



Terms & Conditions

PayPak Standard Card Complimentary Takaful Benefits

1. Eligibility & Complimentary Coverage

- This is a complimentary service available to all existing and new MCB Islamic PayPak Standard Cardholders.
- All eligible PayPak Standard Cardholders are entitled to the following coverage and benefits, subject to the applicable terms and conditions:

Benefits	Coverage
Individual Term Takaful Coverage	PKR 100,000
Additional Accidental Death Benefit	PKR 200,000
Fraudulent Transaction Coverage	Up to PKR 30,000
Daily Hospital Cash	PKR 5,000 per day for up to 180 days
Daily ICU Benefit	PKR 10,000 per day for up to 180 days
C-Section Benefit (Self or Spouse)	Up to PKR 50,000
OPD Benefit	Up to PKR 5,000
Accidental Medical Reimbursement (AMR)	Up to PKR 50,000

2. Takaful & Fraudulent Transaction Coverage

- Term Takaful and health-related benefits are provided by EFU Life – WTO.
- Fraudulent transaction coverage is provided by EFU General – WTO.
- EFU Life – WTO and EFU General – WTO will process claims submitted by eligible PayPak Standard Cardholders upon fulfillment of all applicable requirements and submission of the required documents.
- Life and health coverage is available to PayPak Standard Cardholders aged 18 to 70 years.
- Fraudulent transaction coverage is available without any age limit, subject to the applicable terms and conditions.

3. Claim Documents

Documents Required for Term Takaful, Accidental Death, Hospitalization, ICU, C-Section, OPD & AMR Claims

- The following documents may be required, as applicable:



- Copy/image of the CNIC of the deceased and beneficiary.
- Copy/image of the NADRA-issued Death Certificate.
- Copy/image of the PayPak Card or bank-issued card verification.
- FIR in case of accidental death.
- Copy/image of the Cardholder's CNIC.
- Hospital discharge summary, including ICU details where applicable, along with medical bills and/or doctor's prescription for health-related claims.
- Medical bills related to delivery for C-Section claims.
- Medicine bills and/or doctor's prescription for OPD/AMR claims.

4. Documents Required for Fraudulent Transaction Claims

The following documents may be required:

- Duly completed claim form.
- Customer complaint, along with the destroyed Debit Card and a copy of the CNIC.
- Account statement confirming that the account was open and active at the time of the transaction.
- Details of declined transaction attempts, if applicable.
- Inquiry report from the Bank's FRMU, along with all supporting documents, annexures, and case memos.
- CCTV footage of the incident, if available.
- Card blocking report.
- FIR and final challan establishing the occurrence of the crime, along with the Bank's final investigation report.
- Any other document or evidence required to establish that unauthorized transactions were performed on the covered customer's account.

5. How to Initiate a Claim

For claims or related queries, PayPak Standard Cardholders may contact EFU Life – WTO through the following channels:

UAN: 021-111-338-111

Email: claims@efulife.com

Address: EFU Life House, Plot No. 112, 8th East Street, Phase 1, DHA, Karachi, Pakistan

Alternatively, cardholders may contact MCB Islamic Bank through the Bank's official contact channels.



For More Details or Claims Intimation

EFU Life – WTO

Call Center: 021-111-338-111

Email: claims@efulife.com

Note: All claims are subject to the applicable terms, conditions, exclusions, eligibility criteria and verification requirements of the respective coverage.