



MCB Islamic Bank Ltd.

بائکتے بینکارے، ہمارے ذمہ داری

AMENDMENTS IN SCHEDULE OF CHARGES

January to June 2023

Dear Customers, please be informed that the Schedule of Charges, which was previously issued for the **January to June 2023** period, has undergone certain changes. These changes will come into effect from **01 April, 2023**. In case the revised charges are not acceptable, you have the right to exit the contract without any penalty within 30 days. It is important to note that non reply to this notice within the specified period will be considered as implied consent.

The amendments in Schedule of Charges are available at your nearest MCB Islamic Bank branch, as well as on our official website: www.mcbislamicbank.com.

WWW.MCBISLAMICBANK.COM | 042-111-222-642

NOTICE TO CUSTOMERS / GENERAL PUBLIC

Concerning the above notice, the following revised Bank charges shall be applicable with effect from 01-April-2023:

SOBC Charge		Item	Existing		Revised (w.e.f. from 01-April-2023)		
FINANCES		Processing, structuring, and arrangement fees Fresh/ Renewal/ Enhancement/ Excess over Limit / Interim request for funded (Short term and Long term) and non-funded.	0.124% of facility amount will be charged		0.155% of facility amount will be charged		
IMPORTS	Letter of Credit Charges	Amount Range		1st quarter or part thereof	Subsequent quarters or part thereof	1st quarter or part thereof	Subsequent quarters or part thereof
		From	To				
		1	50,000,000	Up to 0.40%	Up to 0.30%	Up to 0.5000%	Up to 0.3750%
		50,000,001	75,000,000	Up to 0.35%	Up to 0.25%	Up to 0.4375%	Up to 0.3125%
		75,000,001	100,000,000	Up to 0.30%	Up to 0.20%	Up to 0.3750%	Up to 0.2500%
		100,000,001	150,000,000	Up to 0.25%	Up to 0.15%	Up to 0.3125%	Up to 0.1875%
	Above Rs. 150 Million		Negotiable (Minimum Rs.2,000/-)		Negotiable (Minimum Rs.2,500/-)		
Handling or Safe Custody charges for holding accepted Bill of Exchange		< NEW >		Rs. 500/- per quarter per bill			
Locker Services Fee		Small Locker Rent	Rs.3,000/- per annum		Rs.4,000/- per annum		
		Medium Locker Rent	Rs.4,500/- per annum		Rs.6,000/- per annum		
		Large Locker Rent	Rs.6,000/- per annum		Rs.8,000/- per annum		
Issuance of Drafts, MT, FAX-PRESS, TT, Pay Order and Bankers' Cheque		(a) Up to Rs.100,000/-	Rs.150/- per Instrument for A/c Holder		Rs.200/- per Instrument for A/c Holder		
		(b) Over Rs.100,000/-	Rs.150/- per Instrument for A/c Holder		Rs.200/- per Instrument for A/c Holder		
		(c) Issuance of Duplicate	Rs.100/- for Account Holders		Rs.150/- for Account Holders		
			Rs.200/- for Non-Account Holders		Rs.250/- for Non-Account Holders		
Cancellation of DD / Pay Order / Banker's Cheque		Rs.200/- per instrument for A/c Holder		Rs.300/- per instrument for A/c Holder			
		Rs.1,000/- for Non-Account Holders in cash		Rs.1,200/- for Non-Account Holders in cash			
Issuance of Cheque Book	a) For LCY a/c	Rs. 6 per leaf		Rs. 10/- per leaf			
Debit Card Charges (Issuance / Renewal Fee)	Classic	1,000 + FED		1,200/- + FED			
	Gold	1,400 + FED		1,500/- + FED			
	Platinum	3,000 + FED		3,600/- + FED			
Debit Cards - International Transactions	Transaction made on ATMs (outside Pakistan)	Rs.500/- Flat per transaction inclusive of FED		3% + Rs.500/- per transaction inclusive of FED			

Other than the above revisions, rest of the charges remain unchanged as mentioned in the earlier conveyed Jan to Jun 2023 SOBC of MCB Islamic Bank Limited.