



Bank for Life

Travel the World with Your MCB Credit Card!



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



Your Travel-Ready Checklist



Activate International Usage — Free!

Turn on international usage instantly through Credit Card Portal, MCB Live or by calling our 24/7 Contact Center. Activation is absolutely free.



Check Your Available Limit

Ensure your card limit matches your travel plans so you can shop, dine and explore freely.



Share Your Travel Details

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



Stay Protected with E-Alerts

Activate free E-Alerts to get instant notifications on every transaction and stay informed wherever you go.

Credit Card Travel Benefits:

Global Acceptance:	Use your card worldwide in over 150 countries at 29 million locations
Free Airport Lounge Access:	Access 1,200+ lounges globally using the Visa Airport Companion (VAC) App for platinum credit card only
International Usage Limit*:	Use your card in-store or online during your travels with a maximum limit of USD 30,000 (or equivalent)
International Contactless Payment:	Tap and pay without a PIN for up to 10 transactions per day, with each transaction up to PKR 50,000
International Cash Withdrawals:	Withdraw up to 70% of your Credit Card limit from ATMs displaying the VISA logo
24/7 Customer Support:	MCB Contact Center is available anytime during your travels +92 (42) 111-000-622
Earn Rewards Points:	Earn reward points on all international transactions
Enjoy Discounts:	Get discounts at international merchants. For details, visit: https://bit.ly/4psFyra
Buy Now Pay Later:	Use your card internationally and pay back in easy Monthly Installments at 0% Markup for up to 6 months
Travel Insurance:	Get coverage of up to PKR 100,000 in case of flight delays for over 6 hours, baggage loss, damage, or delay
Enjoy Excess Over Limit*:	Option to utilize an excess limit of up to 10% on your card

*Kindly review charges as per SOBC



Important Information for International Transactions

Foreign Transaction Charges

Effective 1st January 2026 - 30th June 2026

- 4% of the transaction amount or PKR 100, whichever is higher
- Excess Over Limit Fee: PKR 1,500 per instance per month
- 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
- Platinum Helpline: 0800-622-72
- MCB Live: <https://bit.ly/4pWKR1Q>
- Visit Credit Card Portal: <https://bit.ly/4prqQRj>

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

- **Register Your Email Address:** You are recommended to register your email address to receive E-Alerts, OTP (One Time Password) and E-statements. This service is free of cost.
- **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.
- **Transactions Above PKR 50,000:** For added security, transactions above PKR 50,000 require a PIN. Always use chip based transactions and enter your PIN when prompted.
- **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 Credit Card

Q1: 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.

Q2: 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.

Q3: How can I stay updated on my card activity while traveling?

A: Please ensure to register your email address to receive E-Alerts, OTP (One Time Password) and E-statements. This service is free of cost.

Q4: 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.

Q5: What should I know about high value transactions abroad?

A: For transactions above PKR 50,000, you'll need to enter your PIN. Always use chip based transactions for added security.