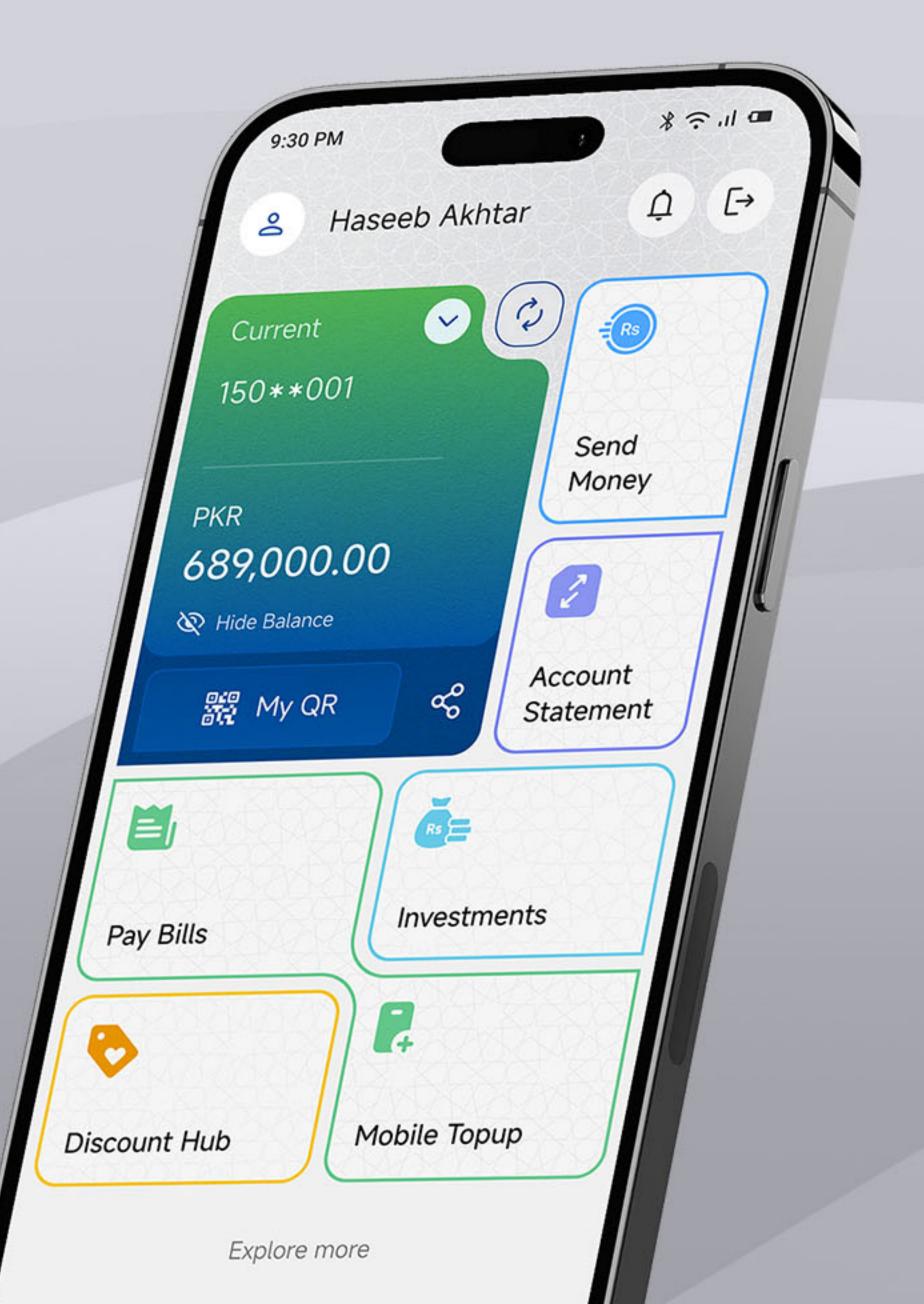


Banking Made Effortless!

Designed with smart, user-friendly features that make everyday digital banking easy and convenient





Dark & Light Mode

Choose how you view your app-light for clarity in bright spaces, or dark for comfort in low light

This feature not only personalizes your experience but also supports accessibility by reducing eye strain and improving readability for users with visual sensitivities



Digital Account Opening

Self Registration

Account Overview

- Account Statement & E-Receipts
- View Account Balance
- Account Details Sharing

Send Money

- Self Transfer / One-Time Transfer / Other Bank Transfer / Raast
- Beneficiary / Favorites Management
- Request Money
- Scheduled & Recurring Payments
- Digital Banker's Cheque
- Multiple Transfers
- Donations

Payments

- Pay Bills (ILINK-IBILL, Utilities, Education, Insurance, etc.)
- Raast QR Payments (P2P & P2M)
- Mobile Top-Up & Bundles

Quick Access

Sneak Peek

ATM/Branch Locator

Security Features

- In-App Biometric Verification
- Two-Factor Authentication (2FA)
- Transaction Alerts & Push Notifications
- Device Binding with Biometric Verification
- Manage Trusted Devices

Profile Management

- Mobile Number Update
- Email ID Update
- CNIC Expiry Update

Raast Management

Create Linking/Delinking Deletion

Debit Card Management

- Check Card Status
- Manage Limits
- E-Commerce Management
- Transaction Controls
- Activate / Deactivate Card
- International Usage
- Request a New Debit Card
- Change PIN

Cheque Management

- Cheque Book Request
- Stop Cheque Book
- Cheque Book Activation
- Cheque Book Status Inquiry

Discount Hub

Investment & Takaful Services

- Investment with MCB Funds
- Takaful Services (Coming Soon)
- Term Deposit Request

Finance Repayment

Car/Home Financing

Book Tickets

Other Services

- Request for Lockers
- Zakat DeclarationDormancy Removal
- Forex Calculator
- SMS & E-Statement Subscription
- Request Home Finance
- Request Car Finance

Certificates

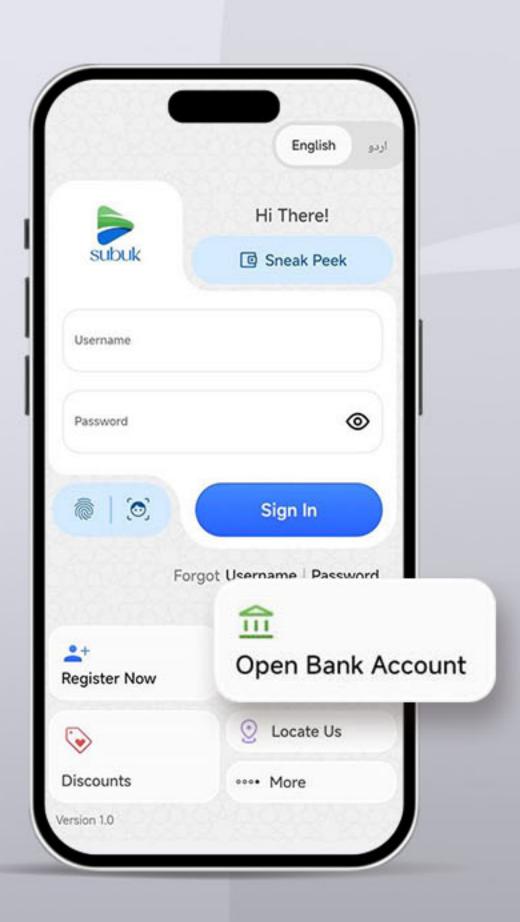
- Account Maintenace
- Balance Confirmation
- Proceeds Realization
- Withholding Tax Deduction

Customer Support

One App Endless Possibilities

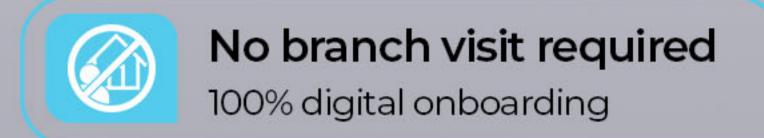


Open your Account Digitally with Subukapp



- Open the MCB Islamic Subuk App
- Tap Open Bank Account
- Choose New Application or Resume Application
- Select Account Category & Type
- Scan Front & Back of CNIC
- Take Live Selfie
- Complete Biometric Verification
- Enter Email ID and Mobile No. to verify with OTP
- Personal, Professional and Account Preferences Details
- Accept T&Cs, Tax Declaration & Undertakings
- Upload Required Documents + Signature
- Review & Submit Application

You'll receive an application number for tracking





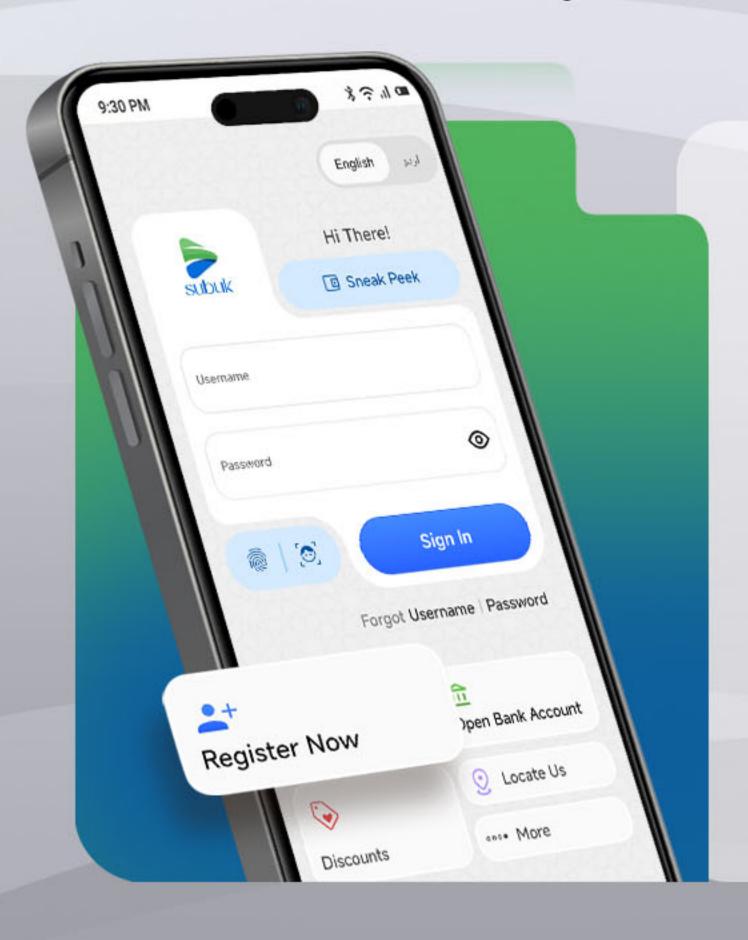
Complete your application in **few steps**



Inclusive & Shari'ah-compliant banking experience at your fingertips

Start Smart with SUDUK app

If you are already MCB Islamic account holder



Register in Minutes!

- Open the MCB Islamic Subuk app
- Tap 'Register Now'
- Allow location access if prompted
- Accept Terms & Conditions
- Enter CNIC & verify with OTP
- Create New Username, Password and 'Sign Up'
- Scan both hands for Biometric Verification
- Login after a 2-hour security lock

Account Overview

Your Account at a Glance!

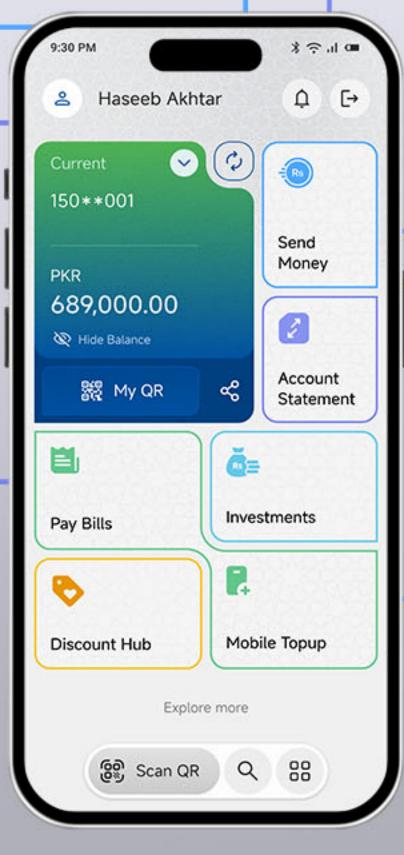
Stay in control with instant access to your account - anytime, anywhere

View Account Balance & History

Instantly check your current balance and past transactions with ease - whenever you need it.

Download e-Statements & e-receipts

Get detailed account statements and e-receipts in seconds - ready to save, share, or print.



Account Details Sharing

Easily share your account details—copy your IBAN or account number instantly for hassle-free sharing.

P2P QR Transfers

Send and receive money quickly using dynamic or static QR codes by scanning or uploading.

Send Money

Quick Transfers Made Simple!





One-Time Transfer











Banker's Cheque Issuance

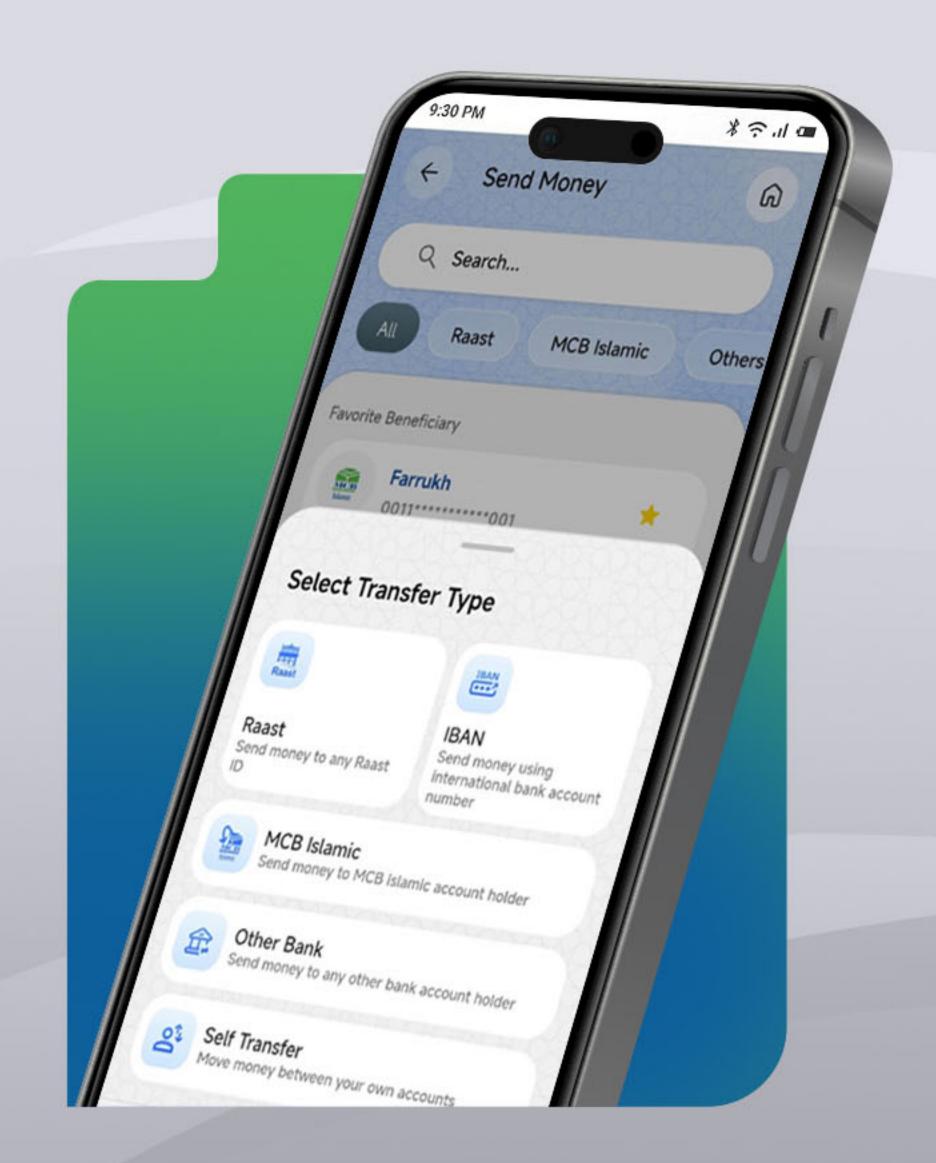


Multiple **Transfers**









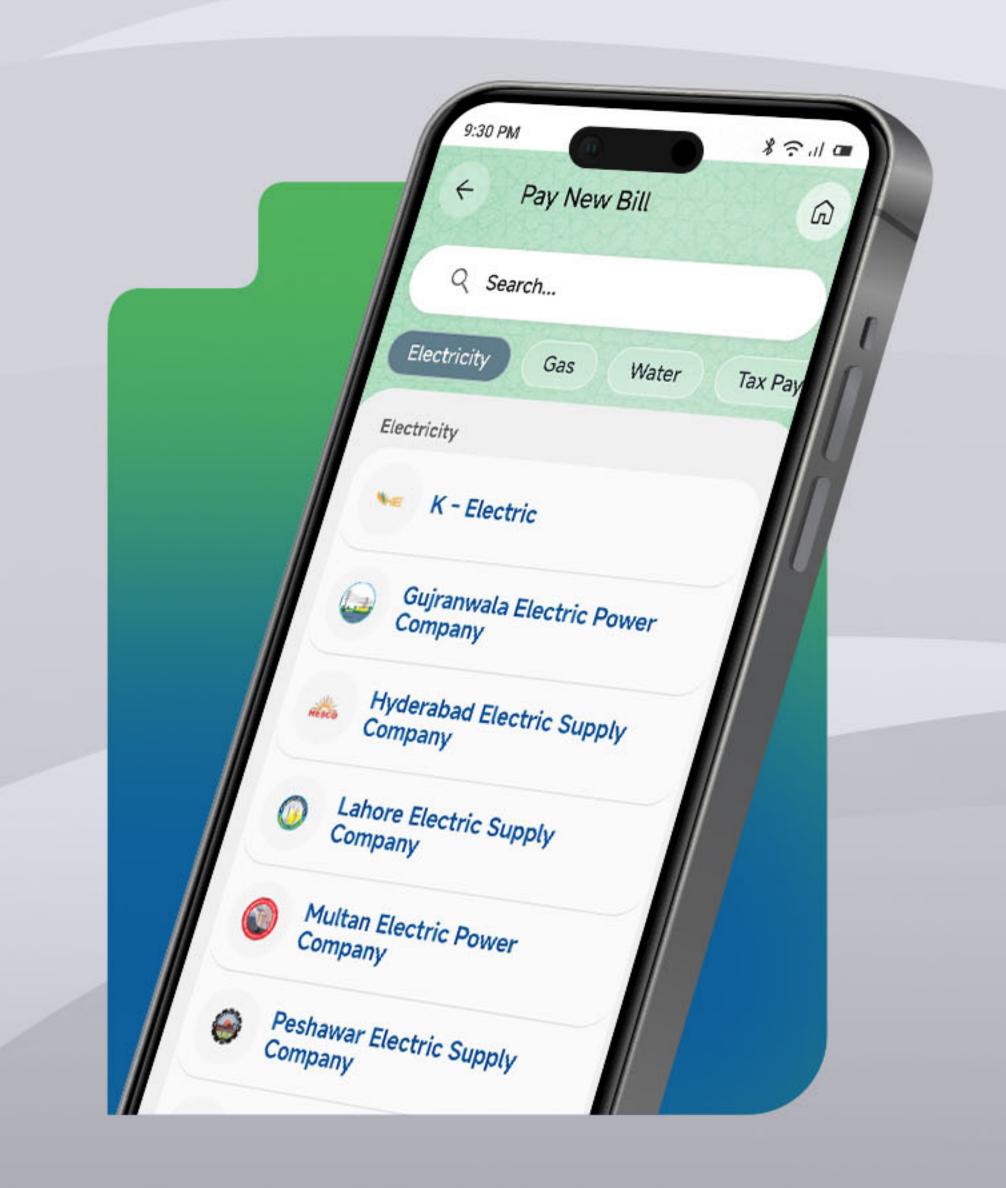
Bill Payments

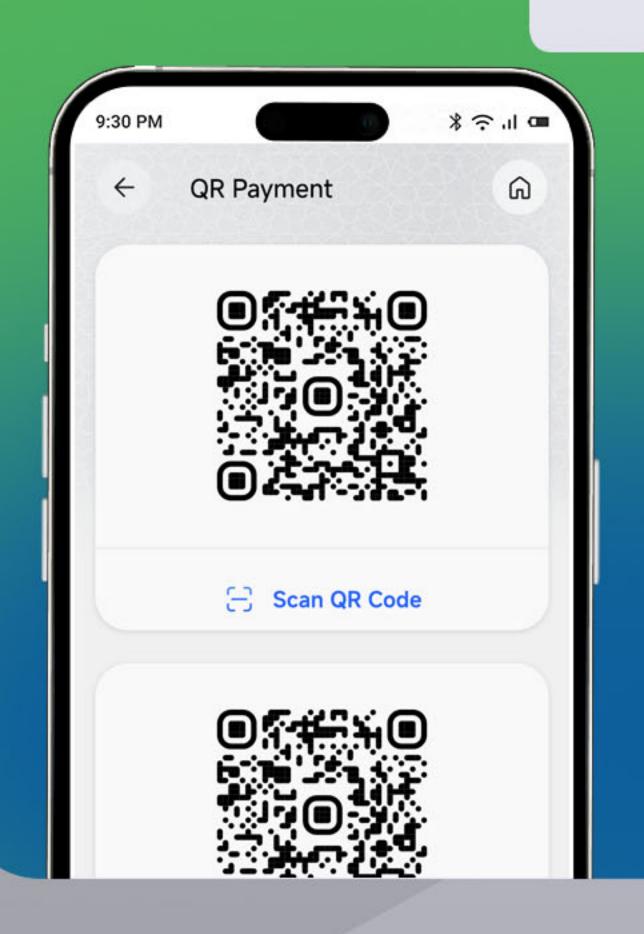
Bill Payments Made Easy!

Pay bills, recharge, donate - quickly and effortlessly

- Tax Payments
- 1 Bill Invoice
- 1 Bill Top-up
- Real Estate
- Internet
- PTCL Landline
- Mobile Top-up

- Education
- Insurance
- Quick Bill Payment
- Prepaid Bill Payment
- Save Frequent Billers
- Mark Your Billers as Favorite
- Other Bill Aggregators: Kuickpay, Paypro, Haball etc.





QR Payments

Raast QR Payments: Scan, Pay, Done!

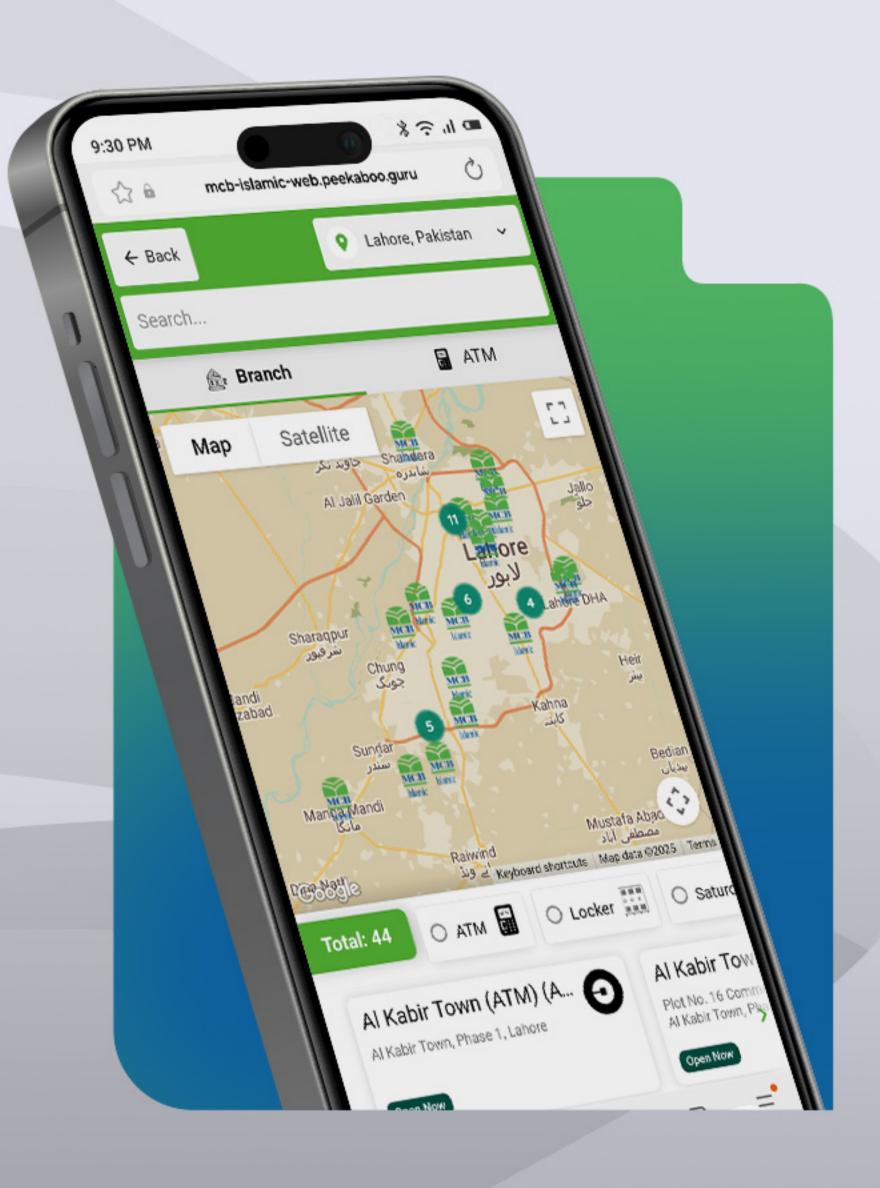
Send and receive money instantly—just scan and go

Raast P2P QR

Generate your personal QR code and share it with friends or family to receive money directly into your account.

Raast P2M QR

Make secure payments to merchants by simply scanning their QR code.



ATM/Branch Locator

Locate your closest ATM or branch anytime, anywhere.



Sneak Peek



What is Sneak Peek?

Sneak Peek lets you instantly view your account balance and last 5 transactions without full login.



How is it secure?

It works only on your registered device, ensuring your information stays protected.

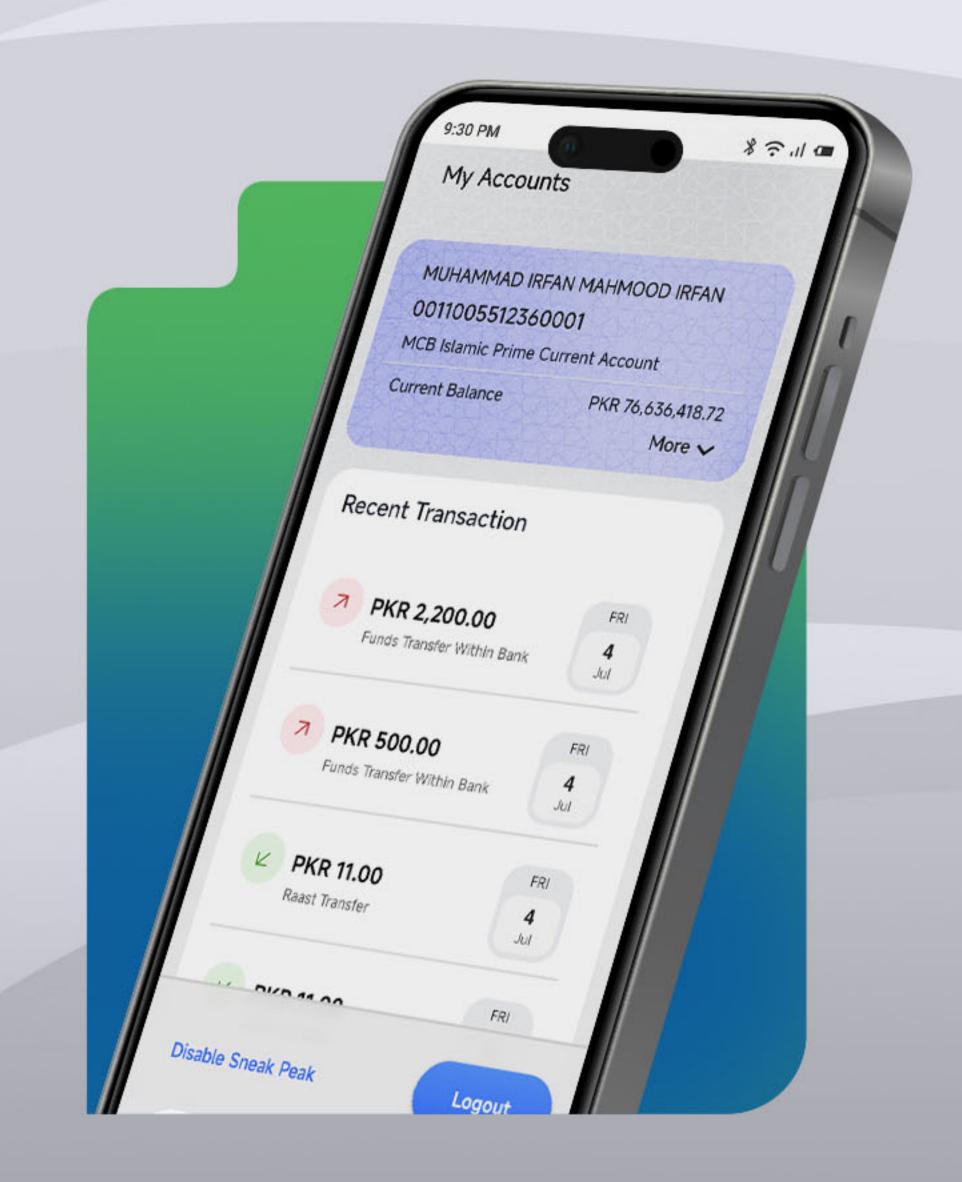


Your choice, your control

You can enable or disable Sneak Peek anytime - available only on your registered device for quick access.



Please exercise caution when using this feature and enable it only on your personal mobile device that is fully under your control.



Security Features

Smart Security for Smarter Banking!

Protecting your account with advanced and seamless security



Biometric Login

Log in instantly using your fingerprint or face - no password needed.



Two-Factor Authentication (2FA)

An extra layer of protection for your account.



Transaction Alerts & Push Notifications

Stay informed instantly with real-time updates.



Device Binding with Biometric Verification

Securely link your device using NADRA biometric verification.



Manage Trusted Devices

Control which devices can access your account for added safety.



Profile Management

Keep your information up to date - anytime, anywhere

CNIC Expiry Update

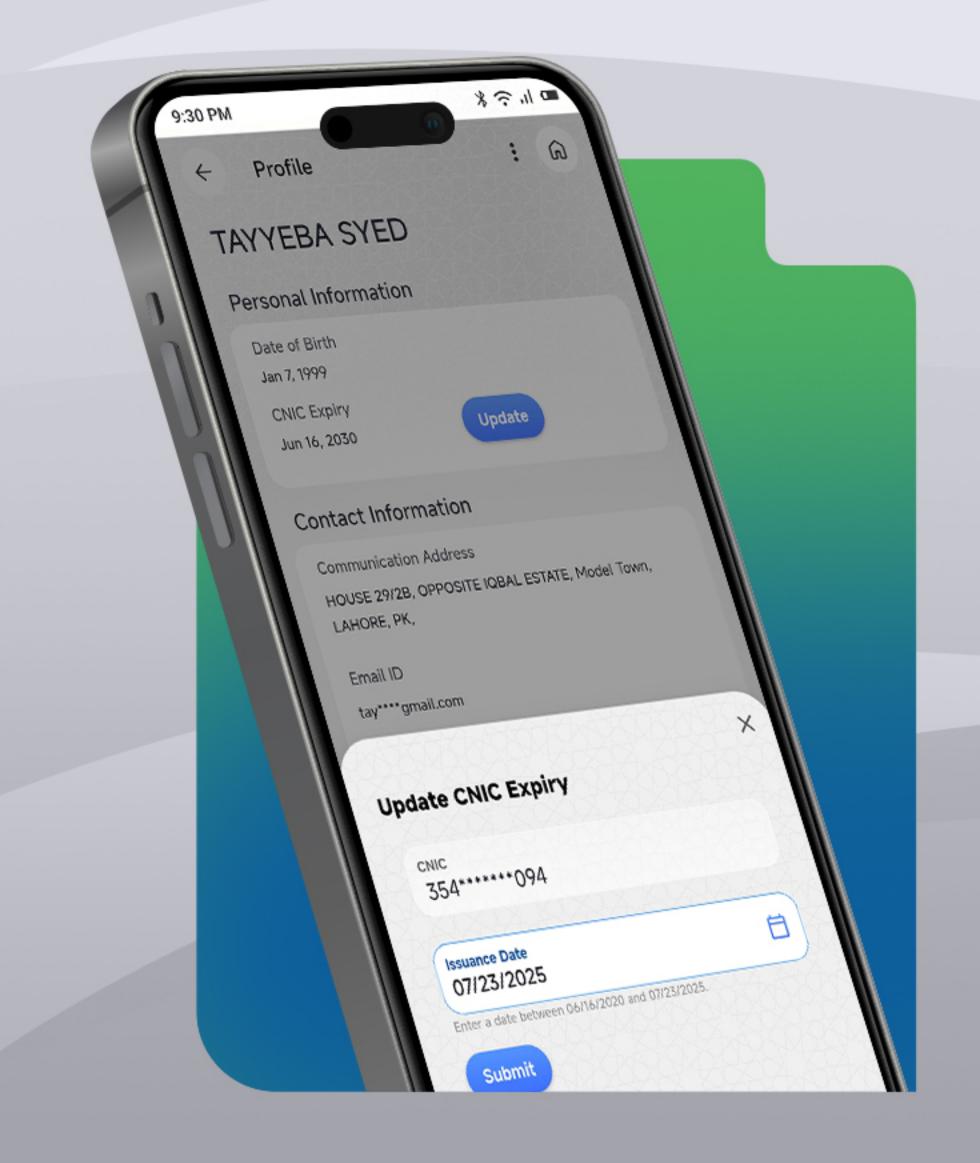
Easily update your CNIC expiry details through the app.

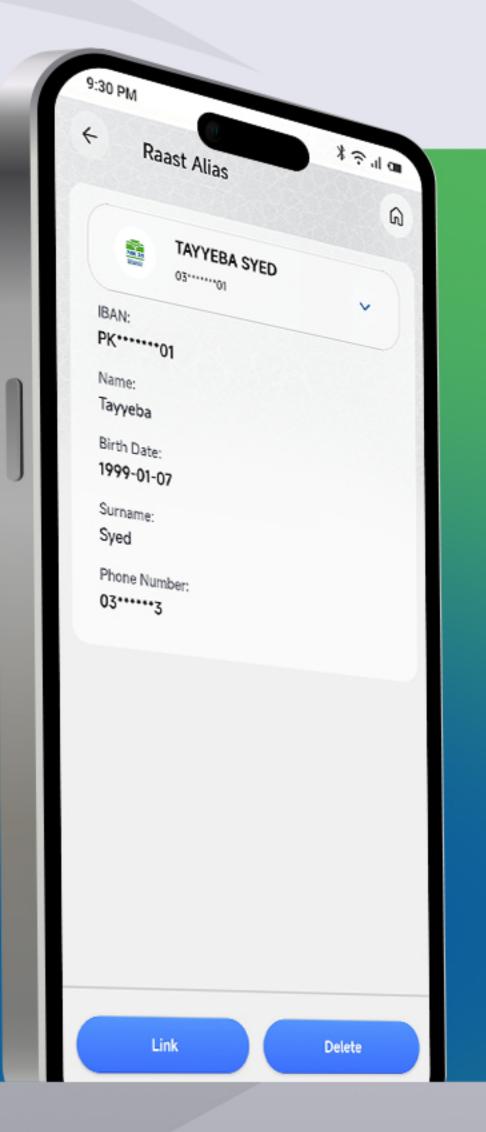
Mobile Number Update

Change your registered mobile number quickly and securely.

Email Update

Update your email address to stay connected.





Raast Management



Create Raast ID

If you haven't registered for Raast. Create your Raast ID quickly and securely.



Account Linking/Delinking

Link your account with Raast for quick and secure transfers using your mobile number.



Deletion

Unlink anytime if you no longer wish to use Raast on your account.



Debit Card Management

Card Settings at Your Fingertips!



Check Card Status

View whether your card is Active, Inactive, Blocked, or Pending Activation.



Activate / Deactivate

Instantly activate your card with PIN setup, or block it temporarily or permanently.



Manage Limits

Set daily limits for ATM, POS, and E-Commerce transactions based on your preferences.



Request a New Debit Card

Request a new debit card directly through the app.



E-Commerce Management

Enable or disable online transactions for your card.



International Usage

Manage international transaction settings, including Mag Stripe usage.



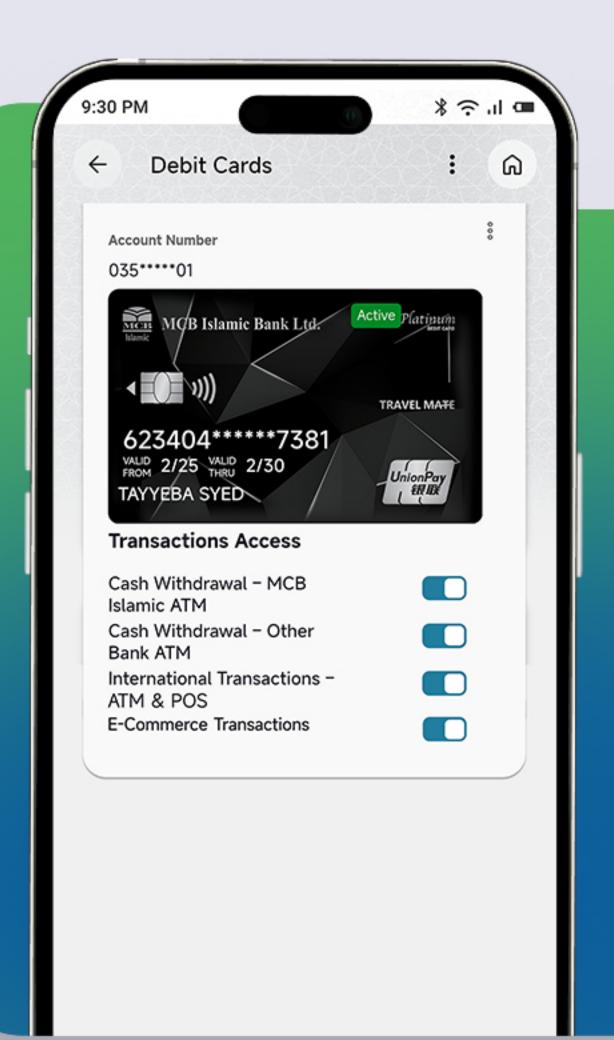
Transaction Controls

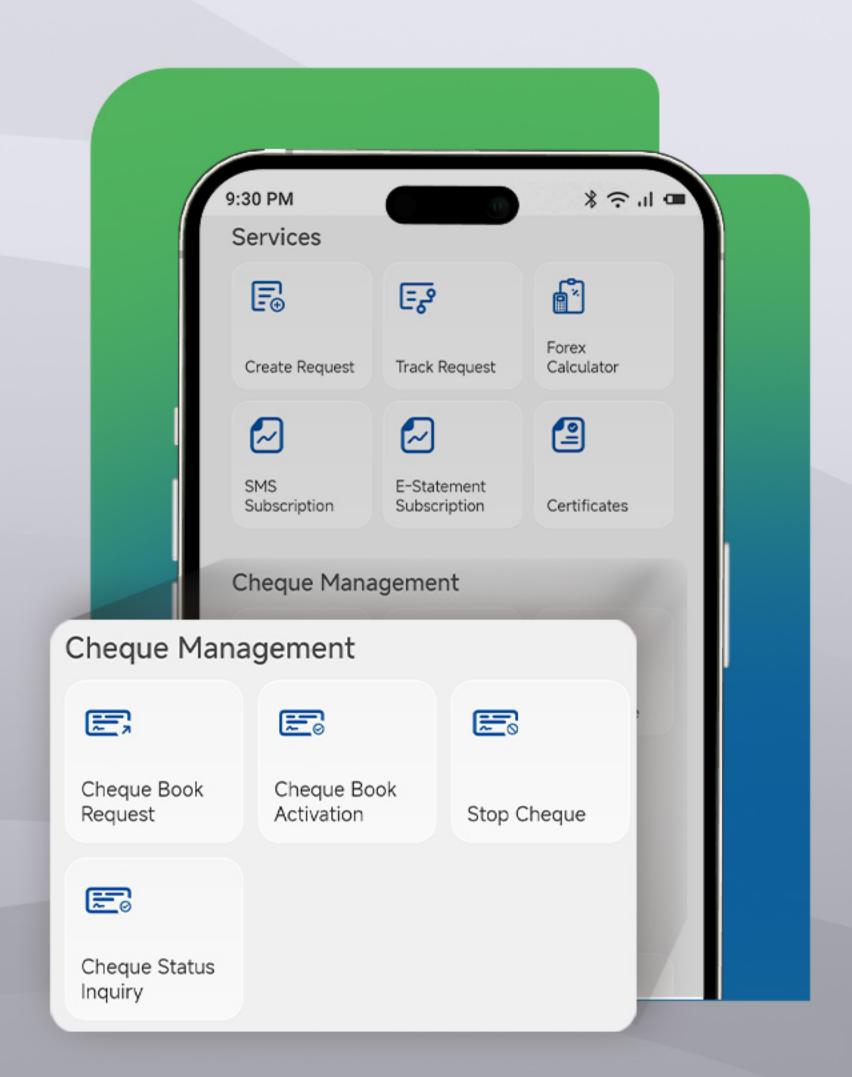
Turn ATM, POS, or E-Commerce transactions ON/OFF.



Change PIN

Change your PIN anytime securely through the app.





Cheque Management

Manage your cheque book with ease — from requests to activations, everything is just a tap away

Cheque Book Request

Order a new cheque book instantly.

Stop Cheque Book

Instantly block a cheque book for added safety.

Cheque Book Activation

Activate your cheque book in seconds.

Cheque Status Inquiry

Track the status of your cheque anytime.

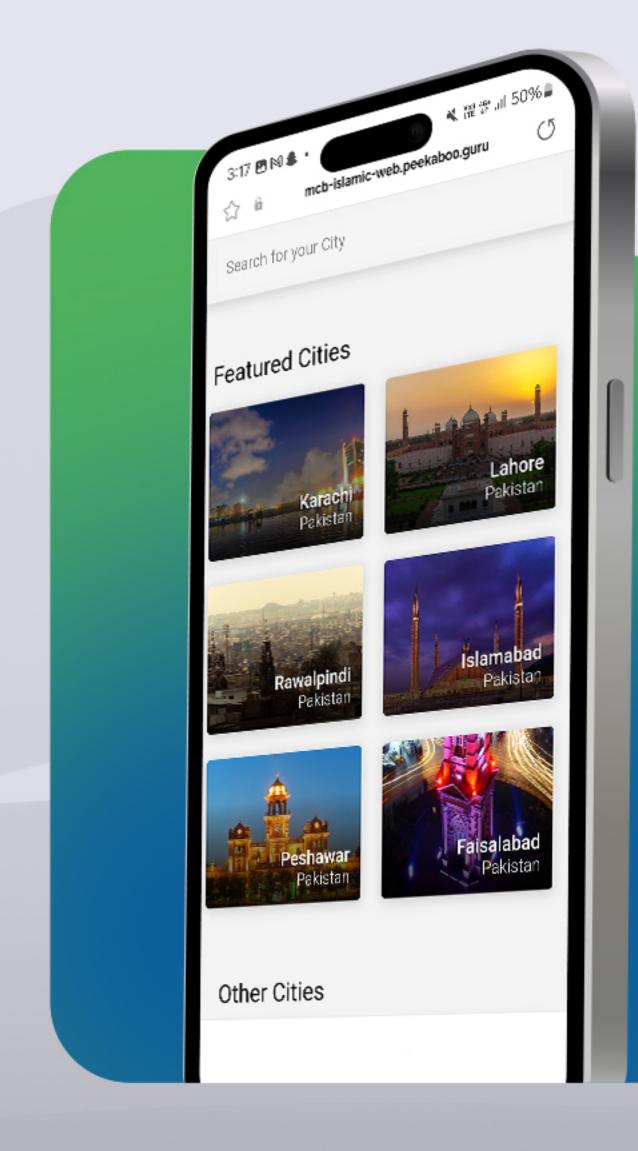
Discount Hub

Your One-Stop Solution to Access Amazing Deals & Discounts on your Debit Cards









Investment & Takaful Services

Convenient financial solutions at your fingertips



Investment with MCB Funds

Grow your wealth with trusted investment options.



Term Deposit Request

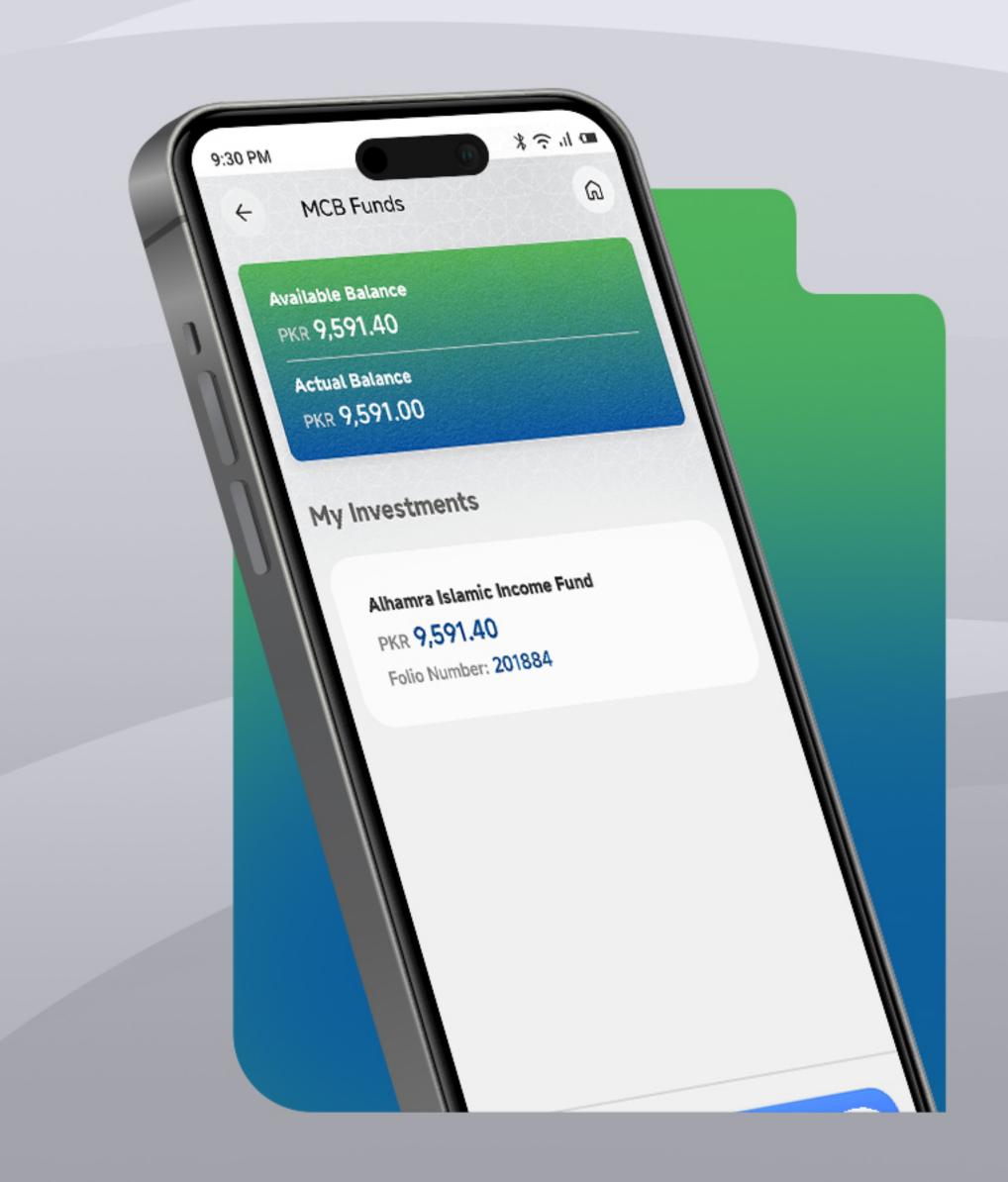
Easily open and manage term deposits anytime.

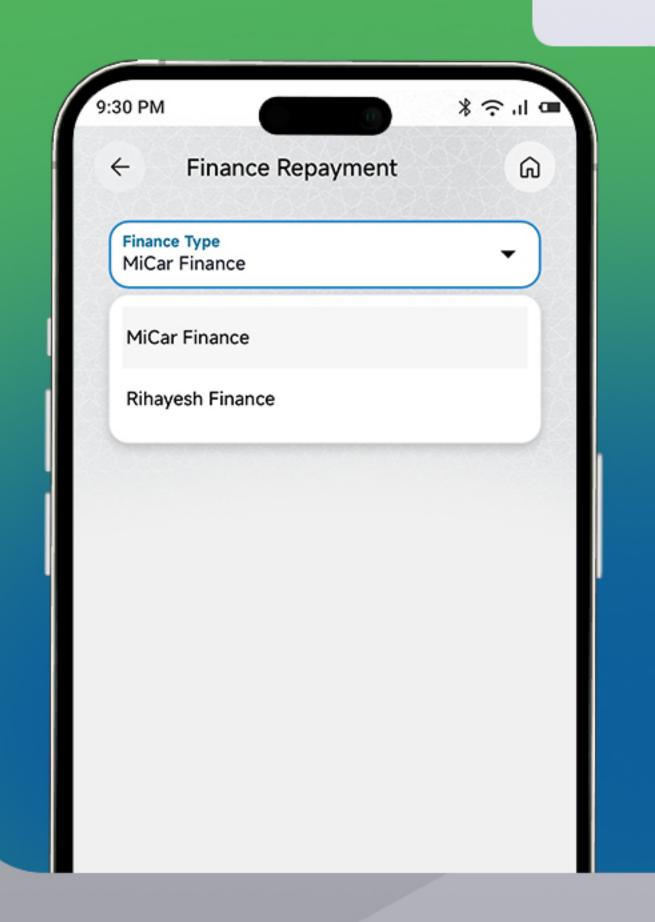


Takaful Services

(Coming Soon)

Access comprehensive Islamic insurance plans.





Finance Repayment

Manage your financing repayments effortlessly



MiCar

Convenient repayment options for your MiCar financing.

Rihayesh Finance Khuwahish Bani Rihayesh

Flexible repayment solutions for your Rihayesh finance.

Book Tickets On-the-Go

Skip the queues and book your tickets instantly... no delays, no hassle!





Services

All the extra conveniences to make banking easier



Request for Lockers

Securely store your valuables with ease.



Zakat Declaration

Manage your Zakat obligations effortlessly.



Dormancy Removal

Reactivate dormant accounts quickly through the app.



Forex Calculator

Calculate currency conversions in real-time.



Request Home Finance

Apply for Home Finance easily through the app.



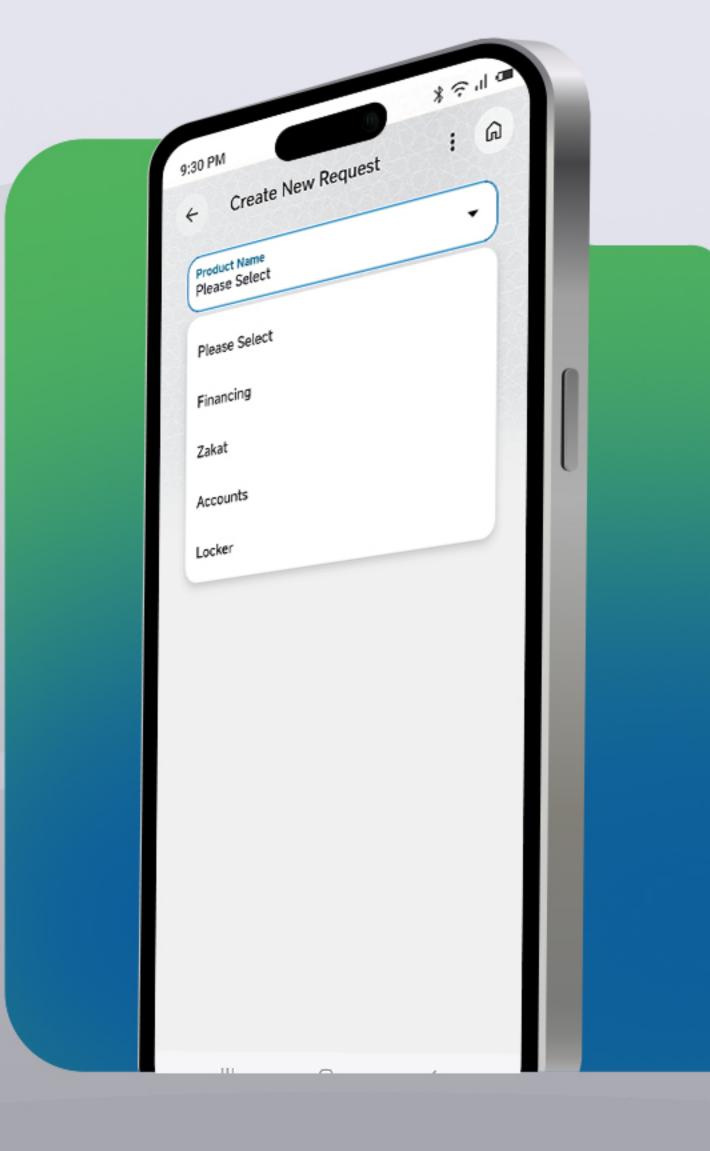
Request Car Finance

Apply for Car Finance easily through the app.



SMS & E-Statement Subscription

Subscribe to SMS alerts and e-statements for instant updates.



Certificates

Access to your key certificate

Proceeds Realization Certificate

Settlement confirmation of received foreign funds

Withholding Tax Certificate

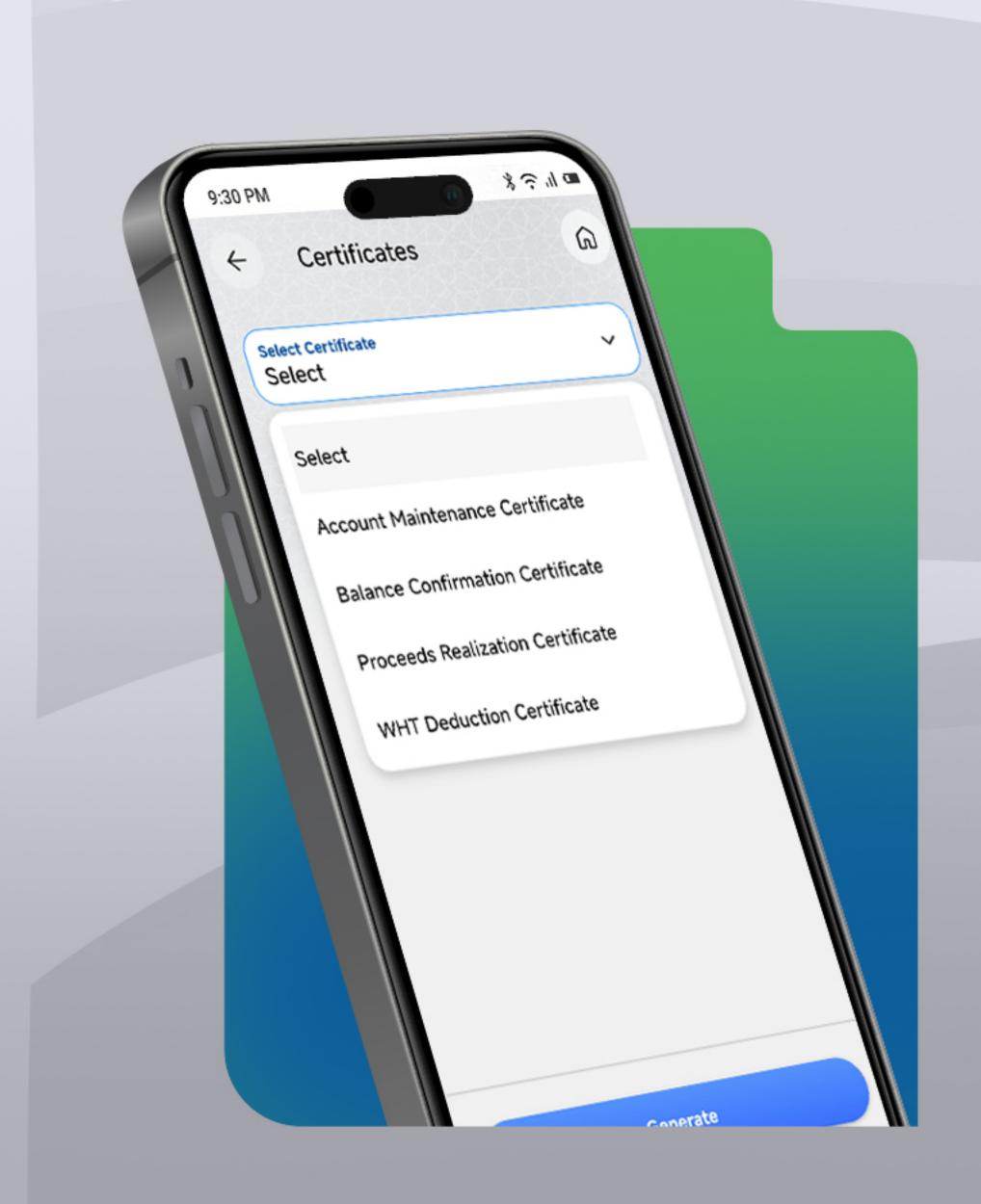
Tax deducted at source (e.g., profit, commission)

Account Maintenance Certificate

Proof of your financial foot prints

Balance Maintenance Certificate

Authenticate your financial position





Customer Support

Helping you quickly resolve and track your concerns

Complaint Lodgment

Easily submit your complaints through the app.

Complaint Inquiry

Check the status of your submitted complaints anytime.

