



A Snapshot of Service Charges

Levied on Various Products/ Services (Jan to June 2010)

(The service charges given in this page relate with general and consumer banking services only. For detail of service charges on premium products/other services please refer to the relevant section of the Schedule of Charges.)

1. Minimum Balance Charges:-

<u>Type of Account</u>	<u>Monthly Balance Requirement</u>	<u>Minimum Balance Charges</u>
Saving 365 Gold	500,000	50
Khushali Bachat	20,000	50
Business Account	50,000	50
PLS Savings/Current		
/Smart Saving	10,000	50
Enhanced Saving	5,000	50
PLS Savings Xtra	100,000	50
Basic Banking	Nil	Nil
Current Life	25,000	50

Exempted Categories are: Accounts maintained by Employees of Govt, Semi Govt Institutions for salaries, pensions, benevolent fund purpose including widows, children of deceased employees eligible for family pension/benevolent fund grant etc. in any manner what so ever. Mustahqeen Zakat, Zakat Accounts maintained for collection and disbursements of Zakat funds, Students, MCB Employees and their spouse and all Basic Banking Accounts. **Ref: - SoBC Page # 19**

2. Cheque Book Issuance Charges

Rs.6/= per leaf plus excise duty if any.(For Current)

Rs.6/= per leaf plus excise duty if any.(For Saving Accounts)

US\$ 3 , GB.£.2/- , Euro€2/- (20 Leafs Cheque Book) For FCY a/c

Ref: - SoBC Page # 18

3. Intercity Clearing Charges

Rs.200/= including NIFT Charges. (For LCY a/c)

US\$.3/- ,GB.£.2/- ,Euro€2/- (For FCY a/c)

Ref:- SoBC Page # 20

4. Cheque Return Charges

Inward Rs.300/=(For LCY) US\$.6/- ,GB.£.5/- ,Euro€5/-(For FCY a/c), These charges are to be recovered from the drawer (Our A/c holder) who has issued the cheque drawn on our bank branch which is returned unpaid due to insufficient funds, Where cheques returned on counter no charges will be recovered. **Ref:- SoBC Page # 20**

5. Online Banking Fund Transfer Charges

	<u>Within City:</u>
Deposits - cash	FREE
Deposits – cheque	FREE
Withdrawals	FREE
Fund Transfer	FREE

<u>Inter City:</u>	
<u>CURRENT A/C</u>	<u>SAVING A/C</u>
Rs.50/-	Rs.50/-
Rs.50/-	Rs.50/-
Rs.100/-	Rs.150/-
Rs. 50/-	Rs.50/-

The above charges shall not be applicable to customers, for transactions between pooling and lending branches, whose loan has been transferred/parked in lending branch. Any transaction by the customer other than between pooling and lending branch shall be subject to charges.

Ref: - SoBC Page # 9

6. Payorder /Demand Draft Issuance Charges

Payorder:

Rs. 75 for Account holders

Rs. 250 for non Account holders

Ref: - SoBC Page # 10

Demand Draft:

Up to 100,000	Rs 100/-	
Over 100,000	0.1% Min Rs. 150 for Account Holder	
	0.2% Min Rs. 250 for Non Account Holder	Ref: - SoBC Page # 8

7. Locker Charges (Small Size)

Rent	Rs.1,400/-per annum	Ref: - SoBC Page # 17
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8. ATM Charges (Lowest Grade Card)

(a) Issuance of Classic ATM Card	Rs.250/-	
(b) ATM Annual Renewal Fee		
Renewal of Classic ATM Card	Rs.250/-	Ref: - SoBC Page # 21

(c) Withdrawal Charges (Intra-switch & Inter-switch):

Cash Withdrawal Charges (MNet ATM)	Rs.10/-per transaction.	
Cash Withdrawal Charges (1Link ATM)	Rs.15/-per transaction.	Ref: - SoBC Page # 22

(d) Balance Inquiry Charges (Intra-switch & Inter-switch)

MCB at MCB	Rs.2/- per transaction (No Charges for MCB STAFF)	
MCB at MNET	Rs.4/- per transaction	
MCB at 1Link	Rs.5/- per transaction	Ref: - SoBC Page # 22

9. Basic Banking Account Charges:

Transactions permissible freely per month for 2 withdrawal and 2 deposits. Ref: - SoBC Page # 19

10. Credit Card Charges:

	GOLD	CLASSIC	PLATINUM
Joining Charges:	Free	Free	Free
Annual Charges:	Free	Free	Free
Chip Maintenance Fee:	500 p.a	350 p.a.	2,000 p.a.

Late Payment Charges

Rs. 600/- or 10% of minimum amount due whichever is higher. Ref:- SoBC Page # 23 & 24

11. Personal Loan Charges (any type of consumer personal loan)

- a) Loan Application & Processing Fee 1% of the Loan amount or Rs.2500/-(whichever is higher)
- b) Early Settlement Charges (Full Prepayment Fee)

Within 12 months	10%
Within 12 – 36 months	5%
After 36 months	4%
- c) Late payment Charges
10% of the instalment or Rs. 1,000/- whichever is higher Ref:- SoBC Page # 27.

12. Auto Loan

a) Loan Application & Processing Fee

New Car Upto Rs.4,500/- Non refundable
Used & imported Car Upto Rs. 5,000/- Non refundable

b) Early Settlement Charges/Prepayment Fee

Full Prepayment Fee		Full Prepayment Fee (3D)		Partial Prepayment Fee	
1st Year	8%	1st Year	10%	1st Year	7%
2 nd Year	5%	2 nd Year	7%	2 nd Year	5%
3 rd Year onwards	3%	3 rd Year onwards	3%	3 rd Year onwards	3%

c) Vehicle Re-possession Charges

Up to Rs. 20,000
(with-in same city)

Up to Rs. 25,000
(remote city)

Up to Rs. 30,000
(out of province)

d) Late payment Charges - 10% of instalment or Rs.1,000/- whichever is higher