

SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING



DOMESTIC BANKING

Initial Deposit

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

Monthly Service Charge - LKR

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

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

Outward Clearing - Returned Cheques

Returns Handling Charges Per Cheque on LBD & PDC Cheque Returns	Rs 500/-
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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 400/- per cheque
Pay Order Issuance – Mark for payment	Rs 2000/- per PO
Pay Order Cancellation	Rs 500/- per cheque
RTGS	Rs 400/- per transfer
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 – CONVENTIONAL BANKING**Additional - Printed Copies Of Statements**

<i>Copies of Bank Statements (within 12 months)</i>	Rs 100/per page maximum Rs 1500
<i>Copies of Bank Statements (over 12 months)</i>	Rs 200/per page maximum Rs 3000

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. 250/- per card
<i>Replacement of a Card (on Customer Request)</i>	Rs. 500/- 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 Charge - FCY

<i>If balance falls below the amounts referred below service charges are applicable in respective foreign currency</i>	Service charges
US \$ 100	US \$ 5
GBP 100	GBP 4
Euro 100	Euro 5
SGD 100	SGD 5
JPY 10,000	JPY 500
AUD 100	AUD 6

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

Locker Type	Initial Deposit	Rent
Type A	Rs 50,000/-	Rs 2500/- p.a
Type B	Rs 100,000/-	Rs 3500/- p.a
Type C	Rs 150,000/-	Rs 4500/- p.a
Type D	Rs 200,000/-	Rs 5500/- p.a
Charges for Break Opening of Lockers in case of loss of key		Rs 10,000

CEFT Transactions

<i>Internet/ Virtual Banking</i>	Rs 50/-
<i>MCB ATMs</i>	Rs 50/-
<i>Over the counter</i>	Rs 100/-
<i>Other Bank ATMs</i>	Rs 100/-

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 2000
<i>LC Cancellation Charges</i>	Rs 2000 + swift charges (USD 15)
<i>Swift charges other than LC opening & amendments</i>	USD 15
<i>Commission on Collection Documents</i>	Rs 2000 FCY USD 12.5
<i>+Additional commission for DA</i>	0.5% ≤ USD 10,000 0.25% > USD 10,000 Minimum value Rs 2000 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 25 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 2000
<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	600
	USD	25	15	28	15	USD	5
	EUR	21	13	24	13	GBP	3
	GBP	18	12	20	12	EUR	3
FCBU	USD	25	15	28	15	SGD	8
	EUR	21	13	24	13	JPY	400
	GBP	18	12	20	12	AUD	5

USD Payments through Lankapay

OTTR – USD 25

Advance/ Open Accounts Imports – USD 28

DRAFTS**DD Purchase**

Credited to a Rupee Account

Commission US\$ 5/- (DD buying rates will apply transit interest built in the rate)

Credited to a Foreign Currency Account

(Commission USD 5) + (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 5/- (or Eqv in other currencies where applicable)

Draft Sent on Collection

Commission USD 5/- 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 1,000/-

FCY Accounts

USD 6/-or Eqv in other currencies where applicable

Lost or stolen Drafts

US\$ 10/- + 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 & Other Banks</i>		40	25		
No Commission is charged with regard to Nostro Funding					

SCHEDULE OF BANK CHARGES – CONVENTIONAL BANKING



CREDIT ADMINISTRATION

<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>	Cash Against Deposit - Rs 1500 Mortgages – Rs 5000 Facility renewal fees – Rs 1000 flat (per client)
<i>Local Bills Discounting (CPDF) – Handling Charges</i>	0.13% (Minimum Rs 500/-)
<i>Loan Recovery Account Closure</i>	FOC

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Inward Clearing - Returned Cheques

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<i>Honouring Clearing Cheques (No of cheques ≤ 3)</i>	Rs 500/- per customer and per day basis
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<i>Pay Order Issuance – Debit Account</i>	Rs 400/- 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
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Current Account Statements (Printed Hard Copies) - Monthly Service Charge

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<i>Issuance of new ATM Card</i>	Rs. 250/- per card
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<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

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<i>Documentation Charges</i>	Rs. 5000/-
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GUARANTEES	
<i>Bank Guarantees and other Bids/ Performance Bonds issued as per request of foreign banks (Issuance)</i>	Negotiated on case to case basis at the sole discretion of the bank on the basis of below slabs (Annexure)
<i>Extension/ amendment</i>	1% per quarter – Minimum USD 20 (4% p.a)
<i>Other Guarantees Bids/ Performance Bonds</i>	Refer Annexure
<i>amendment</i>	Rs 1500/- per amendment plus service charges as below (Annexure), if amendment involves increase in amount or extension in period of validity of Guarantee
<i>Claim handling charges</i>	Rs 2500

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Annexure

BANK GUARANTEES and other Bid\Performance Bonds

Guarantee Amount Range			Guarantee Amount Range		
From (LKR)	To (LKR)	Fee (LKR)	From (LKR)	To (LKR)	Fee (LKR)
Amount upto	500,000.00	15,000.00	30,000,001.00	32,500,000.00	650,000.00
500,001.00	800,000.00	24,000.00	32,500,001.00	35,000,000.00	700,000.00
800,001.00	1,000,000.00	30,000.00	35,000,001.00	37,500,000.00	750,000.00
1,000,001.00	1,500,000.00	37,500.00	37,500,001.00	40,000,000.00	800,000.00
1,500,001.00	2,000,000.00	50,000.00	40,000,001.00	42,500,000.00	850,000.00
2,000,001.00	2,500,000.00	62,500.00	42,500,001.00	45,000,000.00	900,000.00
2,500,001.00	3,000,000.00	75,000.00	45,000,001.00	47,500,000.00	950,000.00
3,000,001.00	3,500,000.00	87,500.00	47,500,001.00	50,000,000.00	1,000,000.00
3,500,001.00	4,000,000.00	100,000.00	50,000,001.00	52,500,000.00	1,050,000.00
4,000,001.00	4,500,000.00	112,500.00	52,500,001.00	55,000,000.00	1,100,000.00
4,500,001.00	5,000,000.00	125,000.00	55,000,001.00	57,500,000.00	1,150,000.00
5,000,001.00	5,500,000.00	110,000.00	57,500,001.00	60,000,000.00	1,200,000.00
5,500,001.00	6,000,000.00	120,000.00	60,000,001.00	62,500,000.00	1,250,000.00
6,000,001.00	6,500,000.00	130,000.00	62,500,001.00	65,000,000.00	1,300,000.00
6,500,001.00	7,000,000.00	140,000.00	65,000,001.00	67,500,000.00	1,350,000.00
7,000,001.00	7,500,000.00	150,000.00	67,500,001.00	70,000,000.00	1,400,000.00
7,500,001.00	8,000,000.00	160,000.00	70,000,001.00	72,500,000.00	1,450,000.00
8,000,001.00	8,500,000.00	170,000.00	72,500,001.00	75,000,000.00	1,500,000.00
8,500,001.00	9,000,000.00	180,000.00	75,000,001.00	77,500,000.00	1,550,000.00
9,000,001.00	9,500,000.00	190,000.00	77,500,001.00	80,000,000.00	1,600,000.00
9,500,001.00	10,000,000.00	200,000.00	80,000,001.00	82,500,000.00	1,650,000.00
10,000,001.00	12,500,000.00	250,000.00	82,500,001.00	85,000,000.00	1,700,000.00
12,500,001.00	15,000,000.00	300,000.00	85,000,001.00	87,500,000.00	1,750,000.00
15,000,001.00	17,500,000.00	350,000.00	87,500,001.00	90,000,000.00	1,800,000.00
17,500,001.00	20,000,000.00	400,000.00	90,000,001.00	92,500,000.00	1,850,000.00
20,000,001.00	22,500,000.00	450,000.00	92,500,001.00	95,000,000.00	1,900,000.00
22,500,001.00	25,000,000.00	500,000.00	95,000,001.00	97,500,000.00	1,950,000.00
25,000,001.00	27,500,000.00	550,000.00	97,500,001.00	100,000,000.00	2,000,000.00
27,000,001.00	30,000,000.00	600,000.00			

- Guarantees amount exceeding Rs. 100 Million Additional service charge of Rs 8000/- per Rs. 1 Million each (per quarter or part thereof) + Rs 4000/- for subsequent quarters