



## MCB Visa Credit Card (Roshan Digital Account)

### Welcome Guide



## Dear Card Member,

It is with great pleasure that we welcome you to the world of MCB Visa Roshan Digital Credit Cards- an exciting mixture full of surprises and rewards, setting high performance standards with your continuous support as a customer. Please browse through this welcome guide where you will find a wide collection of unique and innovative services available through the MCB Visa, including i-revolve, i-secure, i-rewards, etc.

Feel free to contact us through our Call Centre at +92-42-111-000-622 (MCB) or visit our website at [www.mcb.com.pk](http://www.mcb.com.pk). We are sure that an MCB executive will be pleased to assist you in any and every way possible.

We thank you and welcome you once again to the exciting world of MCB Visa Roshan Digital Credit Card, the card that goes anywhere... from the bank that is everywhere.

Yours sincerely,

Consumer Lending Products

## Introduction to Your Card

MCB Visa Roshan Digital Credit Card is not just another card in your wallet. With its unique, innovative, and state-of-the-art services, MCB Visa is the most secure, affordable and rewarding credit card... turning your shopping into a much more exciting experience.

MCB Visa is accepted at all ATMs across Pakistan as well as 29 million acceptance locations worldwide.

So, enjoy the power of your MCB Visa Credit Card.



## Card Replacement and Loss

In case your credit card or any of your supplementary cards gets lost, stolen or misplaced, kindly report it immediately to our MCB Executive at +92-42-111-000-622 (MCB).

## Protecting your card

In order to avoid misuse, you need to be extremely careful with your MCB Visa. Therefore, we would advise you to please read the following instructions carefully:

- Sign on the signature panel of your card as soon as you receive your MCB Visa.
- Do read all the Terms & Conditions before using your card.
- Please do not share your credentials with anyone and make sure you don't keep them in written form. In case credentials are stolen, it is the personal liability of the customer.
- Inform our Call Centre at +92-42-111-000-622 (MCB) for any change in your particulars (change of address etc.).
- Please do not disclose your MCB Visa credit card number & details to anyone without any reason.
- Please do not give your card to anyone, including any MCB employee, without cutting it into 2 pieces.
- Do not bend your card and do not leave it exposed to direct sunlight.
- Your MCB Visa is valid till the expiry date shown on it. Card members with good standing will automatically receive a renewal card for the next membership period before the "Expires End" date on the card is reached.
- Always ensure that your card is within your observation/surveillance at the time when you are conducting transaction at fuel/service station OR where the transaction terminal is away from you.

## Procedure of using Credit Card:

- When you receive your credit card, please sign on the signature panel at the back of your card.
- Call our 24/7 Call Centre to activate your card.
- At the time of purchase, present your card for payment.
- Counter Staff will swipe/dip your card in the Point of Sale machine.
- Upon successful approval, you should thoroughly check the transaction slip and sign to confirm the transaction.
- For Cash & POS transaction use PIN code.

## Liabilities of all parties in case of Credit Card Loss/Fraud:

- In case the card is lost/stolen, you must inform the Bank immediately. Transactions conducted before reporting/ informing the Bank will be treated as Customer's Liability.
- You are requested to review your monthly billing statements thoroughly and in case of any dispute, the same should be reported to the Bank within 7 days in case of transaction dispute and within 3 days in case of stolen/lost card dispute.
- In case of cancellation, you must cut your card into two halves, destroying the CHIP on it and log request at [info@mcb.com.pk](mailto:info@mcb.com.pk) or through MCB Call Center on +92-42-111-000-622 (MCB).

## Complaint Handling Procedure:

### Customer Complaints

At MCB we are committed to providing our customers with a better level of service. If we make a mistake or our service doesn't meet your expectations, we request you to:



Lodge a complaint online at [info@mcb.com.pk](mailto:info@mcb.com.pk)



Call MCB Call Centre on +92-42-111-000-622 (MCB)

Service Quality Unit will investigate your case and get back to you within 3 working days.

### Risk element which may arise from the use of Credit Card on different channels:

1. Since MCB Visa is a chip-based card, you should ask the merchants to dip the CHIP in POS instead of using the magnetic stripe to encourage secured transaction.
2. Ensure that the card is charged in your presence to avoid misuse.
3. While transacting on the internet, please ensure that it is a secure site/network.
4. If you've lost your card and fear your personal information may be used in a cybercrime, check your account frequently to ensure there are no suspicious or unknown transactions.
5. Channel wise activation/deactivation is needed from Call Center for ATM, international, POS & e-commerce transactions. In case of fraudulent transaction, it is the personal liability of the customer only.
6. To enhance your security and reduce the likelihood of card fraud, all new MCB cards are now equipped with 'Chip & Pin' technology. All POS transactions made on Chip & Pin compatible machines will require you to enter your secured PIN.