

**SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING****DOMESTIC BANKING****Initial Deposit**

<i>Current Account – Individual/Joint</i>	Rs 5,000
<i>Current Account – Institutional</i>	Rs 10,000
<i>Savings Account</i>	Rs 1000
<i>Kidz Account</i>	Rs 500
<i>MCB Privilege Current Account – Individual/Joint</i>	Rs 10,000
<i>MCB Privilege Current Account – Institutional</i>	Rs 20,000

**Monthly Service Charge - LKR**

<i>Current Account Monthly Average Minimum Balance below Rs 10,000/-</i>	Rs 300/- Per Month
<i>Savings Account Minimum Balance below Rs. 1,000/- Service Charge</i>	Rs 100/- Per Month
<i>MCB Privilege Current Account Monthly Average Minimum Balance below Rs 25,000/-</i>	Rs 300/- Per Month

**Inward Clearing - Returned Cheques**

<i>Lack of Funds (Refer To Drawer)</i>	Rs 5,000/-
<i>Effects Not Realized</i>	Rs 1,000/-
<i>Technical Reasons</i>	Rs 200/-
<i>Honouring Clearing Cheques (No of cheques ≤ 3)</i>	Rs 500/- per customer and per day basis
<i>Honouring Clearing Cheques (No of cheques &gt; 3)</i>	Rs 500/- per cheque in addition to 500/- for first three cheques

**Outward Clearing - Returned Cheques**

<i>Returns Handling Charges Per Cheque on LBD &amp; PDC Cheque Returns</i>	Rs 500/-
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**Payments stopped (per cheque)**

<i>Other than for lack of funds</i>	Rs 1,000/-
<i>Lack of funds</i>	Rs 5,000/-
<i>Cheque series (More than 3 Cheques)</i>	Rs 5,000/-

**Pay Orders/ Fund Transfers**

<i>Pay Order Issuance – Debit Account</i>	Rs 500/- per cheque
<i>Pay Order Issuance – Mark for payment</i>	Rs 2000/- per PO
<i>Pay Order Cancellation</i>	Rs 500/- per cheque
<i>RTGS</i>	Rs 400/- per transfer
<i>SLIPS – Bulk Transfer (More than 3 in Excel Format)</i>	Rs 500/- per bulk transfer
<i>SLIPS - Instant Fund Transfer</i>	Rs 50/- per transfer

**Current Account Statements (Printed Hard Copies) - Monthly Service Charge**

<i>Daily Statements</i>	Rs 1,500/- Per Month
<i>Weekly Statements</i>	Rs 750/- Per Month
<i>Monthly Statements</i>	Rs 500/- Per Month

## SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING

### Additional - Printed Copies Of Statements

<i>Copies of Bank Statements (within 12 months)</i>	Rs 100/per page maximum Rs 5000
<i>Copies of Bank Statements (over 12 months)</i>	Rs 200/per page maximum Rs 5000

### Cost Of Cheque Books

<i>Per Cheque Leaf</i>	Rs 20/-
<i>Continuous Cheque Leaves</i>	20% actual cost + Printing Charges

### Standing Order

<i>Establishment Fee (for external payments)</i>	Rs. 500/-
<i>Transfers to accounts within the Bank</i>	Free of charge
<i>Payment by/SLIPS to accounts with Other banks</i>	Rs.50/- per transfer
<i>Non-execution of SI (lack of funds)</i>	Rs. 500/-
<i>Standing Order Cancellation</i>	Rs. 100/-

### ATM Services

<i>Issuance of new ATM Card</i>	Rs. 500/- per card
<i>Replacement of a Card (on Customer Request)</i>	Rs. 750/- per card
<i>Cash Withdrawal – MCB ATMs</i>	Free of charge
<i>Other Bank's ATMs (Lankapay connected) Cash Withdrawal Lankapay ATM</i>	Rs. 30/- per transaction
<i>Balance inquiry</i>	Lankapay ATM Rs. 7.50/- per inquiry

### Account Closing Charges

<i>Closure of Savings Account</i>	Up to maximum Rs. 1,000/-
<i>Closure of Current Account</i>	Up to maximum Rs. 1,000/-
<i>Closure of Minor Savings Account/ Kidz Club Account</i>	Closure to Trf to New Account – FOC Closure to Exit from the Bank – Rs 500/-

### Call and Term Deposit Accounts

<i>Premature up liftment rate</i>	-2% (less than 2% from the rate of booking)
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### Monthly Service/ Account closing charges - FCY

<i>If balance falls below the amounts referred below service charges are applicable in respective foreign currency</i>	Service charges	Account closing charges
US \$ 100	US \$ 5	US \$ 5
GBP 100	GBP 4	GBP 4
Euro 100	Euro 5	Euro 4
SGD 100	SGD 5	SGD 10
JPY 10,000	JPY 500	JPY 500

**SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING****Safety Lockers**

Locker Type	Initial Deposit	Rent
Type A	Rs 50,000/-	Rs 4000/- p.a
Type B	Rs 100,000/-	Rs 5000/- p.a
Type C	Rs 150,000/-	Rs 7000/- p.a
Type D	Rs 200,000/-	Rs 8500/- p.a
Charges for Break Opening of Lockers in case of loss of key		Rs 15,000

**CEFT Transactions**

<i>Mobile/ Internet Virtual Banking</i>	Rs 30/-
<i>MCB ATMs</i>	Rs 30/-
<i>Over the counter</i>	Rs 100/-
<i>Other Bank ATMs</i>	Rs 100/-

**Additional Services**

<i>SMS Alerts</i>	Rs 400/- P/A
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## TRADE SERVICES

IMPORTS	
<i>LC Commission</i>	0.25% for 90 days; Minimum Rs. 5000 and thereafter 0.125% per 30 days
<i>Acceptance Commission</i>	0.25% for 90 days; Minimum Rs. 3000 and thereafter 0.125% per 30 days
<i>Swift charges for LC opening</i>	Rs 3000
<i>Amendment/ Enhancement charges</i>	0.25% for 90 days; Minimum Rs. 2500 and Rs 2000
<i>LC Amendments on account of beneficiary if debiting FCY</i>	USD 25
<i>LC Draft Charges</i>	Rs 2500
<i>LC Cancellation Charges</i>	Rs 2000 + swift charges (USD 15)
<i>Swift charges other than LC opening &amp; amendments</i>	USD 15
<i>Commission on Collection Documents</i>	Rs 3000 FCY USD 15
<i>+Additional commission for DA</i>	0.5% ≤ USD 10,000 0.25% > USD 10,000 or USD 35 whichever is higher Minimum value Rs 3000 or USD 15
<i>Exchange Commission on Import Documents</i>	
<i>by debiting FCA</i>	Commission in lieu of exchange 0.25% of Bill value
<i>by debiting Rupee Account</i>	Minimum exchange mark up 5 cents per USD
<i>Overseas Remittance Charges - LC</i>	USD 60
<i>Overseas Remittance Charges - Collections</i>	USD 50
<i>Discrepancy Fee</i>	USD 100 (85+15)
<i>Commission on Shipping Guarantee</i>	0.25% of Invoice Value, Minimum Rs 3500
<i>Commission on Delivery Order</i>	0.25% of Invoice Value, Minimum Rs 5000
<i>Documents transferred to other banks in Sri Lanka</i>	Rs 5000
<i>Documents transferred to Foreign Banks</i>	USD 60

## SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING



EXPORTS	
<i>LC Advising / Amendments</i>	Customer Rs 2500 Non Customer Rs 5000
<i>LC Advising – FCY</i>	Customer USD 30 Non Customer USD 50
<i>Amendments - FCY</i>	Customer USD 25 Non Customer USD 30
<i>Transfers</i>	Rs 5000
<i>Collection - Proceeds to LCY</i>	Courier/handling commission Rs 6000 at TT buying rate
<i>Collection - Proceeds to FCY</i>	Courier/handling commission USD 50 Commission in lieu of exchange 0.25%, minimum USD 25
<i>Purchase/ negotiation – Proceeds to LCY</i>	Courier/ handling commission Rs 5000 Purchase commission 0.125% Minimum Rs 5000
<i>Purchase/ negotiation – Proceeds to FCY</i>	Courier/ handling commission USD 50 Commission in lieu of exchange 0.25% Minimum USD 25
GUARANTEES	
<i>Bank Guarantees and other Bids/ Performance Bonds issued as per request of foreign banks (Issuance)</i>	1% per quarter – Minimum USD 30 (4% p.a)
<i>Extension/ amendment</i>	1% per quarter – Minimum USD 20 (4% p.a)
<i>Other Guarantees Bids/ Performance Bonds</i>	0.5% per quarter (2% p.a.) – Minimum Rs 5000
<i>amendment</i>	0.5% per quarter (2% p.a.) – Minimum Rs 2500

## SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING



## REMITTANCES

OTT CHARGES				ITT CHARGES			
				Advance Payment & Open a/c Payment			
	CCY	COMMISSION	SWIFT	COMMISSION	SWIFT	CCY	COMMISSION
DBU	LKR	2400	1600	2900	1600	LKR	1000
	USD	25	15	28	15	USD	5
	EUR	21	13	24	13	GBP	4
	GBP	18	12	20	12	EUR	4
FCBU	USD	25	15	28	15	SGD	10
	EUR	21	13	24	13	JPY	500
	GBP	18	12	20	12		

USD Payments through Lankapay

OTTR – USD 25

Advance/ Open Accounts Imports – USD 28

**DRAFTS****DD Purchase**

*Credited to a Rupee Account*

Commission US\$ 10/- (DD buying rates will apply transit interest built in the rate)

*Credited to a Foreign Currency Account*

(Commission USD 10) + (0.25% of the face value of the Draft) + (\*Transit interest for 7/14 days) \*Transit Interest Rate: = If local clearing, 7 days @ LIBOR 1 month + 3% If NY clearing, 14 days @ LIBOR 1 month + 3%

**Cancellation of Demand Draft**

Commission USD 10/- (or Eqv in other currencies where applicable)

**Draft Sent on Collection**

Commission USD 8/- at the time of crediting proceeds. (or Eqv in other currencies where applicable)Applicable courier charges if any

**DD Issuance**

*From Rupee Accounts*

Commission LKR 1,500/-

*FCY Accounts*

USD 7/-or Eqv in other currencies where applicable

*Lost or stolen Drafts*

US\$ 15/- + US\$ 15/- Swift Charges (or Eqv in other currencies where applicable)

VOSTRO					
DEBITS			CREDITS		
	CCY	COMMISSION	SWIFT	More than USD 10,000	USD 10
<i>Mezan Bank</i>	USD	25	25	Less than USD 10,000	USD 5
<i>Habib Metropolitan Bank</i>		30	25		
<i>MCB Karachi &amp; Other Banks</i>		40	25		
No Commission is charged with regard to Nostro Funding					

## SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING



## CREDIT ADMINISTRATION

<i>Consumer Loans - Processing Charges</i>	Rs 1500
<i>Leasing CAR4U – Processing Fee</i>	Below Rs 3.5 Mn – Rs 5000 Rs 3.5 Mn to Rs 9.9 Mn – Rs 7500 Rs 10 Mn and above – Rs 10000
<i>Early settlement</i>	4% of the outstanding Minimum Rs 15000 Maximum Rs 50000
<i>Housing Loans – Processing Fee</i>	Below Rs 2.5 Mn – Rs 5000 Rs 2.5 Mn to Rs 9.9 Mn – Rs 7500 Rs 10 Mn to Rs 24.9 Mn – Rs 10000 Rs 25 Mn and above – Rs 20000
<i>Early settlement</i>	4% of the outstanding Minimum Rs 40000 Maximum Rs 250000
<i>Personal Loans – Processing Fee</i>	Up to Rs 500,000 – Rs 3000 Rs 500,001 to Rs 1.5 Mn – Rs 5000 Rs 1,500,001 to Rs 3 Mn – Rs 7500
<i>Early settlement</i>	Within 6 months 4% of the outstanding Minimum Rs 10000 / Maximum Rs 25000  After 6 months 2% of the outstanding Minimum Rs 10000 / Maximum Rs 15000
<i>Cash Covered Facilities</i>	Rs 1500
<i>Facility Arrangement Fees</i>	<ul style="list-style-type: none"> <li>• Cash Against Deposit - Rs 5000</li> <li>• Mortgages – Rs 5000</li> <li>• Facility renewal fees – Rs 10,000 flat or 0.01% whichever will be higher (per client)</li> <li>• One off facility approval – Rs 5000 tenor below one month, Rs 10,000 over one month</li> </ul>
<i>Local Bills Discounting (CPDF) – Handling Charges</i>	0.13% (Minimum Rs 1000/-)
<i>Loan Recovery Account Closure</i>	FOC

## SCHEDULE OF BANK CHARGES – ISLAMIC BANKING



## DOMESTIC BANKING

Initial Deposit	
Current Account – Individual/Joint	Rs 5,000
Current Account – Institutional	Rs 10,000
Al Makhraj Savings Account	Rs 1000
Al Makhraj Minor Savings Account	Rs 500
Mudarabah Term Deposit	Rs 50,000
Foreign Currency – Savings	US \$ 100/- or equivalent
Foreign Currency – Term Deposits	US \$ 1000/- or equivalent
Closure of Accounts	
Current Accounts	If the monthly average minimum credit balance falls below Rs 1000, the Bank has discretionary powers to close such accounts
Savings Accounts	If the monthly minimum credit balance falls below Rs 500, the Bank has discretionary powers to close such accounts
Foreign Currency – Savings	If the monthly minimum credit balance falls below US \$ 100 or equivalent, the Bank has discretionary powers to close such accounts
Inward Clearing - Returned Cheques	
Lack of Funds (Refer To Drawer)	Rs 5,000/-
Effects Not Realized	Rs 1,000/-
Technical Reasons	Rs 200/-
Honouring Clearing Cheques (No of cheques $\leq$ 3)	Rs 500/- per customer and per day basis
Honouring Clearing Cheques (No of cheques $>$ 3)	Rs 500/- per cheque in addition to 500/- for first three cheques
Payments stopped (per cheque)	
Other than for lack of funds	Rs 1,000/-
Lack of funds	Rs 5,000/-
Cheque series (More than 3 Cheques)	Rs 5,000/-
Pay Orders/ Fund Transfers	
Pay Order Issuance – Debit Account	Rs 500/- per cheque
Pay Order Issuance – Mark for payment	Rs 2000/- per PO
Pay Order Cancellation	Rs 500/- per cheque
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SLIPS – Bulk Transfer (More than 3 in Excel Format)	Rs 500/- per bulk transfer
SLIPS - Instant Fund Transfer	Rs 50/- per transfer
Current Account Statements (Printed Hard Copies) - Monthly Service Charge	
Daily Statements	Rs 1,500/- Per Month
Weekly Statements	Rs 750/- Per Month
Monthly Statements	Rs 500/- Per Month



## SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

Additional - Printed Copies Of Statements		
Copies of Bank Statements (within 12 months)	Rs 100/per page maximum Rs 5000	
Copies of Bank Statements (over 12 months)	Rs 200/per page maximum Rs 5000	
Cost Of Cheque Books		
Per Cheque Leaf	Rs 20/-	
Continuous Cheque Leaves	20% actual cost + Printing Charges	
Standing Order		
Establishment Fee(for external payments)	Rs. 500/-	
Transfers to accounts within the Bank	Free of charge	
Payment by/SLIPS to accounts with Other banks	Rs.50/- per transfer	
Non-execution of SI (lack of funds)	Rs. 500/-	
Standing Order Cancellation	Rs 100/-	
ATM Services		
Issuance of new ATM Card	Rs. 500/- per card	
Replacement of a Card	Rs. 750/- per card	
Cash Withdrawal – MCB ATMs	Free of charge	
Other Bank's ATMs (Lankapay connected) Cash Withdrawal Lankapay ATM	Rs. 30/- per transaction	
Balance inquiry	Lankapay ATM Rs. 7.50/- per inquiry	
SMS Alerts	Rs 400/- P/A	
Ijara		
Documentation Charges	Rs. 5,000/-	
CEFT Transactions		
Internet/ Virtual Banking	Rs 30/-	
MCB ATMs	Rs 30/-	
Over the counter	Rs 100/-	
Other Bank ATMs	Rs 100/-	
Safety Lockers		
Locker Type	Initial Deposit	Rent
Type A	Rs 50,000/-	Rs 4000/- p.a
Type B	Rs 100,000/-	Rs 5000/- p.a
Type C	Rs 150,000/-	Rs 7000/- p.a
Type D	Rs 200,000/-	Rs 8500/- p.a
Charges for Break Opening of Lockers in case of loss of key		Rs 15,000

## SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

Monthly Service/ Account closing charges - FCY		
<i>If balance falls below the amounts referred below service charges are applicable in respective foreign currency</i>	Service charges	Account closing charges
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Euro 100	Euro 5	Euro 4
SGD 100	SGD 5	SGD 10
JPY 10,000	JPY 500	JPY 500

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## TRADE SERVICES

IMPORTS	
<i>LC Commission</i>	0.25% for 90 days; Minimum Rs. 5000 and thereafter 0.125% per 30 days
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<i>Amendment/ Enhancement charges</i>	0.25% for 90 days; Minimum Rs. 2500 and Rs 2000
<i>LC Amendments on account of beneficiary if debiting FCY</i>	USD 25
<i>LC Draft Charges</i>	Rs 2500
<i>LC Cancellation Charges</i>	Rs 2000 + swift charges (USD 15)
<i>Swift charges other than LC opening &amp; amendments</i>	USD 15
<i>Commission on Collection Documents</i>	Rs 3000 FCY USD 15
<i>+Additional commission for DA</i>	0.5% ≤ USD 10,000 0.25% > USD 10,000 or US 35 which will be higher Minimum value Rs 3000 or USD 15
<i>Exchange Commission on Import Documents</i>	
<i>by debiting FCA</i>	Commission in lieu of exchange 0.25% of Bill value
<i>by debiting Rupee Account</i>	Minimum exchange mark up 5 cents per USD
<i>Overseas Remittance Charges - LC</i>	USD 60
<i>Overseas Remittance Charges - Collections</i>	USD 50
<i>Discrepancy Fee</i>	USD 100 (85+15)
<i>Commission on Shipping Guarantee</i>	Rs 3000
<i>Commission on Delivery Order</i>	0.25% of Invoice Value, Minimum Rs 5,000
<i>Documents transferred to other banks in Sri Lanka</i>	Rs 5000
<i>Documents transferred to Foreign Banks</i>	USD 60

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EXPORTS	
<i>LC Advising / Amendments</i>	Customer Rs 2500 Non Customer Rs 5000
<i>LC Advising – FCY</i>	Customer USD 30 Non Customer USD 50
<i>Amendments - FCY</i>	Customer USD 25 Non Customer USD 30
<i>Transfers</i>	Rs 5000
<i>Collection - Proceeds to LCY</i>	Courier/handling commission Rs 6000 at TT buying rate
<i>Collection - Proceeds to FCY</i>	Courier/handling commission USD 50 Commission in lieu of exchange 0.25%, minimum USD 25
<i>Purchase/ negotiation – Proceeds to LCY</i>	Courier/ handling commission Rs 5000 Purchase commission 0.125% Minimum Rs 5000
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GUARANTEES	
<i>Bank Guarantees and other Bids/ Performance Bonds issued as per request of foreign banks (Issuance)</i>	1% per quarter – Minimum USD 30 (4% p.a)
<i>Extension/ amendment</i>	1% per quarter – Minimum USD 20 (4% p.a)
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<i>amendment</i>	0.5% per quarter (2% p.a.) – Minimum Rs 2500

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## REMITTANCES

OTT CHARGES				ITT CHARGES			
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	GBP	18	12	20	12	EUR	4
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	EUR	21	13	24	13	JPY	500
	GBP	18	12	20	12		

USD Payments through Lankapay

OTTR – USD 25

Advance/ Open Accounts Imports – USD 28

## DRAFTS

**DD Purchase**

*Credited to a Rupee Account*

Service Fee US\$ 10/- (DD buying rates will apply transit interest built in the rate)

*Credited to a Foreign Currency Account*

(Service Fee USD 10) + (0.25% of the face value of the Draft) + (\*Transit interest for 7/14 days) \*Transit Interest Rate: = If local clearing, 7 days @ LIBOR 1 month + 3% If NY clearing, 14 days @ LIBOR 1 month + 3%

**Cancellation of Demand Draft**

Service Fee USD 10/- (or Eqv in other currencies where applicable)

**Draft Sent on Collection**

Service Fee USD 8/- at the time of crediting proceeds. (or Eqv in other currencies where applicable)Applicable courier charges if any

**DD Issuance**

*From Rupee Accounts*

Service Fee LKR 1,500/-

*FCY Accounts*

USD 7/-or Eqv in other currencies where applicable

*Lost or stolen Drafts*

US\$ 15/- + US\$ 15/- Swift Charges (or Eqv in other currencies where applicable)

VOSTRO					
DEBITS			CREDITS		
	CCY	COMMISSION	SWIFT	More than USD 10,000	USD 10
<i>Mezan Bank</i>	USD	25	25		
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<i>MCB Karachi &amp; Other Banks</i>		40	25		
No Commission is charged with regard to Nostro Funding					

## SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

<i>Processing fee for Early settlement of facilities</i>	Depending on Management discretion
<i>Cash Covered Facilities</i>	Rs 1500
<i>Facility Arrangement Fees</i>	<ul style="list-style-type: none"> <li>• Cash Against Deposit - Rs 5000</li> <li>• Mortgages – Rs 5000</li> <li>• Facility renewal fees – Rs 10,000 flat or 0.01% whichever will be higher (per client)</li> <li>• One off facility approval – Rs 5000 tenor below one month, Rs 10,000 over one month</li> </ul>
<i>Local Bills Discounting (CPDF) – Handling Charges</i>	0.13% (Minimum Rs 1000/-)
<i>Loan Recovery Account Closure</i>	FOC