

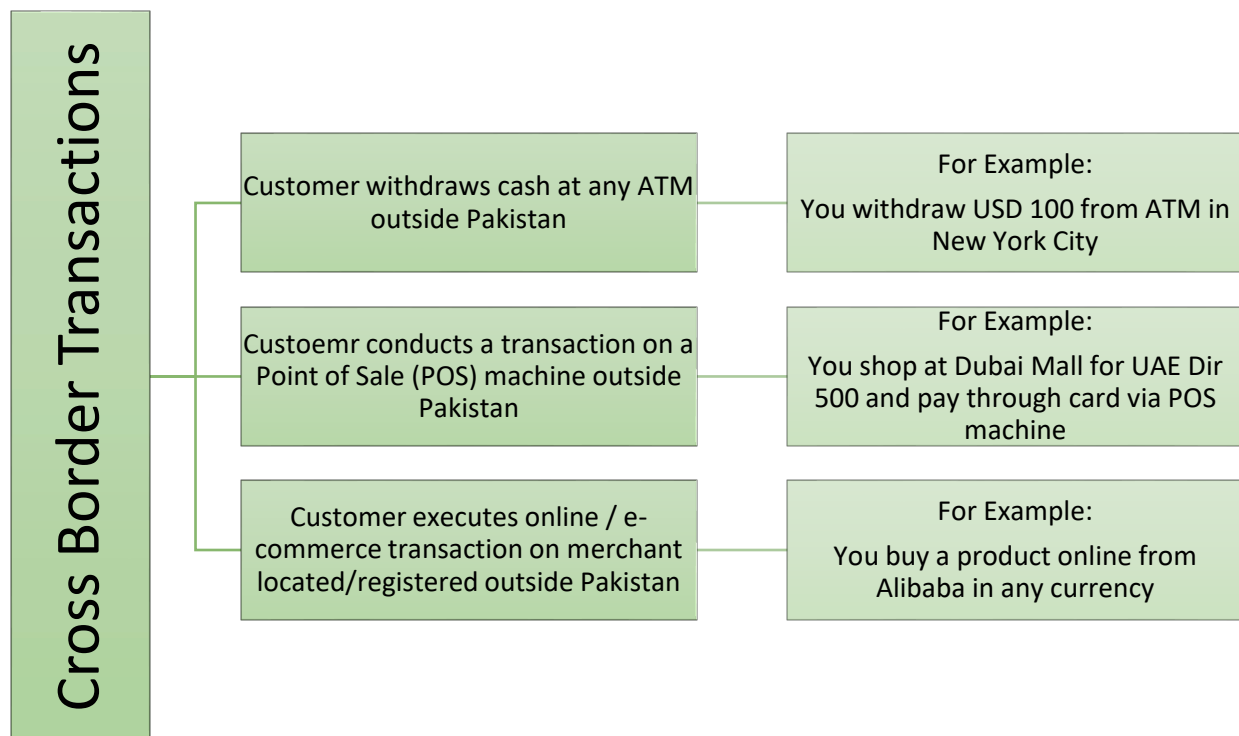
CROSS BORDER TRANSACTIONS

Introduction

MCB Islamic Bank offers International Payment Scheme (Union Pay International) debit cards to its customers that are globally accepted and customers can conveniently conduct (subject to activation of international transactions / e-commerce) cross border / foreign transactions using these cards.

Cross Border / Foreign Transactions available on MCB Islamic Debit Cards

A cross border transactions can be executed in either of the following ways:



How to activate debit card(s) for international / e-commerce transactions

Customers can contact MCB Islamic Bank 24/7 phone banking team at 042-111-222-642 from their registered mobile number for activation of international transactions and e-commerce.

- **International transaction activation** is required to conduct cross border ATM and POS transactions.
- **E-Commerce activation** is required to conduct online transactions (domestic & international).

Limit for Cross Border Transactions

As per State Bank of Pakistan's directives, an industry-wide annual limit of US Dollar 30,000 or equivalent has been imposed on card-based cross border transactions effective from 1st November 2022. This is cumulative limit per individual executed through single or multiple cards issued within MCB Islamic Bank or other Banks/Financial Institutions. Customers are advised to monitor their international spending to keep within the prescribed limit and ensure that all transactions through MCB Islamic Bank's Debit Cards are conducted for personal use only.

In case, customer consumes industry-wide annual limit of USD 30,000, the Bank, reserves the right including but not limited to exercise the following actions:

1. Block international transactions on debit card(s) held by individual in MCB Islamic Bank.
2. Block e-commerce transactions on debit card(s) held by individual in MCB Islamic Bank.
3. Temporary Block the debit card(s) held by individual in MCB Islamic Bank.