

KEY FACT STATEMENT & PRODUCT BROCHURE
(w.e.f. 01-01-2026)



Product Name	MCB Al Makhraj Savings Account (Mudaraba)
Description	The accounts are based on profit sharing principal and the bank offers a share of the profit earned from the bank's investment pool. For customers who are looking for a savings account based on Islamic principals, We offer Mudaraba Savings Account with a healthy return on their funds.
Currency	LKR
Salient Features	Initial Deposit : 2,500/- (Personal) 10,000/- (Institutional)
Profit Rate (p.a.)	For past profit rates, please visit https://www.mcb.com.lk/islamic-banking/
Profit Payment Frequently	Monthly
Benefits/ Value Added Services	No restriction on number of withdrawals Access your account through over 4500 ATMs island-wide (lankapay) Debit Card with POS access (JCB network) Secure and easy access to perform your transactions via Mobile Banking App (service available for Personal customers and registration required) SMS Alerts and e-statement facility (registration required)
Fees and Charges	For the latest charges and fees related to the product and other value added services, please visit www.mcb.com.lk (Schedule of Bank Charges)
Eligibility	Personal - Sri Lankan Residents above 18 years of age (individual/ joint) Institutional - Organizations that are duly registered under the respective statutory laws
Documents Required	Dully completed Account Mandate and related forms
For Personal Clients	Valid NIC/ Driving License/ Passport with NIC number (Foreign nationals who are entitled to open/ operate accounts shall produce valid visa) Address Proof (if differ from the address mentioned in NIC)
For Institutional Clients	Business Registration and related documentation/ forms Identity documents of Directors/ Partners Any other document that bank may require to establish the identity of the individual or institution
Procedure to Open the Account	Please visit the nearest MCB Bank Branch and hand-over the completed set of documents to open the account and obtain the other value added services
Other Information/ Terms & Conditions	Deposits/ Withdrawals are permitted through any MCB Bank branch The Bank has the right to hold/ close any account that is not maintained at satisfactory level or not meeting statutory requirements Accounts remain inactive for a period more than 2 years with no client transactions will be classified as dormant. (period may vary time to time) Accounts remain inoperative for 10 years with no client transactions will be considered abandoned and dealt in accordance with the regulatory guidelines. Deposits are secured in line with the limits set by the Deposit Insurance Scheme of The Central Bank of Sri Lanka. (current limit up to LKR 1.1Mn per depositor) Any mistaken/ un-authorized transactions should be informed to the branch in writing for reconciliation/ charge-backs of mistaken/ un-authorized transactions. Terms & Conditions may change time to time as per the bank's internal policies/ procesures and regulatory guidelines and same will be notified in advance via bank website/ branch display or any other appropriate
Channels to Obtain Updated Information	Call/ visit any MCB Bank branch Visit: www.mcb.com.lk Hotline: 0115222200 Email: info@mcb.com.lk
Compliant Handling Procedure	Compliants can be routed through any MCB Bank Branch If the complaint is not resolved at branch level, you may bring it to the notice of Compliance Department (details given below:) Contact Point : Department Head - Compliance Tel : 0115222230 Email : complaints@mcb.com.lk In case if the resolution is not up to your satisfactory level/ not resolved within 04 weeks, you may escalate the complaint to : The Financial Ombudsman, No.01, Bethesda Place, Milagiriya, Colombo 05.

MCB Bank Limited is a Licensed Commercial Bank operating under the supervision of The Central Bank of Sri Lanka.
Credit Rating : "AA (lka)" | Outlook Stable (Fitch Ratings)