

KEY FACT STATEMENT & PRODUCT INFORMATION BROCHURE

(w.e.f. 01-01-2026)



Product Name	MCB Smart Flex Gold Current Account - Islamic Banking
Description	MCB Smart Flex Gold Current Account is designed to provide you exclusive benefits with superior banking services. A host of free of charge banking services are on offer to maximize your financial wealth with the expertise of a relationship manager to handle your personal and business transaction needs.
Currency	LKR
Salient Features	Initial Deposit : 50,000/- Monthly Minimum Average Balance to Maintain : 250,000/-
Minimum Deposit Held	N/A
Account Maintenance Fee	N/A
Account Closure Fee	N/A. However, un-collected service charges (if any) will be recovered upon account closure.
Profit Rate (p.a.)	N/A
Profit Payment Frequency	N/A
Benefits/ Value Added Services	A range of services offered free of charge: Branded Cheque Book (with up to 50 leaves per month) - Free of Charge Pay Orders (up to 10 nos. per month) - Free of Charge ATM/ Debit Card (for individual customers) - Free of Charge E-Statements for any frequency (registration required) - Free of Charge SMS Notification Alerts on Transactions (automated service) - Free of Charge Mobile Banking App (for individual customers) - Free of Charge Internet Banking (for business/ institutional clients) - Free of Charge CEFT Transfers via Mobile App & Internet Banking - Free of Charge Employee Salary Transfer Facility (for business/ institutional clients) - Free of Charge Post Dated Cheque Collection Service - Free of Charge Customized daily fund transfer limits via Mobile App and Internet Banking Dedicated Relationship Manager assigned to the account No restrictions on number of withdrawals
<u>Fees and Charges</u>	For the latest charges and fees related to the product and other 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	Income Proof 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/ Islamic Banking Unit and hand-over the completed set of documents to open the account and obtain the other value added services.
Other Operational Information/ Terms & Conditions	Deposits/ Withdrawals are permitted through any MCB Bank branch. Free of charge services will be availed for the accounts that have maintained the required minimum average balance during the previous month/s. All free of charge services mentioned are valid specifically for the particular month and same cannot be accumulated and availed in subsequent months. In case of non-maintenance of required minimum average balance consecutively for 3 months or any other frequency (which may change time to time), the bank has the right to transfer the account to a regular current account. The Bank has the right to hold/ close any account that is not maintained at satisfactory level or not meeting statutory requirements. Accounts remain inoperative for a period more than 12 months with no client transactions will be classified as dormant (period may vary time to time). Accounts remain inoperative for 10 years 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 upto 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/ procedures and regulatory guidelines and same will be notified in advance via bank website/ branch display or any other appropriate medium.
<u>Channels to Obtain Updated Information</u>	Call/ visit any MCB Bank branch Visit: www.mcb.com.lk Hotline: 0115222200 Email: info@mcb.com.lk

Compliant Handling Procedure	<p>Complaints can be routed through any MCB Bank Branch (dedicated complaint box available)</p> <p>Dedicated direct contact point: Department Head - Compliance, MCB Bank Ltd, 08, Leyden Bastian Road, Colombo 01. Tel : 0115222230 Email : complaints@mcb.com.lk</p> <p>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. 143A, Vajira Road, Colombo 05. Tel: 0112595624 Email : fosril@sltnet.lk Web: www.financialombudsman.lk</p>
<p>MCB Bank Limited is a Licensed Commercial Bank operating under the supervision of The Central Bank of Sri Lanka. Credit Rating : "AA (Ika)" Outlook Stable (Fitch Ratings)</p> <p>I/We have read and fully understood the information, Terms and Conditions provided in this Key Fact Sheet and also acknowledge that I/We have received a copy of same for my records.</p> <div style="background-color: #cccccc; height: 30px; width: 100%;"></div> <p style="text-align: right;">Customer Signature & Date</p>	