KEY FACT STATEMENT & PRODUCT BROCHURE
(w.e.f. 01-07-2026)

Product Name	MCB Mudaraba Term Deposits
Description	Save the right way for the future with MCB Mudaraba Term Deposit and avail yourself to a host of benefits. The term investments are based on profit sharing principal starting from 01 month to 12 months and offers a share of profit earned from the investment pool and vary based on the tenor of investmnet made by you. More the profit investment pool generates, higher the profit payable to customer. With all the features and facilities that this product offers, it is highly recommended for those who wish to receive a healthy return on their funds. It is an ideal instrument to save for the future.
Currency	LKR
Salient Features	Term Deposits : Minimum Deposit 100,000/- (Normal) | 5,000,000/- (High yeild) | 10,000,000/- (Premium)
	Available Terms : 03 Months, 06 Months, 01 Year
Profit Rates	For latest profit rates, please visit https://www.mcb.com.lk/islamic-banking/
Profit Payment Frequency	Monthly and At Maturity option available for 1 Year
Benefits/ Value Added Services	Savings / Current Account can be opened/ linked to credit the profit and to perform other financial transactions
	Option to obtain a Safe Deposit Locker against the Term Deposit (please to SOBC for charges)
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)
Eleigibility	Personal - Sri Lankan Residents above 18 years of age (individual/ joint)
	Institutional - Organizations that are dully 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
	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 documents 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	In case of premature withdrawals, the Bank will be entitled to change the Profit Shring Ratio (PSR) to the PSR applicable for normal savings accounts or at a profit rate determined by the Bank at the time of the request.
	Deposits are renewed for a similar tenure at the prevailing rate on its maturity unless otherwise instructed.
	The Bank has the right to hold/ close any account that is not maintained at satisfactory level or not meeting statutory requirements.
	Term Deposit Accounts remain with no customer transactions after maturity 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 reconcilation/ 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 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
	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 : compliance.queries@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 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 (lka)" | Outlook Stable (Fitch Ratings)