



Heading abroad? Unlock seamless spending and complete peace of mind with your MCB Cards. Follow these quick steps before you fly!

### Your Travel-Ready Checklist



#### Activate International Usage — Free!

Turn on your international usage instantly: MCB Debit card through MCB Live, by calling our 24/7 contact center or ATM. MCB Credit Card through Credit card portal, MCB Live or by calling our 24/7 contact center. Activation is absolutely Free.



#### Share Your Travel Details

Help us keep your card secure. Just update your travel dates and destinations to avoid security-related declines.

### MCB Cards Travel Benefits:

|                                         |                                                                                                                                 |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Global Acceptance:</b>               | Use your card worldwide in over 150 countries at 29 million locations                                                           |
| <b>Free Airport Lounge Access:</b>      | Access 1,200+ lounges globally using the Visa Airport Companion (VAC) App for MCB Signature debit card and platinum credit card |
| <b>International Usage Limit*:</b>      | Use your card in-store or online during your travels with a maximum limit of USD 30,000 (or equivalent)                         |
| <b>International Cash Withdrawals:</b>  | Withdraw cash with your mcb cards from international ATMs worldwide                                                             |
| <b>24/7 Customer Support:</b>           | MCB Contact Center is available anytime during your travels +92 (42) 111-000-622                                                |
| <b>Enjoy Discounts:</b>                 | Get discounts at international merchants. For details, visit: <a href="https://bit.ly/4psFyra">https://bit.ly/4psFyra</a>       |
| <b>Travel Insurance:</b>                | Get coverage of up to PKR 100,000 in case of flight delays for over 6 hours, baggage loss, damage, or delay                     |
| <b>Enabling E-commerce Transactions</b> | Shop online securely. Before you click "checkout," just enable "E-commerce" in your debit/credit card settings on MCB Live.     |
| <b>Visa Smart Delay</b>                 | Get complimentary access to airport lounges worldwide in case of flight delays using your MCB Signature Debit Card.             |

\*Kindly review charges as per SOBC



#### Important Information for International Transactions

Foreign Transaction Charges  
Effective 1<sup>st</sup> July 2026 - 31<sup>st</sup> December 2026.

- MCB Debit Cards is 4.40% of the transaction amount or PKR 100, whichever is higher.
- MCB Credit Cards is 4% of the transaction amount or PKR 100, whichever is higher
- Applicable taxes and FED will apply



#### We're with You — Wherever You Are

- Contact Center (24/7) from Anywhere in the World: +92 (42) 111-000-622
- Email: [info@mcb.com.pk](mailto:info@mcb.com.pk)
- Privilege Helpline: 0800-622-72
- MCB Live: <https://bit.ly/4pWKR1Q>
- Visit MCB Card website: <https://bit.ly/3YIPvVt>

When you're traveling internationally and plan to use your MCB Cards, we recommend the following steps to ensure smooth and secure transactions:

- **Enable Roaming on Your Mobile Number:** To receive alerts and stay connected with our Contact Center, you may activate roaming service on your mobile number before you travel.
- **Keep Your Contact Details Updated:** Share your latest contact information with us so we can assist you promptly during your travel:
  - Mobile Number
  - WhatsApp Number
  - Email Address

**If Your Card Is Lost or Stolen:** Block it immediately via Credit Card Portal, MCB Live or by calling our 24/7 Contact Center at 111-000-622.

## Frequently Asked Questions: Traveling Abroad with Your MCB Cards

**Q: Will I be charged to activate international services?**

A: International service activation is free. You can get your services activated through Credit Card Portal, MCB Live or by calling our contact center at 111-000-622.

**Q: Do I need to call before traveling abroad?**

A: You are requested to call our 24/7 available contact center to update your travel dates and destinations to avoid any inconvenience while traveling.

**Q: Will I still receive SMS/Alerts on my Phone if I'm outside Pakistan?**

A: Yes, you can receive SMS/Alerts, if your roaming service is enabled on your mobile number. However, E-Alerts will always be received on your registered email address.