



SCHEDULE OF BANK CHARGES - CONVENTIONAL

MCB Bank Ltd – Sri Lanka

With effect from 01st of July 2023

INTERNATIONAL BANKING

Imports

LC Commission	0.45% for per quarter or LKR 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month	Acceptance Commission	0.45% per quarter or Minimum 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month
SWIFT charges for LC Opening	USD 15/- per SWIFT or equivalent in other CCY	Amendment/Enhancement charges LC Amendments on account of beneficiary LC amendments on account of Applicant	0.45% per quarter or LKR 5,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month. Additionally, USD 15/- or Equivalent for SWIFT charge. USD 25/- USD 25/- or Equivalent
LC Draft Charges	LKR 2,500/-	SWIFT charges other than LC opening & amendments	USD 15/-
Commission on Collection Documents +Additional Commission for DA	LKR 5,000/- FCY USD 15/- 0.5% if the bill value is ≤ USD 10,000/- 0.25% if the bill value is > USD 10,000/- Minimum LKR 5,000/- or USD 15/- in Both Cases	Exchange Commission on Import Documents If payments are made by debiting FCY Account If payments are made by debiting LKR Account	Commission in lieu of exchange 0.25% of bill value Minimum exchange markup 0.10 LKR per USD
Overseas Remittance Charges LC Collections	USD 60/- USD 50/-	Discrepancy fee	USD 100/- (85+15)
Commission on Shipping Guarantee	0.45% of Invoice Value, minimum LKR 5,000/-	Commission on Delivery Orders	0.45% of Invoice Value, Minimum LKR 5,000/-
Documents transferred to other banks in Sri Lanka	LKR 5,000/-	Documents transferred to foreign banks	USD 60/-



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Exports			
LC advising	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 30/- Non customer USD 50/-	Amendments	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 25/- Non customer USD 30/-
Transfers	LKR 5,000/-		
Collection	Purchase/Negotiation Interest for number of days built in to exchange rate		
Proceeds to LKR	Courier/handling commission Equivalent of USD 60/-	Proceeds to LKR	Courier/handling commission USD 60/- Purchase commission 0.125% minimum LKR 10,000/-
Proceeds to FCY	Courier/handling commission USD 60/- Commission in lieu of exchange 0.25%, minimum USD 25/-	Proceeds to FCY	Courier/handling comm. USD 60/- Purchase commission 0.125% minimum LKR 10,000/-

REMITTANCES

INWARD TELEGRAPHIC TRANSFERS

ACCOUNT MAINTAINED WITH OUR BANK	
CCY	RB Account Debit Charge
LKR	Equivalent to USD 5/-
USD	USD 5
GBP	GBP 4
EURO	EURO 4
SGD	SGD 10
JPY	JPY 500

VOSTRO ACCOUNTS MAINTAINED WITH MCB SRI LANKA				
DEBITS				
CCY	Description	Mezan Bank	Habib Metropolitan Bank	MCB Karachchi & Other
USD	Commission	25	30	40
	SWIFT	25	25	25
	Total	50	55	65
CREDITS				
More than USD 10,000/-			USD 10/-	
Less than USD 10,000/-			USD 5/-	
***No commission is charged with regard to Nostro funding				



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OUTWARD TELEGRAPHIC TRANSFERS

CHARGES FOR SWIFT AND COMMISSION ON OTT

BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 15/-	LKR 4,000/-	
DBU/FCBU	FCY	USD 15/- or equivalent	USD 25/- or equivalent	USD 40/- or equivalent
Investigation charges including Traces for confirmation of receipt of funds USD 15/- (per tracer)				

OPEN ACCOUNTS/ADVANCE PAYMENTS

BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 15/-	LKR 5,000/-	
DBU/FCBU	FCY	USD 15/- or equivalent	USD 30/- or equivalent	USD 45/- or equivalent

DEMAND DRAFTS FCY

DD Purchase		DD Issuance	
Credited to a LKR Account	Commission USD 10/- (DD buying rates will apply transit interest built in the rate)	LKR Accounts	LKR 3,000/-
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%	FCY Accounts	USD 10/- or equivalent
Cancellation of Demand Draft	Commission USD 10/- (or Eqv in Other currencies where applicable)	Lost or stolen Drafts	USD 15/- + USD 15/- SWIFT Charges (or Eqv. in other currencies where applicable)
Local 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	Investigation charges including Traces for confirmation of receipt of funds:	USD 5/- + USD 15/- SWIFT Charges
USD Payments through Lanka pay		OTTR – USD 25/- Advance/ Open Accounts Imports – USD 28/-	



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MCB Bank Ltd – Sri Lanka

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DOMESTIC BANKING

CURRENT ACCOUNTS

Initial Deposit	Personal Account LKR 5,000/- Institutional Account LKR 10,000/-
Required Monthly Average Minimum Credit Balance	LKR 10,000/-
Service Charges less than minimum Balance	LKR 500/-
Cheque Book Charges	
Issuing Cost	LKR 25/- per cheque leaf
Continues Personalized cheque leaves	25% on Actual Printing Cost
Cheque Returns	
For lack of funds	LKR 5,000/-
Honoring Clearing Cheques	
No of cheques ≤ 3	500/- per customer and per day basis
No of cheques >3	500/- per cheque in addition to 500/- for first three cheques
<u>Cheque Returns Charges (MCB Bank's CHQs)</u>	
For lack of funds (Refer to Drawer)	LKR 5,000/-
Effects not realized	LKR 2,000/-
Technical Reasons (for Selected Reasons only)	LKR 400/-
Payment postponed Pending Drawers Confirmation (PPPDC)	LKR 2,000/-
Payments stopped (Per Cheque)	
(Stop payment instructions to be accepted only if sufficient funds are available to recover the applicable charges)	LKR 1,000/- (If Stop Cheque Amount is within available balance) LKR 5,000/- (If Stop Cheque Amount exceeds available balance) LKR 5,000/- for a cheque book or a series of Cheques. Series of cheques should be considered as more than 3 cheques in sequence order. LKR 500/- for stop payment cancellations.
Cheque return charges on Other Bank Cheques (selected Return remarks only)	LKR100/- per cheque
Inward Returns handling charge (LBD)	LKR 500/- (This charge is applicable on Inward Returns on LBDs or PDCs against which the Bank has extended Advances to selected clients or as per the approval terms in the credit proposal, and stated in the facility offer letter).
Closure of Current Accounts	Up to maximum LKR 1,000/-
Minimum balance of LKR 1,000/- (Blocked) is to be maintained in the account.	



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CALL AND TERM DEPOSIT ACCOUNTS	
Call deposits Term deposits	Minimum LKR 100,000/- (Interest will not be paid if deposit is not held with bank maximum of 7 days) Minimum LKR 50,000/-
Premature Up-lift rate (Closure before maturity date)	-4% for LKR & 0.50% for FCY (from the rate of booking)
SAVINGS ACCOUNTS	
Initial Deposit	LKR 1,000/-
Closure of Savings Accounts	Up to maximum LKR 1,000/. Minimum balance of LKR 1000/- (Blocked) is to be maintained in the account.
Service charge for the non- maintenance of monthly minimum balance	LKR 100/-
Duplicate Passbook	LKR 1,000/-
KIDZ ACCOUNTS	
Minor Savings Account/ Kidz Club Account: Initial Deposit	LKR 500/-
Required Monthly Average Minimum Balance	LKR 500/- (For Kidz Club Account, Interest/ Gift Scheme will apply upon reaching LKR 1,000/-)
FOREIGN CURRENCY ACCOUNTS	
<u>SAVINGS</u>	
Initial Deposit	USD 100/- or equivalent
Service charges for minimal balance USD 100/- GBP 100/- Euro 100/- SGD 100/- JPY 10,000/-	USD 5/- GBP 4/- Euro 5/- SGD 5/- JPY 500/-
<u>TERM DEPOSITS</u>	
Initial Deposit	USD 1,000/- or equivalent
Premature up-lift (Closure before maturity date)	1% (less than 1% from the rate of booking)
Account Closing charges	USD 5/- GBP 4/- Euro 4/- SGD 10/- JPY 500/-



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PAY ORDERS / FUNDS TRANSFERS	
Pay Order Issuance	LKR 600/- per Cheque
Pay order Cancellation Charges	LKR 1,000/- per Cheque
RTGS Transfers (per transaction)	LKR 400/- per transfer
SLIPS Transfer	
Fund Transfer Request without up loadable file	LKR 50/- Per transfer
Fund Transfer Request with unloadable file	LKR 1,000/- Per bulk transfer

STANDING ORDER INSTRUCTIONS	
Establishment Fee (for external payments)	LKR 500/-
Transfers to accounts within the Bank	Free of charge
Payment by SLIPS to accounts with Other banks	LKR 50/- per transfer
Standing Order Cancellation before expiry	LKR 100/-

ATM SERVICES	
First Time Issuance & renewal ATM Card	LKR 500/- per card
Replacement of Lost/Stolen/Damaged Card (On customer Request)	LKR 750/- per card
Cash Withdrawal – MCB ATMs	Free of charge
Other Bank's ATMs (Lank pay connected) Cash Withdrawal Lank pay ATM	LKR 15/- per transaction
Balance inquiry	Lank pay ATM LKR 7.50/- per inquiry

SAFETY LOCKERS		
Locker Type	Fixed Deposit	Rent
Type A	LKR 100,000/-	LKR 4,000/- Per Annum
Type B	LKR 200,000/-	LKR 5,000/- Per Annum
Type C	LKR 500,000/-	LKR 7,000/- Per Annum
Type D	LKR 1,000,000/-	LKR 10,000/- Per Annum

Charges for Break Opening of Lockers in case of loss of key or non-payment of rentals	LKR 25,000/- Or Actual whichever is higher
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Note: 365 days are considered as a year.



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ADDITIONAL SERVICES	
Copies of Bank Statements (within 12 months)	LKR 150/ per page/item. With a maximum of LKR 6,000/-
Copies of Bank Statements (over 12 months)	LKR 250/ per page/item. With a maximum of LKR 6,000/- Free of charge for Corporate/Business accounts
Accounts on Daily Statements	LKR 2,500/- p.m.
Accounts on Weekly Statements are issued	LKR 1,250/- p.m.
Balance Certificates/Confirmations	LKR 600/- per issuance
Cheques drawn on other banks sent for mark payments by us	LKR 2,000/- per item (Excluding Transport Charges)
Registration of Power of Attorney	LKR 500/-
CRIB Reports	LKR 500/-
SMS Services	LKR 400/- per annum
Charges on Dormancy Account	LKR 50/-p.m. if balance is below LKR 10,000/- and USD 0.50/- or equivalent if balance is below USD 1,000/-
Annual fee on Debit/ATM cards	LKR 250/- per annum

ADVANCES	
Bank Guarantees (Local)	0.5% per quarter – Minimum LKR 5,000/- (2% p.a.)
Amendments	0.5% per quarter – Minimum LKR 2,500/-
Bank Guarantees and other Bids/Performance Bonds issued as per request of foreign banks	1% per quarter – Minimum USD 30 (4% p.a.)
Extension/amendment	1% per quarter – Minimum USD 20 (4% p.a.)
Local Bills Discounting - Handling charges	0.13% or LKR 2,000/- whichever is higher
<u>FACILITY ARRANGEMENT FEES</u>	
Lending Against Deposit (Fresh/Renewal)	LKR 5,000/-
Facility other than cash back (Fresh/Renewal)	LKR 10,000/- Or 0.01% whichever is higher
One off Facility Approval	Below one month, LKR 5,000/- Over one month, LKR 10,000/-
BG Claim Handling Charges	LKR 2,500/-



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LEASING		
Documentation charges	LKR 5,000/-	
Leasing (Car4U)- Processing Fee	Below LKR 3.5Mn -LKR 5,000/- LKR 3.5 - LKR 9.99Mn – LKR 7,500/- LKR 10Mn & above - LKR 10,000/-	
Leasing (Car4U)- Early settlement	4% of the outstanding, Minimum LKR 15,000/- Maximum LKR 50,000/-	
CONSUMER LOANS		
Processing Charges	LKR 1,500/-	
Housing Loans Processing Fee	Below LKR 2.5Mn – LKR 5,000/- LKR 2.5Mn - LKR 9.99Mn - LKR 7,500/- LKR 10Mn- LKR 24.99Mn – LKR 10,000/- LKR 25Mn & above - LKR 20,000/-	
Early settlement	4% of the outstanding Minimum LKR 40,000/- Maximum LKR 250,000/-	
Personal Loans Processing Fee	Up to LKR 500,000: LKR 3,000/- LKR 500,001 - 1.5Mn: LKR 5,000/- LKR 1,500,001 - 3Mn: LKR 7,500/-	
Early settlement	Within 6 months 4% of the outstanding, Minimum LKR 10,000/- Maximum LKR 25,000/-	After 6 months 2% of outstanding, Minimum LKR 10,000/- Maximum LKR 15,000/-
VIRTUAL/MOBILE BANKING		
Setting Up	Free	
All other transactions	Standard charges apply	
CEFT TRANSACTIONS		
Over the counter	LKR 100/- Per Transaction	



SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

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INTERNATIONAL BANKING			
Imports			
LC Commission	0.45% for per quarter or LKR 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month	Acceptance Commission	0.45% per quarter or Minimum 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month
SWIFT charges for LC Opening	USD 15/- per SWIFT or equivalent in other CCY	Amendment/Enhancement charges	0.45% per quarter or LKR 5,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month. Additionally, USD 15/- or Equivalent for SWIFT charge.
		LC Amendments on account of beneficiary	USD 25/-
		LC amendments on account of Applicant	USD 25/- or Equivalent
LC Draft Charges	LKR 2,500/-	SWIFT charges other than LC opening & amendments	USD 15/-
Commission on Collection Documents	LKR 5,000/- FCY USD 15/-	Exchange Commission on Import Documents	
+Additional Commission for DA	0.5% if the bill value is ≤ USD 10,000/- 0.25% if the bill value is > USD 10,000/- Minimum LKR 5,000/- or USD 15/- in Both Cases	If payments are made by debiting FCY Account	Commission in lieu of exchange 0.25% of bill value
		If payments are made by debiting LKR Account	Minimum exchange markup 0.10 LKR per USD
Overseas Remittance Charges			
LC Collections	USD 60/- USD 50/-	Discrepancy fee	USD 100/- (85+15)
Commission on Shipping Guarantee	0.45% of Invoice Value, minimum LKR 5,000/-	Commission on Delivery Orders	0.45% of Invoice Value, Minimum LKR 5,000/-
Documents transferred to other banks in Sri Lanka	LKR 5,000/-	Documents transferred to foreign banks	USD 60/-



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With effect from 01st of July 2023

Exports			
LC advising	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 30/- Non customer USD 50/-	Amendments	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 25/- Non customer USD 30/-
Transfers	LKR 5,000/-		
Purchase/Negotiation Profit for number of days built into exchange rate		Collection	
Proceeds to LKR	Courier/handling commission USD 60/- Purchase commission 0.125% minimum LKR 10,000/-	Proceeds to LKR	Courier/handling commission Equivalent of USD 60/-
Proceeds to FCY	Courier/handling comm. USD 60/- Purchase commission 0.125% minimum LKR 10,000/-	Proceeds to FCY	Courier/handling commission USD 60/- Commission in lieu of exchange 0.25%, minimum USD 25/-

REMITTANCES

INWARD TELEGRAPHIC TRANSFERS

CUSTOMER ACCOUNT MAINTAINED WITH OUR BANK	
CCY	RB Account Debit Charge
LKR	Equivalent to USD 5/-
USD	USD 5/-
GBP	GBP 4/-
EURO	EURO 4/-
SGD	SGD 10/-
JPY	JPY 500/-

VOSTRO ACCOUNTS MAINTAINED WITH MCB SRI LANKA				
DEBITS				
CCY	Description	Mezan Bank	Habib Metropolitan Bank	MCB Karachchi & Other
USD	Commission	25	30	40
	SWIFT	25	25	25
	Total	50	55	65
CREDITS				
More than USD 10,000/-			USD 10/-	
Less than USD 10,000/-			USD 5/-	
***No commission is charged with regard to Nostro funding				



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OUTWARD TELEGRAPHIC TRANSFERS

CHARGES FOR SWIFT AND COMMISSION ON OTT

<u>BRANCH</u>	<u>CCY</u>	<u>SWIFT</u>	<u>COMMISSION</u>	<u>TOTAL</u>
DBU	LKR	Equivalent to USD 15/-	4,000/-	
DBU/FCBU	FCY	USD 15/- or equivalent	USD 25/- or equivalent	USD 40/- or equivalent
Investigation charges including Traces for confirmation of receipt of funds USD 15 (per tracer)				

OPEN ACCOUNTS/ADVANCE PAYMENTS

<u>BRANCH</u>	<u>CCY</u>	<u>SWIFT</u>	<u>COMMISSION</u>	<u>TOTAL</u>
DBU	LKR	Equivalent to USD 15/-	5,000/-	
DBU/FCBU	FCY	USD 15/- or equivalent	USD 30/- or equivalent	USD 45/- or equivalent

DEMAND DRAFTS FCY

<u>DD Purchase</u>		<u>DD Issuance</u>	
Credited to a LKR Account	Commission USD 10/- (DD buying rates will apply transit Profit built in the rate)	From LKR Accounts	LKR 3,000/-
Credited to a FCY Account	(Commission USD 10/-) + (0.25% of the face value of the Draft) + (*Transit Profit for 7/14 days) *Transit Profit Rate: = If local clearing, 7 days @ LIBOR 1 month + 3% If NY clearing, 14 days @ LIBOR 1 month + 3%	FCY Accounts	USD 10/- or equivalent
Cancellation of Demand Draft	Commission USD 10/- (or Eqv in Other currencies where applicable)	Lost or stolen Drafts	USD 15/- + USD 15/- Swift Charges (or Eqv. in other currencies where applicable)
Local 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	Investigation charges including Traces for confirmation of receipt of funds:	USD 5/- + USD 15/- Swift Charges
USD Payments through Lanka pay		OTTR – USD 25/- Advance/ Open Accounts Imports – USD 28/-	



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MCB Bank Ltd – Sri Lanka

With effect from 01st of July 2023

DOMESTIC BANKING	
CURRENT ACCOUNTS	
Initial Deposit	Personal Account LKR 5000/- Institutional Account LKR 10,000/-
Cheque Book Charges	
Issuing Cost	LKR 25/- per cheque leaf
Continues Personalized cheque leaves	25% on Actual Printing Cost
Honoring Clearing Cheques	
No of cheques ≤ 3	500/- per customer and per day basis
No of cheques >3	500/- per cheque in addition to 500/- for first three cheques
Cheque Returns	
For lack of funds	LKR 5,000/-
Effects not realized	LKR 2,000/-
Technical Reasons *(for Selected Reasons only)	LKR 400/-
Payment postponed Pending Drawers Confirmation (PPPDC)	LKR 2,000/-
Cheque Return Charges (Other Bank's CHQs) (Selected Return Remarks only)	LKR 100/- per cheque
Payments stopped (Per Cheque) (Stop payment instructions to be accepted only if sufficient funds are available to recover the applicable charges)	LKR 1,000/- Per Cheque (If stopped Cheque amount is within available balance) LKR 5,000/- Per Cheque (If stopped Cheque amount exceeds available balance) LKR 5,000/- for a cheque book or a series of Cheques. Series of cheques should be considered as more than 3 cheques in sequence order. LKR 500/- for stop payment cancellations.
MUDARABA TERM DEPOSIT ACCOUNTS	
MUDARABA Term Deposit	Minimum LKR 50,000/=
SAVINGS ACCOUNTS – AL MAKHRAJ NORMAL SAVINGS ACCOUNT	
<u>Al Makhraj Normal Savings Account</u>	
Initial Deposit	LKR 1,000/-
Duplicate Passbook	LKR 1,000/-
<u>Al Makhraj Minor Savings Account</u>	
Initial Deposit	LKR 1,000/-



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FOREIGN CURRENCY ACCOUNTS		
SAVINGS		
Initial Deposit	USD 100/- or equivalent	
TERM DEPOSITS		
Initial Deposit	USD 1,000/- or equivalent	
PAY ORDERS / FUNDS TRANSFERS		
Pay Order Issuance	LKR 600/- per Cheque	
Pay order Cancellation Charges	LKR 1,000/- per Cheque	
RTGS Transfers (per transaction)	LKR 400/ per transfer	
Slips Transfer		
More than three beneficiaries without uploadable file	LKR 50/- Per transfer	
More than three beneficiaries with uploadable file	LKR 1,000/- Per bulk transfer	
STANDING ORDER INSTRUCTIONS		
Establishment Fee (for external payments)	LKR 500/-	
Transfers to accounts within the Bank	Free of charge	
Payment by/SLIPS to accounts with Other banks	LKR 50/- per transfer	
Standing Order Cancellation before expiry	LKR 100/-	
ATM SERVICES		
First Time Issuance & renewal ATM Card	LKR 500/- per card	
Replacement of Lost/Stolen/Damaged Card (On customer Request)	LKR 750/- per card	
Cash Withdrawal – MCB ATMs	Free of charge	
Other Bank's ATMs (Lank pay connected) Cash Withdrawal Lank pay ATM	LKR 15/- per transaction	
Balance inquiry	Lank pay ATM LKR 7.50/- per inquiry	
SAFETY LOCKERS		
Locker Type	Fixed Deposit	Rent
Type A	LKR 100,000/-	LKR 4,000/- Per Annum
Type B	LKR 200,000/-	LKR 5,000/- Per Annum
Type C	LKR 500,000/-	LKR 7,000/- Per Annum
Type D	LKR 1,000,000/-	LKR 10,000/- Per Annum
Charges for Break Opening of Lockers in case of loss of key or non-payment of rentals		LKR 25,000/- Or Actual whichever is higher

Note: 365 days are considered as a year.



SCHEDULE OF BANK CHARGES – ISLAMIC BANKING

MCB Bank Ltd – Sri Lanka

With effect from 01st of July 2023

ADDITIONAL SERVICES	
Copies of Bank Statements (within 12 months)	LKR 150/ per page/item. With a maximum of LKR 6,000/-
Copies of Bank Statements (over 12 months)	LKR 250/ per page/item. With a maximum of LKR 6,000/- Free of charge for Corporate/Business accounts
Accounts on Daily Statements	LKR 2,500/- p.m.
Accounts on Weekly Statements are issued	LKR 1,250/- p.m.
Balance Certificates/Confirmations	LKR 600/- per issuance
Cheques drawn on other banks sent for mark payments by us	LKR 2,000/- per item (Excluding Transport Charges)
Registration of Power of Attorney	LKR 500/-
CRIB Reports	LKR 500/-
SMS Services	LKR 400/- per annum
Charges on Dormancy Account	LKR 50/-p.m. if balance is below LKR 10,000/- and USD 0.50/- or equivalent if balance is below USD 1,000/-
Annual fee on Debit/ATM cards	LKR 250/- per annum
ADVANCES	
Bank Guarantees (Local)	0.5% per quarter – Minimum LKR 5,000/- (2% p.a.)
Amendments	0.5% per quarter – Minimum LKR 2,500/-
Bank Guarantees and other Bids/Performance Bonds issued as per request of foreign banks	1% per quarter – Minimum USD 30/- (4% p.a.)
Extension/amendment	1% per quarter – Minimum USD 20/- (4% p.a.)
FACILITY ARRANGEMENT FEES	
Lending Against Deposit (Fresh/Renewal)	LKR 5,000/-
Facility other than cash back (Fresh/Renewal)	LKR 10,000/- Or 0.01% whichever is higher
One off Facility Approval	Below one month, LKR 5,000/- Over one month, LKR 10,000/-
BG Claim Handling Charges	LKR 2,500/-
IJARA	
Documentation charges	LKR 5,000/-
VIRTUAL/MOBILE BANKING	
Setting Up	Free
All other transactions	Standard charges apply
CEFT TRANSACTIONS	
Over the counter	LKR 100/- Per Transaction