



**MCB  
BANK  
LTD**

Financial Control Group  
MCB 15-Main, Lahore

Circular No. FCG - BS/2013- 13

June 14, 2013

**TO: ALL BRANCHES**

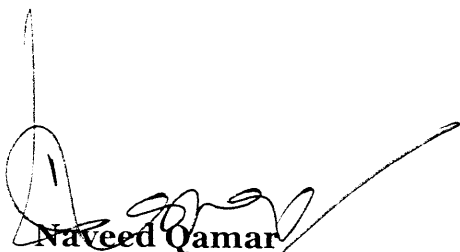
**CC: All Group Heads  
All Business Heads  
All Operation Heads  
All Area Operation Heads  
All General Managers  
All Regional Heads  
All Regional Operations Managers**

**SCHEDULE OF BANK CHARGES (SOBC)**  
**EFFECTIVE FROM JUL TO DEC 2013**

We enclose herewith Schedule of Bank Charges to be effective from July 01, 2013. It shall remain in force until revised by the management.

The existing copies of Schedule of Bank Charges shall be removed from the counter after June 30, 2013 as the same will no longer be effective.

The new SOBC will also be updated on the web-portal and can be accessed by branches for their as well as clients' consumption.



**Naveed Qamar**

Unit Head Taxation & Br.Support

Encl: As above



**Hammad Khalid**  
Departmental Head  
Financial Reporting & Taxation



**SCHEDULE OF CHARGES**  
**JUL - DEC 2013**



## **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 (Except Provincial Sales Taxes)**
- **Utility Collection Charges**
- **Insurance**
- **Musharika and Modaraba Financing**

**NOTE:**

For provincial sales tax application, please refer to the circulars issued by the bank from time to time.

For details please refer 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.

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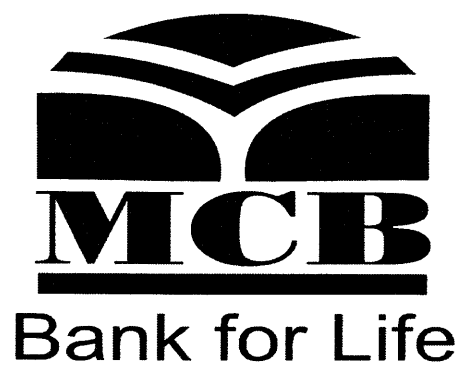
## POWERS TO REDUCE CHARGES

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 Businesses (WBG & RBG) subject to sign-off as under:
  - a) WBG: Sign-off by Head TPD and Group Head WBG
  - b) RBG: Sign-off by Head TFD and Group Head RBG
2. For items other than Trade and Guarantees respective Group Head (WBG/RBG) are authorized to reduce any charge.
3. For requests for reduction in charges, in Consumer Products, shall be approved by the concerned Business Head and Group Head.

**Notes:**

- It is pertinent to note that 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.
- The word FREE used in SoBC does not mean Zero Charges, but Rs.1/- plus applicable taxes/duties are mandatory to recover.



## **INTERNATIONAL BANKING**

S.#	ITEMS	RATES	GL CODE														
A	<b>IMPORTS</b>																
1	<b>Documentary Credit (LC)</b> e) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes against committed business.  Upto Rs. 50 Million Upto Rs. 75 Million Upto Rs. 100 Million Upto Rs. 150 Million Above Rs.150 Million  Minimum Charges	<table><tr><th>First Quarter</th><th>Each Subsequent Quarter</th></tr><tr><td>Upto 0.40%</td><td>Upto 0.30%</td></tr><tr><td>Upto 0.35%</td><td>Upto 0.25%</td></tr><tr><td>Upto 0.30%</td><td>Upto 0.20%</td></tr><tr><td>Upto 0.25%</td><td>Upto 0.15%</td></tr><tr><td>Negotiable</td><td></td></tr><tr><td>Upto Rs.2,000/-</td><td></td></tr></table>	First Quarter	Each Subsequent Quarter	Upto 0.40%	Upto 0.30%	Upto 0.35%	Upto 0.25%	Upto 0.30%	Upto 0.20%	Upto 0.25%	Upto 0.15%	Negotiable		Upto Rs.2,000/-		3030401080
First Quarter	Each Subsequent Quarter																
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Upto 0.25%	Upto 0.15%																
Negotiable																	
Upto Rs.2,000/-																	
<b>Notes:</b> 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 / charges outside Pakistan, where applicable, will be recovered on case to case basis. c) Plus applicable Swift /Courier charges																	
2	<b>Revalidation commission for expired LCs</b>	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														
<b>Notes:</b> 1)LC commission will be calculated on the amount of liability as per foreign exchange rate prevailing on the date of revalidation 2) Revalidation commission will be charged upon acceptance of documents by the applicant drawn against expired LCs for the period beyond original expiry of the LC.																	
3	<b>Non-reimbursable LC under Barter/ Aid/ Loans</b> and authorization to pay.  Minimum Charges	Upto 1% for first quarter Upto 0.30% for each subsequent quarter  Upto Rs. 1,500/-	3030401080														
4	<b>LC opened under "Suppliers Credit", "Pay As You Earn Scheme" and "Deferred Payment"</b> 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	<b>Registration of contract</b> 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	<b>Issuance of undertaking</b> 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														

S.#	ITEMS	RATES	GL CODE
7	<b>Issuance of No objection certificate (NOC)</b> regarding forward exchange booking through other bank at importer's request.	<b>LC amount</b> Upto Rs. 1 Million Over Rs. 1 Million	<b>Charges per application</b> Upto Rs. 800 Upto Rs. 1200
8	<b>Registration of Import Contract</b> Per Transaction (foreign & local)  <b>Contract Business:</b> 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/-.	3030401080      3030401630
9	<b>Amendment in LC/Contract</b> 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. (plus applicable SWIFT charges)  Upto Rs.1,200/- per transaction plus applicable commission as per item 1, 4, 5 & 8 on page No. 5 & 6	3030401080 3030401630
10	<b>Advance payment to suppliers for Import</b> against which LC / Import Contract has not been registered.  <b>or</b> 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	<b>Import on Collection Basis</b> (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\$75/- 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	<b>Service charges</b> (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	<b>Reimbursement charges</b> (payable to reimbursing bank).	At actual	3030401080
14	a) <b>Delivery order</b> issued for release of consignment in the absence of original transport documents. b) <b>Arrangement/Endorsement Fee</b> 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	<b>Clearance of Consignment</b> 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	<b>Sight Import Bills under LCs:</b>	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
<b>Notes:</b> <i>*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).</i> <i>**No mark up to be charged in case 100% interest free cash margin is deposited on or before the date of negotiation*</i>			
17	<b>a) 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."</b>	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.	3030401710
	<b>b) Extension in maturity of Usance Bills under L/C / Contract</b>	Service charges up to Rs.1,500/- Flat per bill.	
	<b>Minimum Charges</b>	Upto Rs.1,000/-.	
18	<b>Import Bills under Forced PAD i.e. payment not received on due date</b>	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	<b>Discrepant documents handling charges under Import LCs.</b>	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
<b>Note:</b> <i>No charges to be recovered in case such charges have already been charged under the Private Labeling arrangements .</i>			
20	<b>LC cancellation charges</b>	Upto Rs.2,000/- per LC Plus SWIFT charges	3030401080
21	<b>Commission in lieu of exchange earnings if importer arranges Foreign Exchange Cover through another Bank for effecting payment of Import transaction lodged with MCB</b>	Commission up to @ 0.10% plus Handling Charges Rs.800/- Flat	
22	<b>Freight certificate for import on FOB basis.</b>	Up to Rs.1,000/- per certificate	

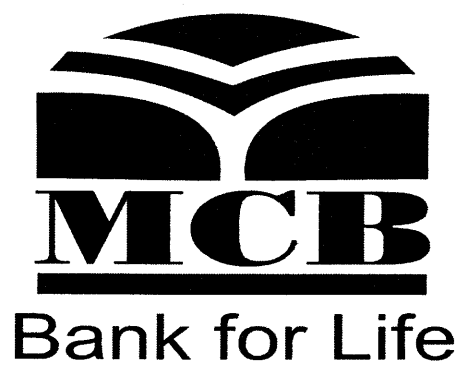


S.#	ITEMS	RATES	GL CODE
B	<b>EXPORTS</b>		
1	<b>Letters of Credit:</b>		
	(a) Advising (Foreign and Inland)	Upto Rs.1,500/- (US \$ 50/- for outside Pakistan) plus applicable courier/swift charges	3030401720
	(b) Amendment Advising(Foreign and Inland)	Upto Rs.1,000/- (US \$ 50/- for outside Pakistan) 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 i) Clean Documents ii) Discrepant Documents	Upto Rs.1,000/- Up to Rs. 2,000/-	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 Upto 0.25% per quarter (1.00% p.a.) (Subject to availability of country /cross border risk limits.)	3030401110
	(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	<b>When documents</b> are sent to other bank for negotiation under restricted letter of credit.	Upto Rs.1,000/- plus applicable courier charges	3030401110
3	<b>Documentary Bills</b> without exchange difference earnings.	Upto Rs.500/- per collection.	3030401110
4	<b>Handling Charges:</b>		
	(a) Duty Draw Back Claims. Minimum Charges	Upto @ 0.25% per case Rs. 250/-	3030401730
	(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 Minimum Charges	Upto 0.15%, per transaction. Upto Rs.250/- per transaction	3030401300
	(d) On collection of Exp.Dev.Surcharge	Upto Rs.80/- per transaction	3030401730
	(e) Research & Development Support Claims (R&D) Minimum Charges	Upto 0.25%, per transaction Upto Rs.250/- per transaction	3030401290
	(f) Export Advance Payments Minimum Charges	Upto 0.15%, per transaction. Upto Rs.1,500/- per transaction	3030401740
	(g) i) ERF Part-I, where pre-shipment is obtained from MCB whereas export is routed through other bank.  ii) ERF II – NOC for Entitlement	Upto Rs.1,000/- per shipment  Up to Rs. 1,000/- per NOC	3030401110

S.#	ITEMS	RATES	GL CODE
	(h) 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
	(i) NOC issuance charges against "E" Forms to be utilized through any other bank	Upto Rs. 300/- per "E" Form	3060402010
5	<b>Service charges</b> 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	<b>Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.</b>	Up to Rs. 1,200/- per transaction	
7	<b>Handling Charges on applications under "Private Commodity Exchange Arrangement With Foreign Parties"</b>	Up to 0.40% Minimum up to Rs. 1,000/-	
<b>REMITTANCES</b>			
1	<b>Outward Remittances :</b> (a) Money transfer under general permission or specific approval of SBP or from Foreign Currency Accounts. Minimum Charges (b) Inquiries regarding non-receipt of funds where the bank acted correctly (c) Communication charges for Back to Back transactions - Remittances below US\$ 101 or its equivalent - Remittances above US\$ 100 or its equivalent (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 (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	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. US\$ 8/- Rs. 300/- each plus applicable Swift charges 50% of normal charges i.e., US\$ 15/- or its equivalent per transaction US\$ 30/- or its equivalent per transaction US\$ 3/- for collection upto US\$ 1,000/- 0.1 % for collection above US\$ 1,000/- US\$ 3/- US\$ 6/- 0.25% 0.50%	3030401010 3060601030 3060602030 3060601030 3060601030
<b>Note:</b> In addition to above, commission/service charges/recovery of courier/postage/fax/ cable charges will also be made according to prescribed tariff (wherever applicable).			

S.#	ITEMS	RATES	GL CODE
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% -  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
<b>Note:</b> In addition to above, commission / service charges / recovery of courier /postage/fax/ cable charges will also be made according to prescribed tariff (wherever applicable)			
<b>MISCELLANEOUS</b>			
1	<b>Correspondent's charges</b>	At actual.	3060601010
2	<b>Tariff Charges</b> (Postage / Swift / Fax / Telephone and Courier)	At actual subject to Minimum as under:	
	(a) Postage (Ordinary) Local (with in city) Inland (intercity) Foreign	Upto Rs.25/- Upto Rs.40/- At actual Subject to Minimum Rs. 100/-	3060602030
	(b) Postage (Registered) Local (with in city) Inland (intercity) Foreign	Upto Rs.30/- Upto Rs.50/- At actual Subject to Minimum Rs. 100/-	3060602030
	(c) Telegram	Upto Rs.50/- Local/Inland	
	(d) Swift charges: LC/ Guarantee Message, Issuance/Amendmend		3060602040 (For others)
	a) Single page	Up to Rs 800/- or Actual whichever is higher	3060602120 (For Trade Transactions only)
	b) More than one page	Up to Rs. 2,000 or Actual whichever is higher	
	(e) Fax/Telephone i) Domestic :	Upto Rs.20/- Local (with in city) Upto Rs.100/- Inland (intercity) per communication	3060602050
	ii) Foreign :		
	a) Single page	Up to Rs.800/- or Actual whichever is higher	
	b) More than one page	Up to Rs.2,000/- or Actual whichever is higher	
	(f) Courier.	Local up to Rs.50/- Inland up to Rs. 100 Foreign up to Rs. 1500/- or 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'	Upto US\$ 30/- or its equivalent per message MT- 103 No charges will be claimed from Non-Nostro Servicing Agents/Banks	3060601030
3	<b>Standing Instructions charges</b> In foreign currency account.	US\$ 6/- per instruction	3060601030
4	<b>Credit Information Report</b> 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

S.#	ITEMS	RATES	GL CODE
5	<b>Cancellation</b> (a) DD / TT 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\$ 101 or its equivalent - Remittances above US\$ 100 or its equivalent	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.  Rs.350/-  50% of normal charges i.e., 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.	3060601030  3060601030 3060601030
6	<b>Issuance of duplicate FDD.</b>	Rs.500/- Plus applicable Correspondent/ SWIFT/postage charges	3060601130
7	<b>Issuance of Business performance certificate</b> (at customer's request.)	Upto Rs.1,000/-	3060402010
8	<b>Purchase of Traveller Cheques/Drafts etc.</b>	Rs.500/- (Flat)	3030401010
9	<b>Collection for Foreign Currency Accounts.</b>	0.15% Minimum US \$ 10 whichever is higher along with applicable courier charges	3060601030
10	<b>Clean Bills (cheque, bank draft etc.)</b>	Upto Rs.100/- per collection.	
11	<b>Local US \$ collection &amp; settlement:</b> a ) For Collection of instrument  b ) For instrument return unpaid.	Up to Rs.300/- plus courier /Fax/Telephone charges at actual. This includes Rs.100/- payable to NIFT for its services  Up to Rs.450/- plus courier /Fax/Telephone charges at actual. This includes Rs.200/- payable to NIFT for its services	3030401110 3030401110
12	<b>For any enquiry requested by customer beyond 2 years relating to trade transactions</b>	Up to Rs. 1,000	



## **DOMESTIC BANKING**

SocJUL - DEC 2013

S.#	ITEMS	RATES	GL CODE
<b>B</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/-	
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	3030401090
7	<b>LC Advising/Amendment/Confirmation/ Cancellation charges</b> of (Inward) Inland LCs.	Same as under Export -International Banking	3030401720
<b>c</b>	<b>IPS (Investor Port folio Securities Account) Charges</b>		
	(subject to implementation of this product program in the Bank):		
	Following charges will apply:		
	a (i). Transaction Charges:	PKR 500 per transaction.	
	(ii). Holding Charges:		
	Upto PKR 1 Million:	Nil;	
	Greater than PKR 1 Million:	PKR 500/Quarter	
	b. Security Movement Charges (to another bank):	PKR: 500 per transaction.	
	<b>Note:</b> The above mentioned charges are not applicable for MCB staff. However, PKR 1 (for each type of charge mentioned) will apply for MCB staff.		

S.#	ITEMS	RATES	GL CODE
D	<b>REMITTANCES</b>		
	<b>Bank Instrument (s)</b>		
1	(a) Issuance of Drafts		
	i) Upto Rs.100,000/-	Rs.150/- for A/c Holder (Through transfer of cheque) Rs.300/- 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) Cancellation of DD/Pay Order	Rs.200/- for Account Holders Rs.300/- for Non-Account Holders in cash	3060601130
	(f) 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
	(g) Lost RTC Refund/Deletion	Rs.500/- per application	3060601030
	(h) Issuance of SBP/NBP cheque on client's A/c	Rs.500/- each.	3060601030
	(i) Duplicate advice requested by the customer (if more than 6 months old)	Rs.250/- per advice	
	<b>Notes:</b> a) Recovery of Remittance charges from Banks, DFIs & utility companies subject to arrangements. 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. c) The Charges from student for making DD/PO any other related instrument for payment of fee /dues in favour of education institution, HEC/Board etc may not exceed 0.50% of fee/ dues or Rs.25 per instrument which ever is less. 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. 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.		
2	<b>Cross Branch Transactions:</b>		3030401150
	<b>Within City:</b>		
	Deposits/ Withdrawals/ Fund Transfer	FREE	
	<b>Inter City:</b>	For All Accounts	
	Deposits	Rs. 150/- for intercity cash deposit – cheque in clearing using online facility.	
	Withdrawals	Rs. 200/- for inter city cash withdrawal using online facility	
	Fund Transfer	Rs. 125/- on online inter city Funds transfer through cheque irrespective of the amount.	



S.#	ITEMS	RATES	GL CODE						
<p>Notes:</p> <p>a) Withholding tax to be deducted wherever applicable.</p> <p>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.</p> <p>c) For CBBG branches approval of reduction/waiver to be obtained from GH-CBBG on case to case basis.</p> <p>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</p> <p>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.</p> <p>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 Group Head.</p> <p>g) No charges on Inter City cash-cheque deposit, withdrawal, fund transfer irrespective of the no. of transactions for customers maintaining monthly average deposit of Rs. 0.5M in current A/c and business A/c (Product)</p>									
E	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	0.5% (Fresh) / Renewal = Rs 5,000/-	3030101450						
	Minimum Charges	Rs 7,500/-							
	c) Home Remittances	No Charges recovered on Home Remittances routed under SBP Home Remittance Rebate Scheme.							
<p>Note:</p> <p>All these charges will be recovered by TBD on monthly basis and branches are not authorised to recover any charges.</p>									
F	NON-DOCUMENTARY BILLS								
1	Collections								
	i) Clean (including cheques/dividend warrants bank drafts etc.)	Upto 0.25%-	3030401020						
	Minimum Charges	Rs.150/- plus postage / courier charges.							
	ii) For MCB Cheques/DD/PO.	0.15%-	3030401020						
	Minimum Charges	Rs.100/-							
<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><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
		<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>	
2	Purchase of Clean bills (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. Rs.25/-	3030401020
3	Returning charges for clean collections.	Upto Rs.500/- plus courier charges as mentioned	3030401090
<p>Notes: (a) Collecting agents charges, if the collecting bank is another bank, will be extra. (b) If fate of instrument is confirmed by telephone/fax, the cost will be recovered.</p>			
G	<b>ADVANCES</b>		
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)	
	LC LIMITS		3030401360
	DD AA LIMITS		3030401370
	TR LIMITS		3030401380
	FIM LIMITS		3030401390
	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 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 0.10% per type of facility requested by customer (to be charged at the time of renewal/disbursement)         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)	3030401420 3030401430 3030401440 3030401450 3030401470 3030401460       3030401400  3030401460
4	<b>Following charges will be recovered in addition to Mark-up/Return on investment:</b> 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
<b>Note:</b> The bank reserves the right to determine the applicability, as per arrangements with customers with the approval from Business Group Head/Business Heads			
5	<b>Miscellaneous charges for issuance of NOC:</b> For issuance of NOC/Processing of requests for signing of joint pari passu/ Inter Creditor Agreement (ICA) /similar agreements at the request of customers/clients for creating charge over assets Minimum Charges	On case to case basis as per agreement with the party      Up to Rs.10,000/-	3060601030
6	<b>For Finances against pledge/hypothecation, various charges to be levied as follows :</b> (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 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(ii)' above.	3060601030
	(iii) Seasonal lending (Cotton, Rice etc.)		3060601030
	Upto Rs.5 Million	Rs.300/-	
	Above Rs.5 Million	Rs.500/- Plus T.A. & D.A. as per rules applicable to staff only	
	(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.	At actual,	3060601030
	Minimum Charges	Rs.300/-.	
	(h) eCIB		3060601030
	i) Individuals	Rs.150/-	
	ii) Entities	Rs.250/-	
	(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	Upto 0.1%	3060401010
	Minimum Charges	Upto Rs.5,000/-	
<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 insepction 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			
H	<b>Saving Maximizer Account</b>		
1	Issuance of Pay Order	Rs.75/-	
2	Issuance of Cheque Book	Regular rate will be applied	
I	<b>CASH 4 CASH</b>		
1	Processing Fee	Rs. 2,000/- or 0.20% whichever is higher	
2	Income Estimation	Rs. 2,500/- or actual which ever is higher	
3	Legal Documentation	Rs. 500/- or actual which ever is higher	
	- External agency fees are subject to change based on the vendor agreement.		
<b>Note:</b> 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.			

S.#	ITEMS	RATES	GL CODE
J	<b>STANDING INSTRUCTIONS FEE</b>		
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
K	<b>SALE &amp; PURCHASE OF SECURITIES</b>		
	<b>SAFE CUSTODY ARTICLES IN SAFE DEPOSIT AND SAFE DEPOSIT LOCKERS</b>		
1	Sale and purchase of shares and securities	a) 0.15% on the first Rs.10,000/- of purchase price or cost there of b) 0.10% on amount exceeding Rs. 10,000/-	
	Minimum Charges	Rs.50/-	
	<b>Notes:</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.		
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
	<b>Note:</b> Collection & Postage charges should be condoned for MCB dividend warrants valuing upto Rs.500/- only		

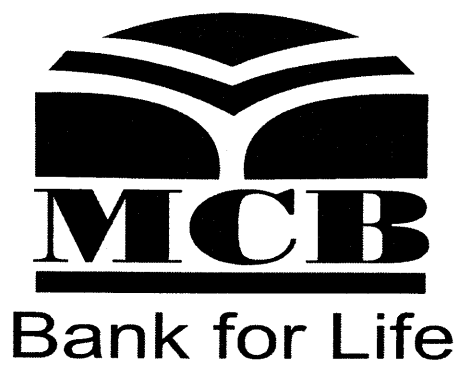
S.#	ITEMS	RATES	GL CODE
9	<b>Articles in Safe Deposit :</b> (Fee for Articles in Safe Deposit to be recovered in advance at the time of deposit or at the commencement of each quarter). (a) Boxes and packages Minimum Charges (b) Envelopes Minimum Charges (To be insured on customers account.)	Rs.5/- per 100 cubic inches or part thereof Rs.400/- per quarter. Rs.5/- per 25 square inches Rs.350/- per quarter.	3060103010 3060103010
10	<b>Safe Deposit Lockers Fee</b> (To be recovered Annually, in advance) (a) Lockers Size (i) Upto 0.40 cft. Small (ii) From 0.41 to 1.35 cft. Medium (iii) From 1.36 to 2.00 cft. Large. (iv) From 2.01 to 3.00 cft. - Extra Large (b) Key Deposit Small, Medium, Large, Extra Large (c) Breaking Charges (d) Late Payment Fee	Rs.2,500/- per annum Rs.3,500/- per annum Rs.5,000/- per annum Rs.7,000/- per annum Rs.3,500/- Flat for new lockers issued on or after July 01, 2012 Actual or Rs.3,500/- per locker whichever is higher. Rs.250/- for Small - Rs.400/- for Medium - Rs.600/- for Large Per month with grace period of one month	3060103010 1030101050 3060103030 3060601030
<b>Notes:</b> 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.			
<b>GUARANTEES</b>			
1	<b>Guarantees issued in favour of Shipping</b> 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	<b>Guarantees issued in favour of Collector</b> 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	<b>Guarantees issued in favour of Financial/ DFIs/ Institutions</b> for financial accommodation to customers. Minimum Charges	Upto 0.40% per quarter Upto Rs.1,000/-.	3030401030
4	<b>Bank Guarantee assignment noting</b> (having assignment clause) charges/confirming genuineness in favour of other banks	Upto Rs.1,000/-	3030401030
5	<b>Other Guarantees :</b> Where total volume of guarantees being issued on behalf of a customer during a calendar year is : Upto Rs.15 Million Upto Rs.30 Million Upto Rs.50 Million Upto Rs.150 Million Above Rs.150 Million Minimum Charges	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.1,500/- per annum per guarantee OR Upto Rs.400/- per quarter wherever guarantee validity is less than one year.	3030401030

S.#	ITEMS	RATES	GL CODE
6	<b>Back to Back Guarantees</b> including Performance Bonds, Bid Bonds, Advance Payment guarantees issued against counter guarantee of financial institution. Minimum Charges	To be negotiated by FID on case to case basis plus actual cost of Stamp Paper, Courier / Swift Charges etc.  Upto 0.40% per quarter or US\$ 100 which ever is higher	3030401030
7	<b>Amendment in Guarantees</b> (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/cancelation 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	<b>Cancellation of Guarantee</b> 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	
<b>Notes:</b> 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. c ) In case of the forced liability created on invocation of bank guarantees, (except issued against Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up applicable as per bank's policy will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable. d ) Commission on Guarantees is to be charged from the date of issue till expiry of the Guarantee including claim's period or till such time the bank is released from its liability under the Guarantee, whichever is later.			
<b>MISCELLANEOUS</b>			
1	<b>Charges for issuance of Duplicate/ Photostat</b> copy or fresh statement of account ( LCY / FCY ) other than the half yearly statements.	Rs. 35/- (Inclusive of FED)	3060601300
2	<b>Issuance of Cheque Book</b> a) For LCY (CD & PLS a/c) b) For FCY a/c	Rs.7/- per leaf plus excise duty if any. US\$ 0.15/- , GB.£.0.10/- , Euro€ 0.10/- ( Per Leaf )	3060601120
3	<b>Issuance of new cheque book (LCY / FCY)</b> 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	<b>Stop payment charges (Charges per instruction)</b> a) For LCY a/c  b) For FCY a/c and foreign currency cheques/drafts.	Rs.300/-  US\$ 6/-, GB.£.5/- , Euro€ 5/-	3060601220

S.#	ITEMS	RATES	GL CODE
5	<b>Account Maintenance/Service charges.</b> Average Monthly Balance to be maintained: i) All Accounts (LCY) other then privilege, a) Business Account                      Rs. 50,000 b) Current Life Account                Rs. 25,000 c) Current Account                     Rs. 10,000  ii) All Accounts (FCY) other then privilege US\$ 500/-, GB.£. 500/-, Euro€ 500/-  iii) All Privilege Accounts (LCY) PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c  iv) All Privilege Accounts (FCY) Equivalent to PKR 2.5 M in Saving or Term Deposit & 1 M in Current A/c ( See notes below a,b,c )	Rs.50/- or equivalent (inclusive of FED) p.m.will be recovered	3060701050
<b>Notes:</b> (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. (b) No Service Charges for A/c maintenance will be recovered from dormant A/Cs till the period of dormancy. (c) BBA accounts are also exempted from the recovery of these account maintenance charges. (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. (e) 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 account will remain as "Staff" and all Basic Banking Accounts. (f) No charges on conversion of existing accounts to Basic Banking Accounts (BBA) as per SBP Instruction.			
6	<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  Rs.35/- per transaction plus FED Rs.35/- (Inclusive of FED)	
7	<b>PLS Savings 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.	
8	<b>Charges for cheques returned</b> 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	<b>Same Day Clearing Charges paid to NIFT</b> a) For LCY a/c b) For FCY a/c	Rs.350/- (Per Cheque) US\$.6/- ,GB.£.5/- ,Euro€.5/- (Per Cheque)	3060601200																																											
10	<b>Inter-City Clearing:</b> 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	<b>Balance confirmation Certificates</b> (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	<b>Account maintenance certificate</b> (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	<b>Courier.</b>	Upto Rs.50/- Local (with in city) Upto Rs.75/- Inland (intercity)																																												
14	<b>Account closing processing cost</b> (Except profit bearing accounts) a) For LCY a/c b) For FCY a/c	Rs.250/- or entire amount if balance is below Rs.250/- US\$ 6 , GB.£.5/- , Euro€ 5/- or entire amount if balance is below/equivalent US\$5/-.	3060601030																																											
15	<b>Charges on Collection of Utility Bills</b> (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)																																											
16	<b>Salary processing charges</b> - Bulk Salary (75 employees & above) TBD cases - Salary Processing (atleast 50 employees) Other than TBD cases	Upto Rs.100/- per transaction Upto Rs.100/- per transaction																																												
17	<b>PLS Salary Gold Account</b> 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	Free Free ( for first year ) Free 25% Discount  50% Discount 50% Discount 50% Discount																																												
18	<b>Real Time Gross Settlement Charges (RTGS)</b> (Time schedule is according to RTGS system transaction) (FED is applicable on Bank's Income as per rules)	<table><tr><th>Days</th><th>Transaction Time - SBP window</th><th>SBP Charges</th><th>Bank Charges</th><th>Total Charges</th></tr><tr><td colspan="5">MT 103</td></tr><tr><td rowspan="3">Monday to Friday</td><td>9:00 am to 2:00 pm</td><td>200</td><td>20</td><td>220</td></tr><tr><td>2:00 pm to 3:30 pm</td><td>300</td><td>30</td><td>330</td></tr><tr><td>3:30 pm to 4:30 pm</td><td>500</td><td>50</td><td>550</td></tr><tr><td colspan="5">MT 102</td></tr><tr><td>Monday to Friday</td><td>9:00 am to 4:30 pm</td><td>25</td><td>25</td><td>50</td></tr><tr><td colspan="5">MT 202</td></tr><tr><td>Monday to Friday</td><td>9:00 am to 4:30 pm</td><td>200</td><td>20</td><td>220</td></tr></table>	Days	Transaction Time - SBP window	SBP Charges	Bank Charges	Total Charges	MT 103					Monday to Friday	9:00 am to 2:00 pm	200	20	220	2:00 pm to 3:30 pm	300	30	330	3:30 pm to 4:30 pm	500	50	550	MT 102					Monday to Friday	9:00 am to 4:30 pm	25	25	50	MT 202					Monday to Friday	9:00 am to 4:30 pm	200	20	220	
Days	Transaction Time - SBP window	SBP Charges	Bank Charges	Total Charges																																										
MT 103																																														
Monday to Friday	9:00 am to 2:00 pm	200	20	220																																										
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MT 102																																														
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## **CONSUMER BANKING**

S.#	ITEMS	RATES	GL CODE
A	<b>SMART CARD(ATM/DEBIT CARD)</b>		
1	<b>A - Local</b>	<b>CLASSIC</b> <b>GOLD</b>	
	(i) Renewal	Upto Rs.250/- Upto Rs.350/-	3030201030
	(ii) Complimentary Card	Renewal charges will be applied after one year.	
	<b>B - INTERNATIONAL:</b>		
	(i) Renewal	Upto Rs.350/- Upto Rs.500/-	3030101600
	(ii) Complimentary Card	Renewal charges will be applied after one year.	
2	<b>MCB Merchant Discount/Service Fee</b>	Upto 3%	
3	<b>Dispute Handling Charges:</b>		
	(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
4	<b>Cirrus Branded Smart Cards:</b>		
	(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	Upto Rs. 100/- per transaction.	3030101230
5	<b>Balance inquiry:</b>		
	- MCB Customer at Mnet Member Bank	Upto Rs.4/- per transaction	3030201120
	- MCB Customer at 1Link ATM	Upto Rs.5/- per transaction	
6	<b>Cash withdrawal made on MNET ATMs</b>	Upto Rs.10/- per transaction	3030201110
7	<b>Cash withdrawal made on 1Link ATMs</b>	Upto Rs.15/- per transaction (flat) Shall be charged to customer.	3030201110

S.#	ITEMS	RATES				GL CODE
B	MCB VISA DEBIT CARD					
		SILVER	GOLD	GOLD PLUS	PLATINUM	
1	Issuance of MCB (Visa Debit Card)					
	(a) New Card	Upto Rs. 500/-	750/-	1,000/-	3,500/-	3030101480
	(b) Renewal	Upto Rs. 500/-	750/-	1,000/-	3,500/-	3030101480
	(c) Supplementary Card	Upto Rs. 500/-	500/-	500/-	2,000/-	3030101510
	(d) Replacement	Upto Rs. 500/-	750/-	1,000/-	3,500/-	3030101600
	(e) Complimentry Card	Predefined as per CASA products proposition, or in special Sceannio with approval from unit head debit card				
2	Dispute Handling Charges					3030101660
	(i) Domestic Sales Transaction dispute handling charges for Visa Debit card.	Voucher Retrieval Fee = Upto Rs.250/- per document				
	(ii) International Sales Transaction dispute handling charges for Visa Debit cards.	Voucher Retrieval Fee = Upto Rs.800/- per document				
	(iii) Arbitration Charges	US\$ 500/-				
3	International Transaction					
	(i) Transaction made on overseas ATMs	Charges 2.75% or Rs. 250/- per transaction whichever is higher.				3030101610
	(ii) Balance Enquiry on other Banks ATMs	Upto Rs. 100/- Flat per transaction.				3030101640
4	Balance inquiry					3030101650
	- MCB Customer at Mnet Member Bank	Upto Rs.4/- per transaction				
	- MCB Customer at 1Link ATM	Upto Rs.5/- per transaction				
5	Cash withdrawl made on MNET ATMs	Upto Rs.10/- per transaction				3030101620
6	Cash withdrawl made on 1Link ATMs	Upto Rs.15/- per transaction (flat) Shall be charged to customer.				3030101620
C	Virtual Banking & e-Statement					
1	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				
2	E-Statement:					
	Monthly E-Statement	Upto Rs. 25/- Per Statement (these charges will not be applicable if the customer formally consents for e-statement in lieu of hard copy)				
D	MCB Mobile					
	(a) MCB Mobile:					
	Annual Fee	Upto Rs.300/- per anum				
	Renewal Fee	Upto Rs.300/- per anum				
	(b) MCB Mobile Plus:					
	Annual Fee	Upto Rs. 1,000/- per anum				
	Renewal Fee	Upto Rs. 1,000/- per anum				

S.#	ITEMS	RATES			GL CODE																					
E	MCB VISA CREDIT CARD																									
		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 Per Visit Fee (b) Priority Pass Replacement Fee	US\$ 35 or equivalent Pak Rupee Upto Rs. 500/- Upto Rs. 500/-																								
7	I-Cash on Call  Processing Fee	3.25% for service fee/markup per month translated into an APR of upto 39% on daily basis from the booking date  Rs.500/- (per request) or upto 3% 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)  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.	Upto 41% to 36% APR based on continuous revolve of per retail transaction for six months or above  <table><tr><th>MONTH</th><th>APR</th><th>PER MONTH</th></tr><tr><td>Month 1</td><td>Upto 41%</td><td>3.42%</td></tr><tr><td>Month 2</td><td>Upto 40%</td><td>3.33%</td></tr><tr><td>Month 3</td><td>Upto 39%</td><td>3.25%</td></tr><tr><td>Month 4</td><td>Upto 38%</td><td>3.17%</td></tr><tr><td>Month 5</td><td>Upto 37%</td><td>3.08%</td></tr><tr><td>Month 6 &amp; beyond till the transaction is not fully settled</td><td>Upto 36%</td><td>3.00%.</td></tr></table>			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%.	3060601030
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																					
12	Cash Advance Fee	Rs.750/- (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 For Foreign	Rs.250/- per document RS.800/- per document			3060601030																					
15	Credit Security	Upto 0.60% of total monthly outstanding balance			3060601030																					
16	i-Insure i-Insure Package 1 i-Insure Package 2 i-Insure Package 3 i-Insure Plus Package 4 Wallet Protection	Rs. 600/- per month Rs. 300/- per month Rs. 200/- per month Rs. 355/- per month Rs. 75/- per month																								

S.#	ITEMS	RATES	GL CODE
17	<b>i-Plan</b> Processing fee Prepayment charges	3.25% Service fee markup translated into an APR of 39% p.a Rs.500/-per request or upto 3% of amount requested (which ever is high) Rs.1,000 or 5% of outstanding instalment balance (whichever is higher)	3050101340
18	<b>i-Dial</b> Processing fee Prepayment charges	3.25% Service fee markup translated into an APR of 39% p.a Rs.500/-per request or upto 3% of amount requested (whichever is higher) Rs.1,000 or 5% of outstanding instalment balance (whichever is higher)	3050101350
19	<b>i-Switch</b> Processing fee: Prepayment charges:	3% Service fee markup translated into an APR of 36% p.a Rs.500/-per request or upto 3% of amount requested (whichever is higher) Rs.1,000 or 5% of outstanding instalment balance (whichever is higher)	
20	<b>Arbitration Charges for Disputed Transactions</b>	US\$ 500 or equivalent Pak Rupee	3060601030
21	<b>Card Replacement Fee</b>	Upto Rs.500/-	3050101220
22	<b>Cheque Return Charges/ Insufficient funds on Auto debit</b>	Upto Rs.750/-	3050101220
23	<b>Foreign Transactions</b>	Upto 3% on foreign transaction after conversion into US\$ and then bulled into PKR to the customer inclusive of visa charges and statement / currency conversion loss against foreign transaction	3060601030
24	<b>SMS Alert Fee</b>	Rs 50/- per month Charge to all MCB Visa Card holders after obtaining their consent	3030101400
25	<b>Utility, Telco &amp; Club Bill Payments</b>	Rs 25/- per request	
26	<b>i- educate</b> Processing Fee	3% Service fee markup translated into an APR of 36% p.a Rs.500/- per request	
<p><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</p>			

S.#	ITEMS	RATES				GL CODE
F	MCB LITE					
		MCB LITE 0	MCB LITE 1	MCB LITE 2		
1	Activation / Joining Fee	Upto Rs. 1000	Upto Rs. 1000	Upto Rs. 1000		
2	Upgradation Fee	NA	NA	NA		
3	Annual Fee	Upto Rs. 1000	Upto Rs. 1000	Upto Rs. 1000		
4	Supplimentary Card Issuance Fee	Upto Rs. 500	Upto Rs. 500	Upto Rs. 500		
5	Cash in / Deposit Fee	AT BRANCH		AT AGENT		
	Upto Rs. 5,000/-	Free		1 % of Amount		
	Above Rs. 5,000/-	Free		Rs. 50/-		
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
6	Cash out / Withdrawal Fee	AT ATM	AT BRANCH	AT AGENT		
	Upto Rs. 25,000/-	Free	Rs.100 or 1 %*	Rs.50 or 1%*		
	Above Rs. 25,000/-	N/A	Free	1%		
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
7	Air Time Purchase	THROUGH MOBILE		AT AGENT		
		Free		2%		
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
		WALLET TO WALLET	WALLET TO SYMBOLS	WALLET TO CNIC	SYBMOIS TO WALLET	
8	Funds Transfer	Free	Free	Upto 5% of Amount	Free	
		Charges will include the agent commission and the agent will not be allowed to charge anything extra for the transactions				
		THROUGH MOBILE		AT AGENT		
		Free		Upto Rs. 15		
		Free				
10	POS Transaction	Free				
11	Card Replacement Fee	Upto Rs. 500				
	(a) IBFT Fee (Sending)	Upto Rs. 20/-				
	(b) Supplementary Card Replacement Fee	Upto Rs. 500/-				
12	ATM withdrawals(international usage)	Up to 2.75% - of amount or Rs.250/- (whichever is higher)				
13	Balance Inquiry					
	(a) Balance Inquiry via ATM (OFF-US -Mnet)	Rs. 4 /- per transaction				
	(b) Balance Inquiry via ATM (OFF-US -1Link)	Rs. 5 /- per transaction				
14	International balance inquiry	Rs. 50/- per transaction				
15	ATM withdrawals OFF-US (Mnet)	Rs. 10/-				
16	ATM withdrawals OFF-US (1-Link)	Rs. 15/-				
17	Voucher Retrieval Fee	Rs. 250/- (local) Rs. 800/- (International)				
18	Arbitration Charges	US\$ 500/-				
19	Statement Request (Hardcopy)	Rs. 50/-				

S.#	ITEMS	RATES			GL CODE
G	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	Annual Fee	Rs.100/-	Rs.100/-	Rs.100/-	3030101750
6	Re- Load Fee	Nil	Nil	Nil	3030101760
8	ATM Withdrawals (international usage)	2% Min Rs.200/-	2% Min Rs.200/-	2% Min Rs.200/-	3030101810
9	POS Purchase (international usage)	Upto 3% on foreign transaction after conversion into US\$ and then bulled into PKR to the customer inclusive of visa charges and statement / currency conversion loss against foreign transaction			3030101820
10	Balance inquiry at 1Link ATMs	Rs.5/-	Rs.5/-	Rs.5/-	1090803140
11	Balance inquiry at MNET ATMs	Rs.4/-	Rs.4/-	Rs.4/-	1090803140
12	International Balance inquiry	Rs.50/-	Rs.50/-	Rs.50/-	3030101810
13	ATM Withdrawals1link ATMs	Rs.15/-	Rs.15/-	Rs.15/-	1090803140
14	ATM Withdrawals (MNET)	Rs.10/-	Rs.10/-	Rs.10/-	1090803140
15	Voucher Retrieval Fee	Rs.250/- Int Rs.800	Same	Same	3030101830
16	Arbitration charges	US\$ 500	Same	Same	1090803050
17	Statement of account on request (hard copy)	Rs.35/-	Rs.35/-	Rs.35/-	3030101840
18	Card Personalization fee	Rs.200/-	Rs.200/-	Rs.200/-	3030101850



S.#	ITEMS	RATES	GL CODE
H	<b>CUSTODIAL SERVICES</b>		
1	<b>For CDC eligible securities</b>		
	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/script 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	<b>For Physical Securities</b>		
	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
<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>		
1	<b>(i) Personal Loans (PL)</b>		
	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	
	iv) Late payment charges	10% of installment	3060702070
	v) PayOrder/DD Reissuance charges if lost by customer	Upto Rs.500/-	3030401010

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	vi) Balance confirmation certificates	Upto Rs.500/-	3060601030
	vii) Duplicate half yearly statement	Free	
	<b>(ii) MCB Home Loan</b>		
	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.3,500/- 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	
	v) Late payment charges	10% of installment	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	
	<b>Note:</b> A year is equal to 12 instalments from date of disbursal. Maximum 2 partial repayment in a year allowed with 6 months interval.		
	<b>(iii) Business Sarmaya (Running Finance)</b>		
	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	
	<b>(iv) Business Sarmaya (Term Loan)</b>		
	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>		
	<b>(v) Car4U (Auto Finance/Lease)</b>		
	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	At Actual (charged by repossession agency)	3060601080
	vi) Late payment charges	10% of installment	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 disbursal  ** 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>			
<b>(vi) Student Personal Loans</b>			
	i) Processing Fee  All other charges - prepayment, late payment/ payorder/DD reissuance charge/balance confirmation certifications/ duplicate half yearly statements are waived for Student Personal Loans.	Rs 5,000/- Non-refundable	

S.#	ITEMS	RATES	GL CODE
<b>FEE REDUCTION GRID</b>			
<b>SERVICE CHARGES ARE REDUCED TO A MINIMUM CHARGE PER SERVICE, IN THE FOLLOWING CASES:</b>			
1	<b>Individuals/Joint Accounts/ Proprietorship/ Partnership</b> Where average monthly balance of Rs.2M in all profit bearing account (except 365 Gold) Rs.0.5M in Current A/c 365 Gold A/c at Rack Rate Rs. 5M and in Foreign Currency Account. \$ 20,000 or equivalent Stop Payment Issuance of PO, DD, TT, Online (LCY) Balance confirmation certificate Duplicate statement of Account 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.	Maximum 10 transactions per month in all cases for Rs.1/- per service	
2	<b>Business Account (Soleproprietorship / Partnership / Company)</b> Intercity Deposits For every Transaction exceeding above number: Upto.500,000/- Above Rs.5,00,001/- Intercity Withdrawals	<b>MONTHLY AVERAGE BALANCE IN BUSINESS ACCOUNT</b> 100k to 250k    250k to Less than 1M    1M & above 04                      06                      08 Minimum Charges for Rs.1/- per service to be recovered 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.	
	<b>Minimum Charges for Rs.1/- per service to be recovered for Business Accounts for:</b> - Demand Drafts - Pay Order - Cancellation of Demand Draft - Cancellation of Pay Order - Cheque Book Every Quarter - Cheque Book at A/C Opening - Duplicate Bank statement	3 DD (upto 100K) In Total    5 DDs (upto 250K) In Total    7 DDs (upto 500K) In Total 1 (In Total)                      2 (In Total)                      3 (In Total) 1 (In Total)                      2 (In Total)                      3 (In Total) 1 (In Total)                      2 (In Total)                      3 (In Total) 25 Leaves                      50 Leaves                      100 Leaves 25Leaves for opening balance of above Rs 50K For last six month and Upto 2 requests per month.	
3	<b>MCB Privilege Customers</b> 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/- or equivalent (In case of FCY A/c) per service to be recovered from Privilege Accounts holders for: - Annual /Joining fee-Visa Credit Card - Annual Chip maintenance Fee-Visa Credit Card - Annual Supplementary Fee-Visa Credit Card - Annual Supplementary Chip Maintenance Fee-Visa Credit Card - Chequebook Issuance - Pay Order (PKR) - Intercity Withdrawals - Stop Payment of Cheque - Standing Instructions - Pay Order /DD Cancellation (For PKR A/c Only) - Duplicate Statements - Same Day Clearing charges - Priority Pass Annual Fee - Intercity Deposits		
	<b>50% Reduction for Privilege Customers:</b> Demand Draft (PKR) Auto Loan Processing Fee Mortgages Processing Fee Lockers	50% Off 50% Off 50% Off 50% Off	
4	<b>MCB Visa Platinum Credit Card</b> Platinum Credit Card chip maintenance fee (customers who already have MCB Visa Card including MCB staff) Platinum Credit Card chip maintenance fee (MCB staff with MCB Visa Card)	Minimum Charge for Rs.1/- (waiver is subject to Division Head Approval) to be recovered till completion of current anniversary of existing MCB Visa 75% waiver on chip maintenance from second year onwards on basic card	

S.#	ITEMS	RATES	GL CODE
	Platinum credit card chip maintenance fee (MCB Staff only new issuance)  Annual fee for Priority Pass as well as chip maintenance fee of Platinum credit card for Privilege Banking  Customers Charity Fund Collection at ATM	75% fee waiver on basic card  Minimum Charge of Rs.1/- to be recovered  Minimum Charge of Rs.1/- to be recovered	
5	<b>Motherland Accounts</b> <b>A minimum charge for Rs.1/- per service, to be recovered for the following items:</b> -CBT charges on withdrawal -Issuance of first cheque book. -10 Pay Orders/Demand Drafts and Online Transfers (p.a.) -Annual Fee on First ATM Card (First year only)		
6	<b>MCB Staff (Regular/Contractual/Retired)</b> <b>A minimum charge for Rs.1/- per service, to be recovered from the staff, for the following items:</b> -Money Transfer under general permission or specific approval of SBP or from Foreign Currency A/c (upto US \$ 1,000/- or equivalent) per annum from branch where his/her salary a/c maintained. In case the FCY A/c is maintained at any other branch, a declaration to confirm observance of total Remittance of US\$ 1000 or equivalent, per annum is to be sought and placed on record by respective branch.  -Cross Branch Transaction and Bank Instrument (s) -Instruments (PO & DD) (Total 5 transaction p.m. ) -Cross Branch Transaction (Total 5 transaction p.m.) -Duplicate statement of A/c -Issuance of Cheque Books All A/cs (New or in lieu of lost) -Stop Payment Charges on All A/cs -Debit Card - (Issuance/Annual/Renewal Fee) -Dispute Handling Charges (Debit Card) -MCB Mobile Annual Fee -Dispute Handling Charges (MCB Visa Debit) 50% off -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) *-Locker Large size Rs.2000/- per annum ( For one locker) -Account closing processing cost -MCB Lite		
7	<b>OSP's (OUTSOURCED SERVICES PROVIDERS)</b> <b>A minimum charge for Rs.1/- per service, to be recovered from all staff working with Outsourced Service Providers (OSP's) providing Services to the MCB Bank, including circular No. PO/FCG/GEN/142 Dated 23-June2010</b> -Issuance of Cheque Books All A/cs (New or in lieu of lost) -Debit Card / Visa Debit Card (Issuance/Annual/Renewal Fee) -Account Maintenance Charges (Except Saving A/c) -MCB Mobile Annual Fee -MCB Lite		
<b>Notes:</b> *a) No security O/A of Key Deposit on Lockers *b) One Locker only on reduce rate c) Wherever applicable, all levies by the Government (Taxes / Excise Duty / With-holding Tax / FED etc.) are to be recovered from the customers in addition to Charges mentioned in this document unless otherwise specified. d) 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 of products/services availed from the Bank and correspondingly the risks associated with each customer. e) Certain products of the Bank may offer exemptions from charges as per their features and terms & conditions.			