



SCHEDULE OF BANK CHARGES

Effective from 1st of July 2026

SCHEDULE OF BANK CHARGES

“CONVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

INTERNATIONAL BANKING

Imports

LC Commission	1% (LC Value) for per quarter or LKR 15,000/- whichever is higher. Thereafter, for the remaining months (less than a quarter), 0.25% per month	Acceptance Commission	1% (LC Value) for per quarter or LKR 15,000/- whichever is higher. Thereafter, for the remaining months (less than a quarter), 0.25% per month
SWIFT charges for LC Opening	USD 20/- per SWIFT or equivalent in other currencies	Enhancement charges Amendment charges <ul style="list-style-type: none"> •LC Amendments on account of the beneficiary (other than Enhancement and Extension charges) •LC amendments on account of Applicant (other than Enhancement and Extension charges) 	1% (LC enhanced Value) per quarter or LKR 10,000/- whichever is higher. Thereafter, for the remaining months (less than a quarter), a rate of 0.25% per month applies. USD 30/- or Equivalent USD 30/- or Equivalent Additionally, USD 20/- or Equivalent for the Swift charge
LC Draft Charges	LKR 7,000/-	SWIFT charges other than LC opening & Amendments	USD 20/- or Equivalent
Commission on Collection Documents + Additional commission for documents against acceptance	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 6,000/- or USD 18/- in Both Cases	Exchange Commission on Import Documents <ul style="list-style-type: none"> •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
<u>Overseas Remittance Charges</u> LC Collections	USD 60/- USD 50/-	Discrepancy fee	USD 105/- (85+20)
Commission on Shipping Guarantee	0.5% of Invoice Value, Minimum LKR 15,000/- whichever is higher	Commission on Delivery Orders	0.6% of Invoice Value, Minimum LKR 12,000/- whichever is higher
Documents transferred to other banks in Sri Lanka	LKR 10,000/-	Documents transferred to foreign banks	USD 75/-

SCHEDULE OF BANK CHARGES

“CONVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

Exports			
LC advising	Customer LKR 5,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 30/- Non customer USD 50/-	Amendments	Customer LKR 4,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 25/- Non customer USD 30/-
Transfers	LKR 10,000/-		
Collection		Purchase/Negotiation The Exchange rate to be given by the treasury office	
Proceeds to LKR	Courier/handling commission Equivalent of USD 75/-	Proceeds to LKR	Courier/handling commission USD 75/- Purchase commission 0.125% minimum LKR 10,000/-
Proceeds to FCY	Courier/handling commission USD 75/- Commission in lieu of exchange 0.25%, minimum USD 25/-	Proceeds to FCY	Courier/handling comm. USD 75/- 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	Meezan Bank	Habib Metropolitan Bank	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				

OUTWARD TELEGRAPHIC TRANSFERS (OTT)

CHARGES FOR SWIFT AND COMMISSION ON OTT				
BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 20/-	LKR 5,000/-	
DBU/FCBU	FCY	USD 20/- or equivalent	USD 25/- or equivalent	USD 45/- or equivalent
Investigation charges including Traces for confirmation of receipt of funds USD 20/- (per tracer)				

SCHEDULE OF BANK CHARGES

“CONVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

OPEN ACCOUNTS/ADVANCE PAYMENTS				
BRANCH	CCY	SWIFT	COMMISSION	TOTAL
DBU	LKR	Equivalent to USD 20/-	LKR 5,000/-	
DBU/FCBU	FCY	USD 20/- or equivalent	USD 30/- or equivalent	USD 50/- or equivalent

VOSTRO Accounts		
ACU Dollar a) for Credit balance b) for Debit balance		No interest paid Subject to arrangement
Letter of Credit (LC) a) Advise LCs LKR 5,000 Non –Customer LKR 2,500 customer b) Advising Amendment LKR 4,000 Non- Customer LKR 2,000 Customer	c) Negotiation of Documents USD 75 as courier charges + handling charges Purchase commission – 0.25% minimum LKR 10,000/- Commission in lieu of exchange 0.25% minimum USD 25/-	Payments a) LC Payment - USD 75 Collection payment USD 60/- b) Claims from other Bank USD 75/-
Maintenance of the Vostro account		Free of charge

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 @ SOFR 1 month + 3% If NY clearing, 14 days @ SOFR 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 20/- SWIFT Charges (or equivalent in other currencies where applicable)
Local Draft Sent on Collection	Commission USD 10/- 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 20/- SWIFT Charges
USD Payments through Lanka pay		OTTR – USD 25/- Advance/ Open Accounts Imports – USD 28/-	

SCHEDULE OF BANK CHARGES

“CONVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

DOMESTIC BANKING

CURRENT ACCOUNTS (NORMAL)

Initial Deposit	Personal Account LKR 25,000/- Institutional Account LKR 50,000/-
Required Monthly Average Minimum Credit Balance	LKR 10,000/-
Service Charges less than the minimum Balance	LKR 500/- Per Month
Cheque Book Charges	
Issuing Cost	LKR 30/- per cheque leaf
Continuous Personalized cheque leaves	25% on Actual Printing Cost
Honoring Clearing Cheques	
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 the first three cheques
Cheque Returns Charges (MCB CHOs) (Charges also applicable to “Late Returns”).	
<ul style="list-style-type: none"> •For lack of funds •Effects not realized •Payment postponed Pending Drawers Confirmation (PPPDC) •Technical Reasons applicable for the following reasons only, <ul style="list-style-type: none"> ✓ Amount in Words & Figures Different ✓ Drawer’s Signature Differs from the Specimen ✓ Alteration not Confirmed by Drawers ✓ Cheque Incomplete ✓ Cheque Not Drawn In Accordance with Mandate ✓ Cheque Irregularly Drawn 	LKR 5,000/- LKR 2,500/- LKR 3,000/- LKR 500/-
STOP payment (Per Cheque)	
(Stop payment instructions will 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/- per Cheque (if the cheque amount is not known) LKR 5,000/- for a cheque book or a series of Cheques. A series of cheques should be considered 3 or more cheques in sequence order. LKR 500/- for stop payment cancellations.
Cheque Return Charges (Other Bank Cheques). Applicable for the following reasons only.	
<ul style="list-style-type: none"> ✓ Post Dated Cheque ✓ Stale Cheque LKR 100/- per cheque ✓ Amount in Words and Figures Differ ✓ Alteration Not Confirmed by Drawer ✓ Cheque Incomplete ✓ Cheque Crossed to More Than One Bank ✓ Validity Expired 	LKR 100/- per cheque

SCHEDULE OF BANK CHARGES

“CONEVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

✓ • Cheque Irregularly Drawn	
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/- Any additional amount under uncollected service charges will be recovered, subject to the availability of funds in the account.
Cheque Image request • Inward Clearing (MCB cheques) • Outward Clearing (Other bank cheques)	LKR 150/- Per Cheque LKR 250/- Per Cheque
Physical Cheque Retrieval (Outward Clearing)	LKR 1,000/- Per Cheque
Minimum balance of LKR 1,000/- (Blocked) is to be maintained in the account.	

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 the minimum Balance	LKR 1,000/-
Value Added Services • First cheque book issued • JCB Debit Card with POS access (LankaPay network) • e-Statements and SMS Alert services	Free of Charge Free of Charge Free of Charge
Account Closure Charges	LKR 1,000/- + any un-collected service charges upon closure
Minimum balance of LKR 1,000/- (Blocked) is to be maintained in the account.	

MCB SMART FLEX CURRENT ACCOUNT		
	Gold	Platinum
Initial Deposit	LKR 50,000/-	LKR 100,000/-
Required Monthly Average Minimum Credit Balance	LKR 250,000/-	LKR 2,500,000/-
Minimum amount to be held (Blocked) in the account.	LKR 2,500/-	LKR 5,000/-
Monthly Service Charges less than the minimum Credit Balance	LKR 1,000/-	LKR 2,500/-

SCHEDULE OF BANK CHARGES

“CONVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

Value Added Services		
a. Cheque book issuance	a. Free of Charge (up to 50 leaves every month)	a. Free of Charge (up to 100 leaves every month)
b. Pay orders	b. Free of Charge (up to 10 PO every month)	b. Free of Charge (up to 20 PO every month)
c. ATM/ Debit Card	c. Free of Charge	c. Free of Charge
d. e-Statements	d. Free of Charge	d. Free of Charge
e. SMS Alert	e. Free of Charge	e. Free of Charge
f. Mobile banking	f. Free of Charge	f. Free of Charge
g. Internet banking	g. Free of Charge	g. Free of Charge
h. CEFTS transfers (MB, IB)	h. Free of Charge	h. Free of Charge
i. Employee salary transfer	i. Free of Charge	i. Free of Charge
j. Post-dated cheque collection	j. Free of Charge	j. Free of Charge
k. Cheque return charges (other bank)	k. Charges applicable	k. Free of Charge
l. Safe Deposit Locker Rent	l. Charges applicable	l. Free of Charge
Account Closure Charges	LKR 1,000/- + any un-collected service charges upon closure	

CALL AND TERM DEPOSIT ACCOUNTS

Call deposits	<p>Minimum LKR 1,000,000/- (Deposits placed in Call Deposits must be maintained for a minimum period of seven (7) working days. No interest will be paid on withdrawals made before the completion of seven (7) working days.)</p> <p>Minimum LKR 100,000/- (Term Deposits will be automatically renewed/rolled over at the prevailing rate applicable for a similar tenure on the maturity date, unless otherwise instructed.) Partial pre-termination (partial withdrawals prior to maturity) of Term Deposits is not permitted.</p>
Term deposits	
Penal Rate for Premature Up-liftment	<p>Withdrawal within 3 months: Interest payable as per the savings rate applicable at the time, based on the deposit amount.</p> <p>Withdrawal after 3 months: A 4% penalty will be deducted from the agreed interest rate.</p>

SAVINGS ACCOUNTS

Initial Deposit	Individual/Joint - LKR 5,000/- Institutional - LKR 25,000/-
Closure of Savings Accounts	Up to maximum LKR 1,000/-. Any additional amount under uncollected service charges will be recovered subject to the availability of funds in the account.
Minimum balance to be maintained in the account.	LKR 2,500/- No interest is payable on any savings account that carries a balance less than LKR 1,000/- during a particular month.
Service charge for the non- maintenance of monthly minimum balance	LKR 100/-
Issuance of Duplicate Passbook	LKR 2,000/-

SCHEDULE OF BANK CHARGES

“CONEVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

KIDZ ACCOUNTS	
Minor Savings Account/ Kidz Club Account: Initial Deposit	LKR 5,000/-
Required Monthly Average Minimum Balance	LKR 2,500/- No interest is payable on any savings account that carries a balance less than LKR 1,000/- during a particular month.
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

FOREIGN CURRENCY ACCOUNTS			
SAVINGS AND CURRENT		TERM DEPOSITS	
Initial Deposit	USD 100/- or equivalent	Initial Deposit	USD 10,000/- or equivalent
Minimum Balance USD 100/- GBP 100/- Euro 100/- SGD 100/- JPY 10,000/-	Service charges for minimal balance USD 5/- GBP 4/- Euro 5/- SGD 5/- JPY 500/-	Penal Rate for Premature up-liftment	1% less than the agreed rate of booking
Account Closing charges	USD 5/- GBP 4/- Euro 4/- SGD 10/- JPY 500/-	Interest	The method of application of interest on FCY accounts is similar to LKR Accounts.

ATM SERVICES	
First Time Issuance & renewal ATM Card	LKR 750/- 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 (LankaPay connected)/ Cash Withdrawal from LankaPay ATM)	LKR 15/- per transaction
Balance inquiry (LankaPay connected)/ Cash Withdrawal from LankaPay ATM)	LKR 7.50/- per inquiry
Annual fee on Debit/ATM cards	LKR 500/- per annum

SCHEDULE OF BANK CHARGES

“CONEVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

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/-
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
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

SAFETY LOCKERS		
Locker Type	Fixed Deposit	Rent
Type A	LKR 100,000/-	LKR 5,000/- Per Annum
Type B	LKR 200,000/-	LKR 6,000/- Per Annum
Type C	LKR 500,000/-	LKR 8,500/- Per Annum
Type D	LKR 1,000,000/-	LKR 12,000/- Per Annum
Charges for Break Opening of Lockers in case of loss of key or non-payment of rentals		Minimum LKR 25,000/- Or Actual whichever is higher

Note: 365 days are considered as a year.

SCHEDULE OF BANK CHARGES

“CONVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

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
Statement of Accounts on Daily basis	LKR 2,500/- Per Month.
Statement of Accounts on Weekly basis	LKR 1,250/- Per Month.
Balance Certificates/Confirmations	LKR 1,000/- 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 Request	LKR 1,000/- + Actual cost
SMS Services	LKR 400/- per annum
Charges on Dormancy Account	LKR 50/- Per month if the Balance is below 10,000/- USD 0.50/- or equivalent if balance is below equivalent in USD 1,000/- (FCY CASA)
Postage charges (Other than Trade)	LKR 150/- (Applicable only for the request made by the customer)
Account sweeping facility	LKR 100,000 minimum day end balance to be maintained in the primary account. LKR 1,000/- service charge will be deducted annually.

INTERNET / MOBILE BANKING	
Setting Up Fee	Free Of Charge
All other transactions	Free Of Charge

CEFT TRANSACTIONS	
Over the counter	LKR 100/- Per Transaction

MDR for LANKAQR	
Merchant Discount Rate and Surcharges for LANKAQR	Free of Charge

ADVANCES	
Bank Guarantees (Local) New & or Enhancement Amendments	0.5% per quarter – Minimum LKR 10,000/- LKR 5,000/-
Bank Guarantees and other Bids/Performance Bonds issued as per request of foreign banks	1% per quarter – Minimum USD 50
Extension/amendment	1% per quarter – Minimum USD 30
Local Bills Discounting - Handling charges (CPDF)	0.15% or LKR 5,000/- whichever is higher

SCHEDULE OF BANK CHARGES

“CONEVENTIONAL BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

FACILITY ARRANGEMENT/ESTABLISHMENT FEES	
Lending Against Deposit (Fresh/Renewal)	LKR 7,500/-
Facility other than cash back (Fresh/Renewal)	LKR 20,000/- Or 0.025%, whichever is higher
One off Facility Approval	Below one month, LKR 7,500/-
Facility Restructuring Fee	Over one month, LKR 10,000/- LKR 25,000/- Or 0.5%, whichever is higher
BG Claim Handling Charges	LKR 5,000/-
Pre-Settlement Penalty for Term Loans	2% from outstanding principal
Penal interest rate on excess over limit and overdue loans	2% per annum
Temporary excess (unauthorized/temporary limit breach)	24% per annum
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	
<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/-
Personal Loans	
<u>Processing Fee</u>	<u>Early settlement</u>
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 01st of July, 2026

INTERNATIONAL BANKING			
Imports			
LC Commission	1% (LC Value) for per quarter or LKR 15,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.25% per month	Acceptance Commission	1% (LC Value) for per quarter or LKR 15,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.25% per month
SWIFT charges for LC Opening	USD 20/- per SWIFT or equivalent in other Currency	Enhancement charges Amendment charges LC Amendments on account of beneficiary (other than Enhancement and Extension charges) LC amendments on account of Applicant (other than Enhancement and Extension charges)	1% (LC enhanced Value) per quarter or LKR 10,000/- whichever is higher. Thereafter, for the remaining months (less than a quarter), a rate of 0.25% per month applies. USD 30/- or Equivalent USD 30/- or Equivalent Additionally, USD 20/- or Equivalent for SWIFT charge.
LC Draft Charges	LKR 7,000/-	SWIFT charges other than LC opening & amendments	USD 20/-
Commission on Collection Documents +Additional Commission for Documents against Acceptance	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 6,000/- or USD 18/- in Both Cases	<u>Exchange Commission on Import Documents</u> 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
<u>Overseas Remittance Charges</u> LC Collections	USD 60/- USD 50/-	Discrepancy fee	USD 105/- (85+20)
Commission on Shipping Guarantee	0.5% of Invoice Value Minimum LKR 15,000/- whichever is higher	Commission on Delivery Orders	0.6% of Invoice Value Minimum LKR 12,000/- whichever is higher
Documents transferred to other banks in Sri Lanka	LKR 10,000/-	Documents transferred to foreign banks	USD 75/-

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

Exports			
LC advising	Customer LKR 5,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 30/- Non customer USD 50/-	Amendments	Customer LKR 4,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 25/- Non customer USD 30/-
Transfers of documents	LKR 10,000/-		
<u>Purchase/Negotiation</u> The Exchange rate to be given by the treasury office		<u>Collection</u>	
Proceeds to LKR	Courier/handling commission USD 75/- Purchase commission 0.125% minimum LKR 10,000/-	Proceeds to LKR	Courier/handling commission equivalent to USD 75/-
Proceeds to FCY	Courier/handling comm. USD 75/- Purchase commission 0.125% minimum LKR 10,000/-	Proceeds to FCY	Courier/handling commission USD 75/- 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
	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				

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

OUTWARD TELEGRAPHIC TRANSFERS (OTT)

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 20/-	5,000/-	
DBU/FCBU	FCY	USD 20/- or equivalent	USD 25/- or equivalent	USD 45/- or equivalent
Investigation charges including Traces for confirmation of receipt of funds USD 20 (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 20/-	5,000/-	
DBU/FCBU	FCY	USD 20/- or equivalent	USD 30/- or equivalent	USD 50/- or equivalent

DEMAND DRAFTS FCY

DD Issuance

From LKR Accounts	LKR 3,000/-
FCY Accounts	USD 10/- or equivalent
Lost or stolen Drafts	USD 15/- + USD 20/- SWIFT Charges (or Eq. in other currencies where applicable)
Investigation charges including Traces for confirmation of receipt of funds:	USD 5/- + USD 20/- SWIFT Charges
OTTR – USD 25/-	
Advance/ Open Accounts Imports – USD 28/-	

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

DOMESTIC BANKING

CURRENT ACCOUNTS

Initial Deposit	Personal Account LKR 25,000/- Institutional Account LKR 50,000/-
Cheque Book Charges	
Issuing Cost	LKR 30/- per cheque leaf
Continues Personalized cheque leaves	25% on Actual Printing Cost
Printing IBD account cheques using the conventional cheques logo	LKR 10,000/- (Onetime)
Cheque Returns Charges (MCB CHOs) (Charges also applicable to “Late Returns”). <ul style="list-style-type: none"> •For lack of funds (Refer to Drawer – RD) •Effects not realized •Payment postponed Pending Drawers Confirmation (PPPDC) •Technical Reasons applicable for the following reasons only, <ul style="list-style-type: none"> ✓ Amount in Words & Figures Different ✓ Drawer’s Signature Differs from the Specimen ✓ Alteration not Confirmed by Drawers ✓ Cheque Incomplete ✓ Cheque Not Drawn In Accordance with Mandate ✓ Cheque Irregularly Drawn 	LKR 5,000/- LKR 2,500/- LKR 3,000/- LKR 500/-
Cheque Return Charges (Other Bank Cheques). Applicable for the following reasons only. <ul style="list-style-type: none"> ✓ Post Dated Cheque ✓ Stale Cheque ✓ Amount in Words and Figures Differ ✓ Alteration Not Confirmed by Drawer ✓ Cheque Incomplete ✓ Cheque Crossed to More Than One Bank ✓ Validity Expired 	LKR 100/- per cheque
STOP Payments (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/- per Cheque (if the cheque amount is not known) LKR 5,000/- for a cheque book or a series of Cheques. Series of cheques should be considered 3 or more cheques in sequence order. LKR 500/- for stop payment cancellations.

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

Cheque Image request Inward Clearing (MCB cheques) Outward Clearing (Other bank cheques)	LKR 150/- Per Cheque LKR 250/- Per Cheque
Physical Cheque Retrieval (Outward Clearing)	LKR 1,000/- Per Cheque

MCB SMART FLEX CURRENT ACCOUNT		
	Gold	Platinum
Initial Deposit	LKR 50,000/-	LKR 100,000/-
Required Monthly Average Minimum Credit Balance	LKR 250,000/-	LKR 2,500,000/-
Value Added Services		
<ul style="list-style-type: none"> a. Cheque book issuance b. Pay orders c. ATM/ Debit Card d. e-Statements e. SMS Alert f. Mobile banking g. Internet banking h. CEFTS transfers (MB, IB) i. Employee salary transfer j. Post-dated cheque collection k. Cheque return charges (other bank) l. Safe Deposit Locker Rent 	<ul style="list-style-type: none"> a. Free of Charge (up to 50 leaves every month) b. Free of Charge (up to 10 PO every month) c. Free of Charge d. Free of Charge e. Free of Charge f. Free of Charge g. Free of Charge h. Free of Charge i. Free of Charge j. Free of Charge k. Charges applicable l. Charges applicable 	<ul style="list-style-type: none"> a. Free of Charge (up to 100 leaves every month) b. Free of Charge (up to 20 PO every month) c. Free of Charge d. Free of Charge e. Free of Charge f. Free of Charge g. Free of Charge h. Free of Charge i. Free of Charge j. Free of Charge k. Free of Charge l. Free of Charge
Account Closure Charges	any un-collected service charges upon closure	

MUDARABA TERM DEPOSIT ACCOUNTS	
Minimum Deposit	Normal Term Deposit LKR 100,000/- High Yield Deposit (HYD) LKR 5,000,000/- Premium Term Deposit LKR 10,000,000/-
Note: Deposits are automatically rolled over/ renewed for a similar period on the day of maturity unless otherwise instructed. Premature Withdrawals - Withdrawals of Mudaraba Term Deposits before maturity date will be permitted only at the sole discretion of the Bank, and subject to the profit rate determined by the Bank at the time a request is received for such withdrawal. Partial Pre-Termination - Partial withdrawals prior to maturity of Term Deposits are not permitted.	

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

SAVINGS ACCOUNTS	
<u>Al Makhraj Normal Savings Account</u> Initial Deposit	Individual- LKR 5,000/- Institutional - LKR 10,000/- Premium LKR 1,000,000/-
	Note: If the monthly minimum credit balance on the savings account falls below LKR 1,000/- (LKR One thousand) the bank has the sole discretionary power to close such accounts.
Duplicate Passbook	LKR 2,000/-
<u>Al Makhraj Kidz/ Minor Savings Account</u> Initial Deposit	LKR 5,000/-

FOREIGN CURRENCY ACCOUNTS			
<u>SAVINGS AND CURRENT</u>		<u>TERM DEPOSITS</u>	
Initial Deposit	USD 100/- or equivalent	Initial Deposit	USD 10,000/- or equivalent
Profit	The profit application method 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
<u>SLIPS Transfer</u> Fund Transfer Request without an up-loadable file Fund Transfer Request with up-loadable file	LKR 50/- Per transfer 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/-

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

ATM SERVICES	
First Time Issuance & renewal ATM Card	LKR 750/- 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 (LankaPay connected)/ Cash Withdrawal from LankaPay ATM	LKR 15/- per transaction
Balance inquiry (LankaPay connected)/ Cash Withdrawal from LankaPay ATM	LKR 7.50/- per inquiry
Annual fee on Debit/ATM cards	LKR 500/- per annum

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
Statement of Accounts on a daily basis	LKR 2,500/- Per Month.
Statement of Accounts on a weekly basis	LKR 1,250/- Per Month.
Balance Certificates/Confirmations	LKR 1,000/-
Cheques drawn on other banks are sent for mark payments by us	LKR 2,000/- per item (Excluding Transport Charges)
Registration of Power of Attorney request	LKR 1,000/- + Actual Cost
SMS Services	LKR 400/- per annum
Charges on Dormancy Account	LKR 50/- Per month if the Balance is below 10,000/- USD 0.50/- or equivalent if balance is below equivalent in USD 1,000/- (FCY CASA)
Postage charges (Other than Trade)	LKR 150/- (On customer request basis only)
Account sweeping facility	LKR 100,000 to be maintained daily basis in the primary account. LKR 1,000/- will be charged annually.

SAFETY LOCKERS		
<u>Locker Type</u>	<u>Fixed Deposit</u>	<u>Rent</u>
Type A	LKR 100,000/-	LKR 5,000/- Per Annum
Type B	LKR 200,000/-	LKR 6,000/- Per Annum
Type C	LKR 500,000/-	LKR 8,500/- Per Annum
Type D	LKR 1,000,000/-	LKR 12,000/- Per Annum
Charges for Break Opening of Lockers in case of loss of key or non-payment of rentals		Minimum LKR 25,000/- Or Actual whichever is higher

Note: 365 days are considered as a year.

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”



MCB Bank Sri Lanka

with effect from 01st of July, 2026

ADVANCES	
Bank Guarantees (Local) New & or Enhancement Amendments	0.5% per quarter – Minimum LKR 10,000/- LKR 5,000/-
Bank Guarantees and other Bids/Performance Bonds issued as per the request of foreign banks	1% per quarter (BG Value) – Minimum USD 50/-
Extension/amendment	1% per quarter (BG Value) – Minimum USD 30/-
<u>FACILITY ARRANGEMENT FEES</u> Lending Against Deposit (Fresh/Renewal) Facility other than cash back (Fresh/Renewal) One off Facility Approval Facility Restructuring Fee	LKR 7,500/- LKR 20,000/- Or 0.025% whichever is higher Below one month, LKR 7,500/- Over one month, LKR 10,000/- LKR 25,000/- Or 0.5% whichever is higher
BG Claim Handling Charges	LKR 5,000/-
Pre-Settlement Charges for Term Loans	2% of the outstanding principle
Default penalty	minimum 2% p.a. above applicable markup/commission.
IJARA	
Documentation charges	LKR 5,000/-
INTERNET/MOBILE BANKING	
Setting Up	Free of Charge
All other transactions	Free of Charge
CEFT TRANSACTIONS	
Over the counter	LKR 100/- Per Transaction
MDR for LANKAQR	
Merchant Discount Rate and Surcharges for LANKAQR	Free of Charge