

KEY FACT STATEMENT & PRODUCT BROCHURE

(w.e.f. 01-07-2026)



Product Name	MCB IANAT Current Account
Description	MCB IANAT current account offers the freedom to perform any number of transactions which is ideal to manage both individual and business funds. Meantime the bank ensures the funds are utilized economically viable activities not in any socially harmful actions.
Currency	LKR
Salient Features	Initial Deposit : 25,000/- (Personal) 50,000/- (Institutional)
Profit Rate (p.a.)	N/A
Profit Payment Frequency	N/A
Benefits/ Value Added Services	No restriction on number of withdrawals Personalized cheque book, Secure and Fast Cheque Processing Access your account through over 4500 ATMs island-wide (lankapay) Debit Card with POS access (JCB / lankapay) Secure and easy access to perform your transactions via Mobile Banking App for Personal customers and Internet banking for Business customers (registration required) SMS Alerts (automated) 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 or 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) Income Proof
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 Operational 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 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 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 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.
Channels to Obtain Updated Information	Call/ visit any MCB Bank branch Visit: www.mcb.com.lk Hotline: 0115222200 Email: info@mcb.com.lk
Complaint Handling Procedure	Complaints can be routed through any MCB Bank Branch (dedicated complaint box available) Dedicated direct contact point: Department Head - Compliance, MCB Bank Ltd, 08, Leyden Bastian Road, Colombo 01. 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 : Financial Ombudsman - Sri Lanka, No.01, Bethesda Place, Milagiriya, Colombo 05. Tel: 0112595624 Email : fosril@slt.net.lk Web: www.financialombudsman.lk Complaints can also be lodged to The Financial Consumer Relations Department (FCRD) of Central Bank Sri Lanka as per the specified format available in their Website: https://www.cbsl.gov.lk/en/fcrd

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)