



Bank for Life

MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

### INTERNATIONAL BANKING

Imports			
<b>LC Commission</b>	0.45% for per quarter or LKR 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month	<b>Acceptance Commission</b>	0.45% for per quarter or LKR 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month
<b>SWIFT charges for LC Opening</b>	USD 18/- per swift or equivalent in other currency	<b>Amendment/Enhancement charges</b>  •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 18/- or Equivalent for Swift charge  USD 25/-  USD 25/- or Equivalent
<b>LC Draft Charges</b>	LKR 2,500/-	<b>SWIFT charges other than LC opening &amp; Amendments</b>	USD 18/-
<b>Commission on Collection Documents</b>  <b>+ Additional commission for DA</b>	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	<b>Exchange Commission on Import Documents</b>  •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
<b>Overseas Remittance Charges</b> LC Collections	USD 60/- USD 50/-	<b>Discrepancy fee</b>	USD 100/- (85+15)
<b>Commission on Shipping Guarantee</b>	0.45% of Invoice Value, minimum LKR 5,000/-	<b>Commission on Delivery Orders</b>	0.45% of Invoice Value, Minimum LKR 5,000/-
<b>Documents transferred to other banks in Sri Lanka</b>	LKR 5,000/-	<b>Documents transferred to foreign banks</b>	USD 60/-



Bank for Life

MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

Exports			
<b>LC advising</b>	Customer LKR 3,000/- Non customer LKR 7,500/- <b>If debiting in FCY</b> Customer USD 30/- Non customer USD 50/-	<b>Amendments</b>	Customer LKR 3,000/- Non customer LKR 7,500/- <b>If debiting in FCY</b> Customer USD 25/- Non customer USD 30/-
<b>Transfers</b>	LKR 5,000/-		
<b>Collection</b>	<b>Purchase/Negotiation</b> Exchange rate given by the treasury office		
<b>Proceeds to LKR</b>	Courier/handling commission Equivalent of USD 60/-	<b>Proceeds to LKR</b>	Courier/handling commission USD 60/- Purchase commission 0.125% minimum LKR 10,000/-
<b>Proceeds to FCY</b>	Courier/handling commission USD 60/- Commission in lieu of exchange 0.25%, minimum USD 25/-	<b>Proceeds to FCY</b>	Courier/handling comm. USD 60/- Purchase commission 0.125% minimum LKR 10,000/-

## REMITTANCES

### INWARD TELEGRAPHIC TRANSFERS (ITT)

ACCOUNT MAINTAINED WITH OUR BANK	
CCY	RB Account Debit Charge
LKR	Equivalent of 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
	<b>Total</b>	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				



Bank for Life

MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

### OUTWARD TELEGRAPHIC TRANSFERS (OTT)

CHARGES FOR SWIFT AND COMMISSION ON OTT				
BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 18/-	LKR 5,000/-	
DBU/FCBU	FCY	USD 18/- or equivalent	USD 25/- or equivalent	USD 43/- or equivalent
***Investigation charges including Traces for confirmation of receipt of funds USD 17/- (per tracer)***				

### OPEN ACCOUNTS/ADVANCE PAYMENTS

BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 18/-	LKR 5,000/-	
DBU/FCBU	FCY	USD 18/- or equivalent	USD 30/- or equivalent	USD 48/- 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 18/- SWIFT Charges (or equivalent 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 18/- SWIFT Charges
<b>USD Payments through Lanka pay</b>		OTTR – USD 25/- Advance/ Open Accounts Imports – USD 28/-	



Bank for Life

MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

### DOMESTIC BANKING

CURRENT ACCOUNTS (NORMAL)	
Initial Deposit	Personal Account LKR 15,000/- Institutional Account LKR 25,000/-
Required Monthly Average Minimum Credit Balance	LKR 10,000/-
Service Charges less than minimum Balance	LKR 500/-
<b>Cheque Book Charges</b>	
Issuing Cost	LKR 25/- per cheque leaf
Continues Personalized cheque leaves	25% on Actual Printing Cost
<b>Honoring Clearing Cheques</b>	
No of cheques ≤ 3	LKR 1,000/- per customer and per day basis
No of cheques >3	LKR 1,000/- per cheque in addition to LKR 1,000/- for first three cheques
<b>Cheque Returns Charges (MCB Bank's CHOs)</b>	
<ul style="list-style-type: none"> <li>• For lack of funds</li> <li>• Effects not realized</li> <li>• Technical Reasons (for Selected Reasons only)</li> <li>• Payment postponed Pending Drawers Confirmation (PPPDC)</li> </ul>	LKR 5,000/- LKR 2,000/- LKR 400/- LKR 2,500/-
<b>STOP payment (Per Cheque)</b> (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.
<b>Cheque return charges on Other Bank Cheques (selected Return remarks only)</b>	LKR100/- per cheque
<b>Inward Returns handling charge (LBD)</b>	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).
<b>Closure of Current Accounts</b>	Up to maximum LKR 1,000/-
<b>Cheque Image request</b> <ul style="list-style-type: none"> <li>• Inward Clearing (MCB cheques)</li> <li>• Outward Clearing (Other bank cheques)</li> </ul>	LKR 150/- Per Cheque LKR 250/- Per Cheque
<b>Physical Cheque Retrieval (Outward Clearing)</b>	LKR 1,000/- Per Cheque
<b>Minimum balance of LKR 1,000/- (Blocked) is to be maintained in the account.</b>	



MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

MCB PRIVILEGED CURRENT ACCOUNTS	
Initial Deposit	Personal Account LKR 25,000/- Institutional Account LKR 50,000/-
Required Monthly Average Minimum Credit Balance	LKR 20,000/-
Service Charges less than minimum Balance	LKR 1,000/-
<b>Value Added Services</b>	
<ul style="list-style-type: none"> <li>• First cheque book issued</li> <li>• JCB Debit Card with POS access (Lankapay network)</li> <li>• e-Statements and SMS Alert services</li> </ul>	Free of Charge Free of Charge Free of Charge
Account Closure Charges	LKR 1,000/- + any un-collected service charges upon closure
<b>Minimum balance of LKR 1,000/- (Blocked) is to be maintained in the account.</b>	

CALL AND TERM DEPOSIT ACCOUNTS	
Call deposits	Minimum LKR 100,000/-
Term deposits	Minimum LKR 50,000/-
Penal Rate for Premature Up-liftment	4% or 50% of the agreed rate, whichever is higher
SAVINGS ACCOUNTS	
Initial Deposit	LKR 1,000/-
Closure of Savings Accounts	Up to maximum LKR 1,000/. Minimum balance of LKR 1,000/- (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/-)
Closure of Minor Savings Account/ Kidz Club Account and transfer to new account opened in MCB	Free of Charge
Closure of Minor Savings Account/ Kidz Club Account - Exit from the Bank	Free Of Charge



Bank for Life

MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

<b>PAY ORDERS (PO) / FUNDS TRANSFERS</b>			
Pay Order Issuance		LKR 600/- per PO	
Pay order Cancellation Charges		LKR 1,000/- per PO	
RTGS Transfers (per transaction)		LKR 400/- per transfer	
<b>SLIPS Transfer</b>			
Fund Transfer Request without up loadable file		LKR 50/- Per transfer	
Fund Transfer Request with unloadable file		LKR 1,000/- Per bulk transfer	
<b>FOREIGN CURRENCY ACCOUNTS</b>			
<b>SAVINGS AND CURRENT</b>		<b>TERM DEPOSITS</b>	
Initial Deposit	USD 100/- or equivalent	Initial Deposit	USD 10,000/- or equivalent
<b>Minimum Balance</b>	<b>Service charges for minimal balance</b>	<b>Penal Rate for Premature up-liftment</b>	1% less than the agreed rate of booking
USD 100/-	USD 5/-		
GBP 100/-	GBP 4/-		
Euro 100/-	Euro 5/-		
SGD 100/-	SGD 5/-		
JPY 10,000/-	JPY 500/-		
<b>Account Closing charges</b>	USD 5/-	<b>Interest</b>	The method of application of interest on FCY accounts is similar to LKR Accounts.
	GBP 4/-		
	Euro 4/-		
	SGD 10/-		
	JPY 500/-		
<b>STANDING ORDER INSTRUCTIONS</b>			
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/-	
<b>ATM SERVICES</b>			
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	



Bank for Life

MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

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/-
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

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.*

VIRTUAL/MOBILE BANKING	
Setting Up	Free Of Charge
All other transactions	Free Of Charge

CEFT TRANSACTIONS	
Over the counter	LKR 100/- Per Transaction



Bank for Life

MCB Bank Sri Lanka

# SCHEDULE OF BANK CHARGES

## “CONVENTIONAL BANKING”

with effect from 01<sup>st</sup> of January, 2025

ADVANCES			
<b>Bank Guarantees (Local) - New &amp; or Enhancement</b>		0.5% per quarter – Minimum LKR 5,000/-	
<b>Amendments</b>		LKR 3,000/-	
<b>Bank Guarantees and other Bids/Performance Bonds issued as per request of foreign banks</b>		1% per quarter – Minimum USD 30	
<b>Extension/amendment</b>		1% per quarter – Minimum USD 20	
Local Bills Discounting - Handling charges (CPDF)		0.13% or LKR 2,000/- whichever is higher	
<b>FACILITY ARRANGEMENT/ESTABLISHMENT FEES</b>			
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/-	
Facility Restructuring Fee		LKR 25,000/- Or 0.5% whichever is higher	
<b>BG Claim Handling Charges</b>		LKR 5,000/-	
<b>Pre-Settlement Penalty for Term Loans</b>		2% from outstanding principle	
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/-	
<b>Housing Loans</b>		<b>Personal Loans</b>	
<u>Processing Fee</u>	<u>Early settlement</u>	<u>Processing Fee</u>	<u>Early settlement</u>
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/-	4% of the outstanding Minimum LKR 40,000/- Maximum LKR 250,000/-	Up to LKR 500,000: LKR 3,000/- LKR 500,001 - 1.5Mn: LKR 5,000/- LKR 1,500,001 - 3Mn: LKR 7,500/-	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/-



# SCHEDULE OF BANK CHARGES

## “ISLAMIC BANKING”

MCB Bank Sri Lanka

with effect from 01<sup>st</sup> of January, 2025

### INTERNATIONAL BANKING

Imports			
<b>LC Commission</b>	0.45% for per quarter or LKR 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month	<b>Acceptance Commission</b>	0.45% per quarter or Minimum 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month
<b>SWIFT charges for LC Opening</b>	USD 18/- per SWIFT or equivalent in other Currency	<b>Amendment/Enhancement charges</b>  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 18/- or Equivalent for SWIFT charge.  USD 25/-  USD 25/- or Equivalent
<b>LC Draft Charges</b>	LKR 2,500/-	<b>SWIFT charges other than LC opening &amp; amendments</b>	USD 18/-
<b>Commission on Collection Documents</b>  <b>+Additional Commission for DA</b>	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	<b><u>Exchange Commission on Import Documents</u></b> 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
<b><u>Overseas Remittance Charges</u></b> LC Collections	USD 60/- USD 50/-	<b>Discrepancy fee</b>	USD 100/- (85+15)
<b>Commission on Shipping Guarantee</b>	0.45% of Invoice Value, minimum LKR 5,000/-	<b>Commission on Delivery Orders</b>	0.45% of Invoice Value, Minimum LKR 5,000/-
<b>Documents transferred to other banks in Sri Lanka</b>	LKR 5,000/-	<b>Documents transferred to foreign banks</b>	USD 60/-



# SCHEDULE OF BANK CHARGES

## “ISLAMIC BANKING”

MCB Bank Sri Lanka

with effect from 01<sup>st</sup> of January, 2025

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

### REMITTANCES

#### INWARD TELEGRAPHIC TRANSFERS (ITT)

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
	<b>Total</b>	50	55	65
CREDITS				
More than USD 10,000/-			USD 10/-	
Less than USD 10,000/-			USD 5/-	
<b>***No commission is charged with regard to Nostro funding</b>				



# SCHEDULE OF BANK CHARGES

## “ISLAMIC BANKING”

MCB Bank Sri Lanka

with effect from 01<sup>st</sup> of January, 2025

### OUTWARD TELEGRAPHIC TRANSFERS (OTT)

#### CHARGES FOR SWIFT AND COMMISSION ON OTT

BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 18/-	5,000/-	
DBU/FCBU	FCY	USD 18/- or equivalent	USD 25/- or equivalent	USD 43/- or equivalent
***Investigation charges including Traces for confirmation of receipt of funds USD 17 (per tracer)***				

#### OPEN ACCOUNTS/ADVANCE PAYMENTS

BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 18/-	5,000/-	
DBU/FCBU	FCY	USD 18/- or equivalent	USD 30/- or equivalent	USD 48/- or equivalent

#### DEMAND DRAFTS FCY

DD Purchase		DD Issuance	
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 Equivalent in Other currencies where applicable)	Lost or stolen Drafts	USD 15/- + USD 18/- SWIFT Charges (or Eqv. in other currencies where applicable)
Local Draft Sent on Collection	Commission USD 8/- at the time of crediting proceeds. (or Equivalent in other currencies where applicable) Applicable courier charges if any	Investigation charges including Traces for confirmation of receipt of funds:	USD 5/- + USD 18/- SWIFT Charges
<b>USD Payments through Lanka pay</b>		OTTR – USD 25/- Advance/ Open Accounts Imports – USD 28/-	



# SCHEDULE OF BANK CHARGES

## “ISLAMIC BANKING”

MCB Bank Sri Lanka

with effect from 01<sup>st</sup> of January, 2025

### DOMESTIC BANKING

CURRENT ACCOUNTS	
Initial Deposit	Personal Account LKR 15,000/- Institutional Account LKR 25,000/-
<b>Cheque Book Charges</b>	
Issuing Cost	LKR 25/- per cheque leaf
Continues Personalized cheque leaves	25% on Actual Printing Cost
Printing IBD account cheques using conventional cheques logo	LKR 10,000/- (Onetime)
<b>Honoring Clearing Cheques</b>	
No of cheques ≤ 3	LKR 1,000/- per customer and per day basis
No of cheques >3	LKR 1,000/- per cheque in addition to LKR 1,000/- for first three cheques
<b>Cheque Returns (MCB Bank's CHQs)</b>	
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 2,500/-
<b>Cheque Return Charges (Other Bank's CHQs) (Selected Return Remarks only)</b>	
LKR 100/- per cheque	
<b>STOP Payments (Per Cheque)</b>	
(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.	
<b>Cheque Image request</b>	
Inward Clearing (MCB cheques)	LKR 150/- Per Cheque
Outward Clearing (Other bank cheques)	LKR 250/- Per Cheque
<b>Physical Cheque Retrieval (Outward Clearing)</b>	
LKR 1,000/- Per Cheque	
MUDARABA TERM DEPOSIT ACCOUNTS	
MUDARABA Term Deposit	Minimum LKR 50,000/=



# SCHEDULE OF BANK CHARGES

## “ISLAMIC BANKING”

**MCB Bank Sri Lanka**

with effect from 01<sup>st</sup> of January, 2025

SAVINGS ACCOUNTS – AL MAKHRAJ NORMAL SAVINGS ACCOUNT	
<b><u>Al Makhraj Normal Savings Account</u></b>	
Initial Deposit	LKR 1,000/-
Duplicate Passbook	LKR 1,000/-
<b><u>Al Makhraj Minor Savings Account</u></b>	
Initial Deposit	LKR 1,000/-

FOREIGN CURRENCY ACCOUNTS			
SAVINGS AND CURRENT		TERM DEPOSITS	
Initial Deposit	USD 100/- or equivalent	Initial Deposit	USD 10,000/- or equivalent
Profit	The method of application of profit on FCY savings accounts is similar to LKR savings Accounts.	Profit	For encashment made before maturity, the Profit rate for the completed tenor preceding the encashment will be applied.

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

# SCHEDULE OF BANK CHARGES

## “ISLAMIC BANKING”

**MCB Bank Sri Lanka**

with effect from 01<sup>st</sup> of January, 2025

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.*

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/-
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/-
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



# SCHEDULE OF BANK CHARGES

## “ISLAMIC BANKING”

**MCB Bank Sri Lanka**

with effect from 01<sup>st</sup> of January, 2025

ADVANCES	
Bank Guarantees (Local)	0.5% per quarter – Minimum LKR 5,000/-
Amendments	LKR 3,000/-
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.)
<b><u>FACILITY ARRANGEMENT FEES</u></b>	
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/-
Facility Restructuring Fee	LKR 25,000/- Or 0.5% whichever is higher
BG Claim Handling Charges	LKR 5,000/-
<b>Pre-Settlement Charges for Term Loans</b>	2% from outstanding principle
IJARA	
Documentation charges	LKR 5,000/-
VIRTUAL/MOBILE BANKING	
Setting Up	Free of Charge
All other transactions	Free of Charge
CEFT TRANSACTIONS	
Over the counter	LKR 100/- Per Transaction