

KEY FACT STATEMENT - Digital Services (Document Uploaded 29_09_2026)			
Product Name	MCB ATM/ Debit Card (JCB Enabled)		
Salient Features/ Benefits	MCB Card can be used at any MCB Bank branch ATM machine and anyother bank's ATM machine that is linked to Lanka Pay Network.		
	MCB Card can be used at merchants across Sri Lanka that accept JCB payments through the LankaPay network.		
	SMS alerts for every transaction will be generated		
	24/7 Support via Call Centre 0115222261		
Product Name	MCB Mobile App		
Salient Features/ Benefits	Fund transfers within MCB Accounts and other Bank Accounts, Credit Card Payments, Account Overview, Statement View, QR Payments (LankaPay enabled)		
	Every Transaction is Secured with an OTP		
	SMS alerts for every transaction will be generated		
	24/7 Support via Call Centre 0115222261		
Product Name	MCB Internet Banking Service		
Salient Features/ Benefits	Fund transfers within MCB Accounts and other Bank Accounts, Account Overview, Statements generation, Payments to SL Customs, Cheque Book requests, Bulk file uploads for multiple account transfers, Account Balance and Loan balance inquiry.		
	The four-eyes principle is applied to transactions through a Maker-Checker process, with appropriate transaction limits in place.		
	User friendly transaction processing		
	24/7 Support via Call Centre 0115222261		
General			
Eligibility	ATM/ Debit Cards : Personal/ Individual Customers Mobile Banking App : Personal/ Individual & Proprietorship Customers Internet Banking Services : Instituional/ Business Customers		
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)		
Terms & Conditions	ATM/ Debit Card will be issued for the Personal/ Individual customers who are maintaining Savings/ Current Accounts Mobile Banking will be permitted for the Personal/ Individual & Proprietorship customers who are maintaining Savings/ Current Accounts Daily/Per-Transaction limits for digital services (ATM/POS/Mobile App/Internet Banking) may apply as per the bank's internal policies/regulatory guidelines. MCB customers are responsible for all transactions conducted through digital banking channels, including ATMs, Debit Cards, Mobile Banking, and Internet Banking. In the event of a lost or damaged card, or if there is any suspicion that sensitive or confidential information relating to digital banking services has been compromised, disclosed, or obtained by a third party, customers must immediately notify the Bank through the 24/7 Call Centre at 0115222261 to facilitate the necessary action, including blocking transactions or cancelling the card, or suspending Mobile App/ Internet Banking. MCB cardholders shall inform the Bank prior to travelling overseas, and overseas transaction activation is solely at the discretion of the bank. 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		
Compliant 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 4 weeks, you may escalate the complaint to; The Financial Ombudsman, No. 1, Bethesda Place, Milagiriya, Colombo 05 Tel: 0112595624 Email : fosril@sltnet.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 (Ika)" Outlook Stable (Fitch Ratings)			