

Annexure A:

Optional Free Health Insurance Coverage with MCB Nayab Current Account for primary female account holders.

Process to enroll for optional Health Insurance Coverage:

A Digital Insurance Beneficiary Form link will be sent to all new MCB Nayab Current Account Customers through SMS on their registered mobile numbers with the bank for their consent /enrollment on Optional Free Health Insurance.

This proposal offers a unique blend of health, accident, critical illnesses and death under one umbrella. The product is designed specifically for MCB Nayab Current account holders.

Under the arrangement, health, accident and critical illness coverage will be provided in accordance with the table mentioned below. The table is based on the last 1 month average balance maintained by the account holder. Details of the premium and terms and conditions of the plan are mentioned below:

Monthly Avg. Balance	Benefit	Coverage
≥100K - <500K	AD	140,000
	AMR	14,000
	CI	13,000
	IHI Acc	3,000
≥500K - <1 Million	AD	150,000
	AMR	15,000
	CI	14,000
	IHI Acc	3,500
* ≥1 Million	AD	170,000
	AMR	20,000
	CI	15,500
	IHI Acc	4,500

Accidental Death Benefit

a covered Injury results in the death of an Insured Person within three hundred and sixty five (365) days from the date of the Accident, the Company will pay the Principal Sum applicable to such Insured Person in accordance with the Schedule of Coverage and the Insurance Certificate.

Accident and Sickness in-hospital Income (Daily Benefit)

If, as a result of a covered Injury or the commencement of Sickness, an Insured Person shall be necessarily confined within a Hospital as an In-patient under the continuous attendance of a Physician, after elapse of the Waiting Period, if applicable, the Company will pay the Daily Benefit stated in the Schedule of Coverage for each day that the Insured Person shall be confined therein, up to a maximum of thirty (30) days per confinement, commencing immediately following the Elimination Period stated in the Schedule of Coverage.

1. Waiting Period for Sickness Hospitalization: Fifteen (15) days from the Effective Date of Individual Insurance
2. Elimination Period: -NIL-

Accidental Medical Expense Reimbursement

When, by reason of Injury, and commencing within thirty (30) days after the date of the Injury, an Insured Person shall require treatment by a Physician, use of Hospital facilities, or the employment of a licensed or graduate nurse while at the Hospital, the Company will pay the Reasonable and Customary medical expenses incurred within fifty two (52) weeks from the date of the accident for such Physician treatment, Hospital charges and nurses fees, which are in excess of the Deductible (if any) stated in the Schedule of Coverage, but not to exceed the amount prescribed for the Insured Person in accordance with the Schedule of Coverage, as the result of any one accident.

Termination of Benefits

The benefits under this cover shall terminate upon the happening of any one or more of the following.

1. Change of status of account from Active to dormant.
2. Incomplete or Insufficient information provided by the customer.
3. Primary Account holder having attained the Maximum Coverage Age i.e. 65 years.
4. The average balance at the time of death / claim is below the product criteria.

If any claim under this Cover is in any way fraudulent or unfounded, all benefits under this Cover shall be forfeited.

MCB Bank shall not at any time be considered an agent of the relevant Insurance Company, the "Insurance Provider". Any claims or contestations for any insurance coverage shall be governed by the

terms & conditions as mentioned herein, as well as the terms & conditions of the relevant insurance company.

Insured Customer: A customer, who is eligible for insurance under the policy, shall be those who accept the offer of MCB to open MCB Nayab Account, and also confirm the beneficiary designation in writing on the Insurance Beneficiary Form.

Beneficiary: If an insured customer's insurance under this Policy provides a benefit payable upon his death, such benefit shall be payable to the designated beneficiary as per the Insurance Beneficiary Form submitted at the time of Account Opening.

Claim Submission Procedure:

In case of a claim of an insured customer, claims department of the insurance company should be notified as soon as possible at Adamjee Insurance Company Limited, 4th Floor, Tanveer Building, 27C-III, Guberg III, M.M.Alam Road, Lahore, Pakistan; notification should include the following information:

Documents Required by the Insurance Company:

I- Original hospital bill with type of accommodation (room type) and breakup of total bill according to:

(a) Room charges (b) Lab tests and Radiology charges (c) Consultation charges (d) Anesthesia charges (if any) (e) Surgeon fee with details (if any) (f) Operation Theatre charges (if any) (g) Medicines (used during hospitalization) (h) Other miscellaneous medical expenses like oxygen & blood, etc.

II- Laboratory or Radiology reports along with doctor's advice.

III- Proper itemized bill(s) and payment receipt(s) of the hospitalization.

IV- Proper itemized bill of the medicines purchased supported by the physician's prescription.

V- Hospital discharge/clinical summary (in case of hospitalization).

A. For Accidental Death

- Claimant Statement form
- CNIC copies of the deceased and beneficiary
- Hospital and NADRA death certificate
- Bank Statement for the past 3 months
- Police Report
- Post Mortem Report (If conducted)

B. For Accidental Medical Re-imburements & IHI

- Claim Form to be completed by the insured and Attending/Treating Physician.
- Details of Accident
- Pharmacy bill with the physician's prescription.
- Official receipt for Lab test, X-ray films, and other examinations requested by your physician's.
- Attending Physician's Statement specifying the details of accident and resultant injuries.

- Hospital Bill together with hospitalization papers/Discharge Summary
- Attested copy of CNIC.

C. Critical Illness Claim

- Critical Illness Claim Form to be filled and signed by the insured and the treating physician.
- All laboratory & radiology reports.
- Detailed medical summary/ summaries from the treating physician(s) (if more than one) along
with original discharge summary of the hospital.
- Complete hospitalization papers.
- Copy of CNIC duly attested by a Gazetted officer.

Important Note:

Upon receipt of the required documents, Adamjee Insurance Company Limited will process the claim within 10 working days Adamjee Insurance Company Limited at all times reserves the right to ask for additional requirements if deemed necessary to validate the claim. Claim payment will be done through a crossed cheque in the name of the beneficiary by Adamjee Insurance Company Limited. In case of any discrepancy in the documents, the same will be highlighted to the beneficiary. The abovementioned forms will be sent to the beneficiary along with the intimation letter.

For insurance coverage, customer and beneficiary particulars (of all eligible account holders) mentioned in the Insurance Beneficiary Form will be shared with the Insurance Company (Adamjee Insurance Company Limited) on a monthly basis.

Terms and Conditions

This Policy does not cover any loss or expense caused by or resulting from:

- Intentionally self-inflicted Injury, suicide or any attempt thereof while sane or insane; nor
- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, civil war, rebellion, revolution, insurrections, conspiracy, shelling, sniping, ambushes, murder, assault, military or usurped power, martial law, or state of siege; or any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war. Riots, strikes, civil commotion and Terrorist Acts if the Insured Person is an Active Participant in any of these activities;
- Loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a Physician; nor
- Any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in an illegal act any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor
- Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor
- Congenital anomalies and conditions arising out of or resulting there from; nor
- Flying in any aircraft owned, leased or operated by or on behalf of: (a) MCB or any subsidiary or affiliate of MCB ; (b) an Insured Person or any member of an Insured Person's household; nor

- Driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor
- Travel to and/or stay in, or through Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia & Sudan; nor
- Any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immunodeficiency Virus); nor
- Any claim as a result of the Insured Person participating in professional sports, whether practicing or playing, competitions, races, matches in land, air or sea, hazardous sports/activities such as winter sports, rock climbing, mountaineering, bungee jumping, river rafting, pot-holing, parachuting, paragliding or scuba diving

Details of insurance facility (insurance service provider, Terms & Conditions & Exceptions) will also be available with all MCB Bank Branches and MCB Bank website (www.mcb.com.pk)

Annexure B

MCB NAYAB CURRENT ACCOUNT **DETAILS OF VALUE ADDED SERVICES & PROCEDURE TO AVAIL**

1. Free Travel Insurance

- i) This is a new facility for the top tier MCB Nayab Current Account deposit customers (affluent) subject to the travel policy purchased through MCB Live.
- ii) The travel plan is provided by Adamjee General
- iii) Out of various travel plans available, following two travel options (Care & Secure Plus) to be offered free to Affluent Customers only

Tier Name	Affluent	Care	Secure Plus
Monthly Avg. Bal. Req.	1,000,000 and above		
Coverage Period	Upto 31 days		
Travel Insurance Premium Amount		2,150	3,550

Note: These discounts will be manually reversed & product team will arrange the reversal in the account of eligible customers who availed service during the previous month.

2. Discounts on Domestic Travel

- i) The discounts on domestic travel ticket (Airline, Bus & Railway) purchase through Bookme (MCB Live) shall be given to Deposit Tier Premium and Affluent tier customers. Following are the proposed discount amounts

Tier Name	Mass	Premium	Affluent
Monthly Avg. Bal. Req.	0 to <100,000	100,000 to <1,000,000	1,000,000 and above
Offering	NA	Limited Discount	Improved Discount
Discount Amount	NA	10% or PKR 1,000/ month whichever comes earlier	20% or PKR 2,000/ per month whichever comes earlier

Note: These discounts will be manually reversed & product team will arrange the reversal in the account of eligible customers who availed service during the previous month

3. Cinema Tickets

In order to create further traction and competitiveness, customers maintaining monthly average balance of PKR 1 million and above can also avail discounts on purchasing cinema tickets maximum up to PKR 3,000 or 5 free cinema tickets/ month whichever comes earlier.

Tier Name	Affluent
Monthly Avg. Bal. Req.	1,000,000 and above
Offering	Max 5 tickets/ month
Discount Amount	Max PKR 3,000/ month

Note: These discounts will be manually reversed & product team will arrange the reversal in the account of eligible customers who availed service during the previous month

4. Limited discounts on other purchases through Bookme (MCB Live)

More value for affluent customers as we are proposing maximum PKR 1,000 per month discount to all affluent customers on purchasing any other product through Bookme such as cricket match tickets.