

SCHEDULE OF BANK CHARGES

“CONVENTIONAL BANKING”

MCB Bank Sri Lanka

with effect from 01st of July, 2025

INTERNATIONAL BANKING			
Imports			
LC Commission	0.45% (LC Value) for per quarter or LKR 10,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month	Acceptance Commission	0.45% (LC Value) per quarter or LKR 12,500/- whichever is higher. Thereafter, for the remaining months (less than a quarter), 0.125% per month
SWIFT charges for LC Opening	USD 20/- per swift or equivalent in other currency	Amendment/Enhancement 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) 	0.45% (LC Value) per quarter or LKR 6,000/- whichever is higher. Thereafter, for the remaining months (less than a quarter), 0.125% per month. Additionally, USD 20/- or Equivalent for Swift charge USD 25/- or Equivalent USD 25/- or Equivalent
LC Draft Charges	LKR 5,000/-	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 5,000/- or USD 15/- in Both Cases	<u>Exchange Commission on Import Documents</u> <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 0.20 LKR per USD
<u>Overseas Remittance Charges</u> LC Collections	USD 60/- USD 50/-	Discrepancy fee	USD 100/- (85+15)
Commission on Shipping Guarantee	0.45% of Invoice Value Minimum LKR 10,000/-	Commission on Delivery Orders	0.45% of Invoice Value Minimum LKR 10,000/-
Documents transferred to other banks in Sri Lanka	LKR 5,000/-	Documents transferred to foreign banks	USD 60/-

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Exports			
LC advising	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 30/- Non customer USD 50/-	Amendments	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 25/- Non customer USD 30/-
Transfers	LKR 5,000/-		
Collection		Purchase/Negotiation The Exchange rate given by the treasury office	
Proceeds to LKR	Courier/handling commission Equivalent of USD 60/-	Proceeds to LKR	Courier/handling commission USD 60/- Purchase commission 0.125% minimum LKR 10,000/-
Proceeds to FCY	Courier/handling commission USD 60/- Commission in lieu of exchange 0.25%, minimum USD 25/-	Proceeds to FCY	Courier/handling comm. USD 60/- 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	Mezan Bank	<u>Habib Metropolitan Bank</u>	<u>MCB Karachchi & Other</u>
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				

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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 17/- (per tracer)				

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

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/-	

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DOMESTIC BANKING	
CURRENT ACCOUNTS (NORMAL)	
Initial Deposit	Personal Account LKR 15,000/- Institutional Account LKR 25,000/-
Required Monthly Average Minimum Credit Balance	LKR 10,000/-
Service Charges less than minimum Balance	LKR 500/-
Cheque Book Charges	
Issuing Cost	LKR 30/- per cheque leaf
Continues 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 first three cheques
<u>Cheque Returns Charges (MCB Bank's CHQs)</u>	
<ul style="list-style-type: none"> • For lack of funds • Effects not realized • Technical Reasons (for Selected Reasons only) • Payment postponed Pending Drawers Confirmation (PPPDC) 	LKR 5,000/- LKR 2,000/- LKR 400/- LKR 2,500/-
STOP payment (Per Cheque) (Stop payment instructions to 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/- for a cheque book or a series of Cheques. Series of cheques should be considered as more than 3 cheques in sequence order. LKR 500/- for stop payment cancellations.
Cheque return charges on Other Bank Cheques (selected Return remarks only)	LKR100/- per cheque
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/-
Cheque Image request	
<ul style="list-style-type: none"> • 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.	

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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 minimum Balance	LKR 1,000/-	
Value Added Services <ul style="list-style-type: none">• 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 minimum Credit Balance	LKR 1,000/-	LKR 2,500/-
Value Added Services <ul style="list-style-type: none">a. Cheque book issuanceb. Pay ordersc. ATM/ Debit Cardd. e-Statementse. SMS Alertf. Mobile bankingg. Internet bankingh. CEFTS transfers (MB, IB)i. Employee salary transferj. Post-dated cheque collectionk. 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 Charged. Free of Chargee. Free of Chargef. Free of Chargeg. Free of Chargeh. Free of Chargei. Free of Chargej. Free of Chargek. Charges applicablel. 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 Charged. Free of Chargee. Free of Chargef. Free of Chargeg. Free of Chargeh. Free of Chargei. Free of Chargej. Free of Chargek. Free of Chargel. Free of Charge
Account Closure Charges	LKR 1,000/- + any un-collected service charges upon closure	

CALL AND TERM DEPOSIT ACCOUNTS	
Call deposits	Minimum LKR 100,000/-
Term deposits	Minimum LKR 50,000/-
Penal Rate for Premature Up-liftment	Withdrawal within 3 months: Interest payable as per the savings rate applicable at the time, based on the deposit amount. Withdrawal after 3 months: A 2.5% penalty will be deducted from the agreed interest rate.



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SAVINGS ACCOUNTS	
Initial Deposit	LKR 1,000/-
Closure of Savings Accounts	Up to maximum LKR 1,000/. Minimum balance of LKR 1,000/- (Blocked) is to be maintained in the account.
Service charge for the non- maintenance of monthly minimum balance	LKR 100/-
Duplicate Passbook	LKR 2,000/-

KIDZ ACCOUNTS	
Minor Savings Account/ Kidz Club Account: Initial Deposit	LKR 5,000/-
Required Monthly Average Minimum Balance	LKR 5,000/-
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.



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ATM SERVICES	
First Time Issuance & renewal ATM Card	LKR 500/- 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 (Lank pay connected) Cash Withdrawal Lank pay ATM	LKR 15/- per transaction
Balance inquiry	Lank pay ATM LKR 7.50/- per inquiry

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
<u>SLIPS Transfer</u>	
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		
<u>Locker Type</u>	<u>Fixed Deposit</u>	<u>Rent</u>
Type A	LKR 100,000/-	LKR 4,000/- Per Annum
Type B	LKR 200,000/-	LKR 5,000/- Per Annum
Type C	LKR 500,000/-	LKR 7,000/- Per Annum
Type D	LKR 1,000,000/-	LKR 10,000/- 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.

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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 500/-
SMS Services	LKR 400/- per annum
Charges on Dormancy Account	LKR 50/-Per Month if balance is below LKR 10,000/- and USD 0.50/- or equivalent if balance is below USD 1,000/-
Annual fee on Debit/ATM cards	LKR 250/- per annum
Postage charges (Other than Trade)	LKR 100/- (Applicable only for the request made by the customer)
Account sweeping facility	LKR 50,000 minimum day end balance to be maintained in the 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

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ADVANCES			
Bank Guarantees (Local) - New & or Enhancement		0.5% per quarter – Minimum LKR 7,500/-	
Amendments		LKR 3,000/-	
Bank Guarantees and other Bids/Performance Bonds issued as per request of foreign banks		1% per quarter – Minimum USD 30	
Extension/amendment		1% per quarter – Minimum USD 20	
Local Bills Discounting - Handling charges (CPDF)		0.13% or LKR 2,000/- whichever is higher	
FACILITY ARRANGEMENT/ESTABLISHMENT FEES			
Lending Against Deposit (Fresh/Renewal)		LKR 5,000/-	
Facility other than cash back (Fresh/Renewal)		LKR 10,000/- Or 0.01% whichever is higher	
One off Facility Approval		Below one month, LKR 5,000/- Over one month, LKR 10,000/-	
Facility Restructuring Fee		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 principle	
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		Personal Loans	
Processing Fee	Early settlement	Processing Fee	Early settlement
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/-	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/-



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“ISLAMIC BANKING”

with effect from 01st of July, 2025

INTERNATIONAL BANKING			
Imports			
LC Commission	0.45% (LC Value) for per quarter or LKR 10,000/-whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month	Acceptance Commission	0.45% (LC Value) per quarter or Minimum 12,500/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month
SWIFT charges for LC Opening	USD 20/- per SWIFT or equivalent in other Currency	Amendment/Enhancement 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)	0.45% (LC Value) per quarter or LKR 6,000/- whichever is higher. Thereafter, for remaining months (less than a quarter) 0.125% per month. Additionally, USD 20/- or Equivalent for SWIFT charge. USD 25/- or Equivalent USD 25/- or Equivalent
LC Draft Charges	LKR 5,000/-	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 5,000/- or USD 15/- 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 0.20 LKR per USD
<u>Overseas Remittance Charges</u> LC Collections	USD 60/- USD 50/-	Discrepancy fee	USD 100/- (85+15)
Commission on Shipping Guarantee	0.45% of Invoice Value, minimum LKR 10,000/-	Commission on Delivery Orders	0.45% of Invoice Value, Minimum LKR 10,000/-
Documents transferred to other banks in Sri Lanka	LKR 5,000/-	Documents transferred to foreign banks	USD 60/-



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Exports			
LC advising	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 30/- Non customer USD 50/-	Amendments	Customer LKR 3,000/- Non customer LKR 7,500/- If debiting in FCY Customer USD 25/- Non customer USD 30/-
Transfers of documents	LKR 5,000/-		
<u>Purchase/Negotiation</u> The Exchange rate given by the treasury office		<u>Collection</u>	
Proceeds to LKR	Courier/handling commission USD 60/- Purchase commission 0.125% minimum LKR 10,000/-	Proceeds to LKR	Courier/handling commission Equivalent of USD 60/-
Proceeds to FCY	Courier/handling comm. USD 60/- Purchase commission 0.125% minimum LKR 10,000/-	Proceeds to FCY	Courier/handling commission USD 60/- 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	<u>Mezan Bank</u>	<u>Habib Metropolitan Bank</u>	<u>MCB Karachchi & Other</u>
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				



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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 17 (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/-	



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DOMESTIC BANKING	
CURRENT ACCOUNTS	
Initial Deposit	Personal Account LKR 15,000/- Institutional Account LKR 25,000/-
Cheque Book Charges	
Issuing Cost	LKR 30/- per cheque leaf
Continues Personalized cheque leaves	25% on Actual Printing Cost
Printing IBD account cheques using conventional cheques logo	LKR 10,000/- (Onetime)
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 first three cheques
Cheque Returns (MCB Bank's CHQs)	
For lack of funds	LKR 5,000/-
Effects not realized	LKR 2,000/-
Technical Reasons (for Selected Reasons only)	LKR 400/-
Payment postponed Pending Drawers Confirmation (PPPDC)	LKR 2,500/-
Cheque Return Charges (Other Bank's CHQs) (Selected Return Remarks only)	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/- for a cheque book or a series of Cheques. Series of cheques should be considered as more than 3 cheques in sequence order. LKR 500/- for stop payment cancellations.
Cheque Image request	
Inward Clearing (MCB cheques)	LKR 150/- Per Cheque
Outward Clearing (Other bank cheques)	LKR 250/- Per Cheque
Physical Cheque Retrieval (Outward Clearing)	LKR 1,000/- Per Cheque
MUDARABA TERM DEPOSIT ACCOUNTS	
MUDARABA Term Deposit	Minimum LKR 50,000/-



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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		
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	any un-collected service charges upon closure	

SAVINGS ACCOUNTS	
Al Makhraj Normal Savings Account	
Initial Deposit	LKR 1,000/-
Duplicate Passbook	LKR 2,000/-
Al Makhraj Minor Savings Account	
Initial Deposit	LKR 5,000/-

FOREIGN CURRENCY ACCOUNTS			
SAVINGS AND CURRENT		TERM DEPOSITS	
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.



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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 up loadable file	LKR 50/- Per transfer
Fund Transfer Request with uploadable file	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/-
ATM SERVICES	
First Time Issuance & renewal ATM Card	LKR 500/- 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 (Lank pay connected) Cash Withdrawal Lank pay ATM	LKR 15/- per transaction
Balance inquiry	Lank pay ATM LKR 7.50/- per inquiry
ADDITIONAL SERVICES	
Copies of Bank Statements (within 12 months)	LKR 150/ per page/item. With a maximum of LKRLKR 6,000/-
Copies of Bank Statements (over 12 months)	LKR 250/ per page/item. With a maximum of LKRLKR 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/-
Cheques drawn on other banks sent for mark payments by us	LKR 2,000/- per item (Excluding Transport Charges)
Registration of Power of Attorney	LKR 500/-
SMS Services	LKR 400/- per annum
Charges on Dormancy Account	LKR 50/-Per Month. if the balance is below LKR 10,000/- and USD 0.50/- or equivalent if balance is below USD 1,000/-
Annual fee on Debit/ATM cards	LKR 250/- per annum
Postage charges (Other than Trade)	LKR 100/- (On customer request basis only)
Account sweeping facility	LKR 50,000 to be maintained daily basis. LKR 1,000/- will be charged annually.



MCB Bank Sri Lanka

SCHEDULE OF BANK CHARGES

“ISLAMIC BANKING”

with effect from 01st of July, 2025

SAFETY LOCKERS		
<u>Locker Type</u>	<u>Fixed Deposit</u>	<u>Rent</u>
Type A	LKR 100,000/-	LKR 4,000/- Per Annum
Type B	LKR 200,000/-	LKR 5,000/- Per Annum
Type C	LKR 500,000/-	LKR 7,000/- Per Annum
Type D	LKR 1,000,000/-	LKR 10,000/- 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.

INTERNET/MOBILE BANKING	
Setting Up	Free of Charge
All other transactions	Free of Charge

CEFT TRANSACTIONS	
Over the counter	LKR 100/- Per Transaction

ADVANCES	
Bank Guarantees (Local)	0.5% per quarter (BG Value) – Minimum LKR 7,500/-
Bank Guarantees Amendments	LKR 3,000/-
Bank Guarantees and other Bids/Performance Bonds issued as per the request of foreign banks	1% per quarter (BG Value) – Minimum USD 30/- (4% p.a.)
Extension/amendment	1% per quarter (BG Value) – Minimum USD 20/- (4% p.a.)
<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 5,000/- LKR 10,000/- Or 0.01% whichever is higher Below one month, LKR 5,000/- 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
IJARA	
Documentation charges	LKR 5,000/-