIs	21
Cash out Fee Charges (MCB Lite)	31	Godown Rent	18
Collection charges for restricted LC	14	Godown staff salaries	18
Cancellation charges of (Inward) inland LCs.	14	Godown Inspection Charges	18
Correspondent's charges	10	H	
Courier	10	Handling commission (Import on Collection Basis)	06
Charges to be claimed from remitting bank	10	Handling Charges (FCY)	08
Credit Information Report	10	Home Remittances	16
Cancellation of Inward Swift Messages	10	Handling charges on marking of lien	19
Collection for Foreign Currency Accounts	11	Handling Charges where Finance Against Imported Merchandise	19
Clean Bills (cheque, bank draft etc.)	11	Handling charges for conversion, renewal	20
Collection of instrument	11	Handling Charges (LCY)	13
Cancellation of DD/Pay Order / Call Receipts	15	I	
Cross Branch Transactions:	15	Issuance of undertaking favouring SBP	05
Collection/ Disbursement/ Remittances	16	Issuance of No objection certificate (NOC)	05
Collections	16	Import on Collection Basis	06
Clean (including cheques/dividend warrants/ bank drafts etc.)	16	Import Bills under Forced PAD	07
Charges for collection of interest/return/dividend.	20	Issuance/Reissuance/Duplicate of Annex' A'	08
Commitment fee (Export)	18	Inquiries regarding non-receipt of funds	09
Cancellation of Guarantee	22	Inward collection relating to Foreign Currency Accounts	09
Charges for issuance of Duplicate Statement (LCY/FCY)	22	Inward Remittances	09
Charges for cheques returned (LCY FCY)	23	Inward Foreign Draft, where payment made to beneficiary	09
Charges on Collection of Utility Bills	24	Inward cheques expressed in foreign currency	09
Cash on Debit Card through POS	26	International balance inquiry (MCB Lite)	31
Cirrus Branded Smart Cards	26	Issuance of duplicate FDD	11
Cash withdrawal made on MNET ATMs (ATM/Debit Card)	26	Issuance of Business performance certificate (at customer's request.)	11
Cash withdrawal made on 1Link ATMs (ATM/Debit Card)	26	Instrument return unpaid	11
Cash of Debit Card through pos (at branch location)	27	Issuance of Draft	15
Cash withdrawal made on MNET ATMs (Visa Debit)	27	Issuance of Duplicate Draft	15
Cash withdrawal made on 1Link ATMs (Visa Debit)	27	Issuance of Pay Order	15
Card Issuance (MCB Visa Prepaid)	30	Issuance of Duplicate Pay order	15
		Issuance of Call Deposit Receipts	15



Principal Office

MCB 15-Main Gulberg, Lahore

UAN: (042) 111-000-111

PABX: (042) 36041998-9

www.mcb.com.pk