

Welcome ZULFIQAR TARIQ

Current Date: 09/09/2021

Credit Card Statement

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Bank for Life

MCB Bank Limited

UAN: 111-000-622 www.mcb.com.pk



Statement Date: null

Card Member's Name	Basic Card Number	Credit Limit	Available Credit Limit*
ZULFIQAR TARIQ	478972*****4286	Masked	Masked

Transaction Date	Posting Date	Description	Billing Amount (PKR)
20-08-2021	20-08-2021	SERVICE FEE/MARKUP RETAIL	6145.22 D
13-08-2021	13-08-2021	LATE PAYMENT FEE	1500.00 D
13-08-2021	13-08-2021	FEDERAL EXCISE DUTY PAYABLE	195.00 D
12-08-2021	12-08-2021	PAYMENT FROM ONELINK	-93.47 C

*Available credit limit is only updated with transactions posted by the date of printing of this statement

IF YOU HAVE MISSED YOUR LAST MONTH'S PAYMENT, PLEASE PAY YOUR CURRENT DUES IMMEDIATELY

For your remaining balance on I-Plan, please contact MCB Call Center on 111-000-622

Previous Balance	Current Outstanding Balance	Minimum Amount Due	Payment Due Date
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Previous Balance	Current Outstanding Balance		Minimum Amount Due		Payment Due Date	
93471.0	101218.00		9641.0		11-09-2021	
Points Carried Forward	+ Earned This Month	Bonus	Reversal/ Adjustment**	Expired**	- Points Redeemed	= Available Points
0	0	0	0	0	0	0

** INCLUDES I-SHOP PROGRAM REDEMPTION

Caution: Do not hand over your card to anyone under any situation, e.g. Limit enhancement or cancellation etc. without cutting it through the magnetic strip, rendering it useless.

Note: The newly launched Electronic Credit Information Bureau (eCIB) of State Bank of Pakistan requires all banks and financial institutions to report all loans and advances, irrespective of the loan amount, to the State Bank. Any defaults or delays in making regular payments against loans can affect credit worthiness of the borrower and you may be unable to avail further financing from the banking system. Furthermore, in case of consumer loans, default history will be maintained for a certain period after adjustment of default amount. For further information on eCIB, you may visit the following website: www.sbp.org.pk/ecibhelpdesk

Detach along perforated line and send the Debit Authority (DA) to MCB. No cheque is required with this DA. In case cheque is attached with DA, DA will be considered invalid.

Sr. No.	
Basic Card Number* <small>*Please mention your basic card number while making Credit Card payments</small>	Amount:
Amount in Words:	
Please debit my MCB Account No.	
Branch Name & Code:	Payment Date:
Contact Number:	
Signature 01:	Signature 02: (in case of joint account)
Please read the Terms & Conditions on reverse	

For 24-Hour Customer Service Helpline, dial 111-000-622 (MCB). For updated terms and conditions, please visit www.mcb.com.pk

IMPORTANT INFORMATION ABOUT YOUR CREDIT CARD STATEMENT

Please examine your statement immediately. If no discrepancy is reported within 7 days from the date of statement, this account will be considered as correct. For the purpose of this document, "MCB" means MCB Bank Limited, Pakistan.

Checking Your Statement

Please retain all sales slips, including printed receipts from electronic terminals of transactions you have conducted. If you make a purchase or booking by post or telephone or through the internet, please keep originals of written records.

Disputed Transactions

If you notice any discrepancy in your monthly statement of account, report the matter in writing within 7 days of the statement date to our 24-Hour Call Centre at 111-000-622 (MCB). Please be sure to mention the following details, which pertain to your disputed transaction:

a) Transaction date; b) Transaction description (merchant name); c) Transaction amount.

Payment Options

You may repay any amount between the Minimum Payment Amount up to the Current Balance outstanding on your Card statement. However, you must pay at least the Minimum Payment Amount before the Payment Due Date to avoid late payment charges. Your payment should be credited into your account by Payment Due Date as stated in your Statement of Account.

Delayed Payment

A delayed payment fee as per Schedule of Charges will be charged to your account if your payment is not realized by MCB on or before the payment due date. If your Payment Due Date falls on a Sunday or a Public Holiday, please ensure that the payment reaches us well in time. It takes one working day for payments received by MCB to be credited into your account.

Account Settlement

For the monthly payments of your MCB VISA Credit Card bill, you can simply use any of the following payment channels:

1. Cheque Payments

Simply drop your cheque at any MCB drop box location. Please ensure that your cheque is a) signed, and b) marked A/C payee only, crossed and favour of MCB Visa Credit Card. Also note that clearing period for TAT is maximum 7 working days for outstation cheque and 3 working days within the city. Therefore, drop your payment cheque before 7 and 3 days respectively prior to due date.

Cheque Return & Insufficient Fund Charges

Cheque return charges of PKR. 750 will be levied on your Card Account for all dishonoured cheques for any reason(s) and insufficient fund charges of PKR. 750 will be levied in case of Auto Debit instructions reversed due to insufficient funds in your account.

2. Cash at Counter

You can also deposit cash over the counter at any of MCB branches in Pakistan. Please allow a minimum of one business day for your account to be credited.

3. Auto Debit

Auto Debit Facility is available if you have a branch account with us. You have the option of paying the minimum or full amount. In case of Auto Debit instructions reversed due to insufficient funds, Insufficient Fund charges of PKR. 750 will be levied on your Card Account. A minimum of one business day is required for your accounts to be credited. Please ensure that sufficient funds are available in your account on the due date for payment during banking hours.

4. Internet Banking 'www.mcb.com.pk'

Being an MCB account holder you can pay your monthly Card bill online by simply logging on to MCB Internet Banking at 'www.mcb.com.pk'.

5. Mobile Banking www.mcbmobile.com.pk

Being an MCB Mobile account holder, you can pay your credit card bill through MCB Mobile in real time.

6. Payment through Call Centre (IVR)

Credit card bill can also be paid via our call centre 111-000-622 at any time.

Change of Address and Contact Details:

For change of mailing preference/address or other contact details, please log in your request at our call centre 111-000-622.

Free CIP Lounge Access

Gold card and Platinum card members can avail the comfort of CIP lounges at no cost. Gold card members can avail CIP lounge at Quaid-e-Azam International Airport, Karachi. Platinum card holders can avail CIP lounges at Quaid-e-Azam International Airport, Karachi, Allama Iqbal International Airport, Lahore, and Benazir Bhutto Shaheed International Airport, Islamabad. Prior to accessing CIP lounge, please ensure your credit card is active.

Free Travel Insurance

Purchase your international ticket through MCB Visa Credit Card to avail free insurance cover benefits as per terms and conditions.

International Travel and Spend

To avoid any inconvenience while transacting overseas, kindly inform us of your travel plan through our call centre 111-000-622 at least 24 hours before you travel.

Transaction Alerts

Enrol yourself for SMS facility to monitor your credit card transactions to avoid misuse of your credit card.

Direct Debit Payment through Stub

In case you are an MCB Account Holder, you may request to pay your outstanding balance (full or minimum amount) through Debit Authority. If you desire so, please fill in the requisite information in the perforated portion; ascribe your signature (as per Bank record) thereon (in case of joint account, signatures of both the Account Holders are mandatory); and drop the perforated portion (in the envelope) into the drop box placed at MCB branches. Your Bank account would be debited within 2 working days from the day the Bank receives the Debit Authority. This however, would take 5 working days to reflect payment against your Card Account. Further, please note that the Debit Authority

would not be valid in case of any discrepancy therein, including, but not limited to, insufficient balance in your Bank account, mismatched name/signatures or incorrect/overwritten information; in such a situation, you shall be responsible for non-payment of your outstanding balance. The reason(s) for rejection will be communicated by the Bank within 2 working days and you will be charged PKR. 750/- as per Credit Card SOC due to discrepancy at your end.

Partial Payment Scenario				
Transaction Date	Statement Date	Payment Date	Due Date	Statement Date
21/03/2009	4/4/2009	20/04/2009	27/04/2009	04/05/2009
Value	Outstanding	Payment Received	Service Charges Applied	
Rs. 20,000	Rs. 20,000	10,000/-	A+B	

Service Charges A: From 21/03/09 to 20/04/09 on Rs. 20,000/-

Service Charges B: From 21/04/09 to 04/05/09 on Rs. 10,000/-

Full Payment Scenario			
Value	Outstanding	Payment Received	Service Charges
Rs. 20,000	Rs. 20,000	Rs. 20,000/-	0

Service Fee/ Markup on Cash Transaction:

On MCB VISA Credit Cards, a service fee/markup of 3.25% per month translated into an APR of 39% for cash advance transactions will be charged on a daily basis from transaction date till payment date. If you pay the minimum due amount or any amount less than the full balance by the payment due date, the service fee/markup will be charged on the full outstanding balance from transaction date till payment date and on the remaining outstanding balance, markup will be charged from payment date to the statement date. If full payment is received and credited into the Credit Card account by the payment due date, service fee/markup will be charged for the days credit facility is availed.

Value	Outstanding	Payment Received on 06/01/09	Service Charges
Rs. 10,000	Rs. 10,000	Rs. 10,000/-	5 Days Service charges on Rs. 10,000/-

i-cash

The Card can be used to obtain Cash Advance up to the maximum Cash Advance limit as prescribed by MCB, from time to time, at participating banks/financial institutions counters or ATMs. For every Cash Advance you avail on your MCB VISA Credit Card, a flat fee of PKR. 750 (per transaction) or 3% of the transaction amount (whichever is higher) in addition to all charges passed on by the acquiring bank will be levied on your Account.

Financial Charges

Financial Charges will be accrued on a daily-unpaid balance of the Credit Card Account from the date transactions are made.

Payment Allocation

Payment to your Credit Card Account will be applied in the following order:

1. Service Fee/Markup, Other charges and fees
2. i-plan
3. i-cash
4. Purchases

Other Charges

Your expenditure on your Credit Card Account must stay within the credit limit assigned to you. It is your responsibility to stay within your credit limit. In case you exceed your credit limit, an overall limit fee of PKR 1,000 will be charged on your Card Account each time you exceed your limit. You may request for prior month's Statement of Account. A Card Replacement Fee of PKR 500 and Card Re-Issuance Fee of PKR 500 will be charged for Replacement and Re-Issuance request.

MCB reserves the right to decline any transaction for reasons that it deems fit and appropriate at its discretion.

Foreign Transactions, including Foreign Airline Tickets

For all retail transactions conducted outside Pakistan or processed by foreign merchants, the conversion from the foreign currency amount to US Dollars is billed by VISA International at the prevalent VISA international exchange rate. All foreign currency transactions processed through foreign merchants or otherwise will incur a Foreign Transaction Charge of up to 3.5% of the transaction amount.

Please note that all foreign exchange conversions are made as per the agreed Card member Terms and Conditions.

Fees/Rates/Charges

All fees, rates and charges as mentioned above are subject to change, modification and revision at the discretion of MCB from time to time upon giving the Card member due written notice of the same, either by inclusion in the Statement of Account or through its Schedule of Charges or as otherwise deemed fit by the Bank.

Lost/Stolen Card Reporting

If your Card is lost or stolen or if your PIN (Personal Identification Number) has been disclosed to any third party in whatsoever manner and for whatsoever reason, please contact our 24-Hour Call Centre at 111-000-622 (MCB) and send us a written request within 3 days along with particulars. This will minimize your liability and will protect you against any misuse of the lost Card. MCB has the right to recover from the Card member all authorized charges and/or Cash Advances incurred on the Card prior to reporting the Card as lost/stolen or disclosure of PIN. The Card member is not liable for any unauthorized Card Transaction made subsequent to reporting such loss, theft or disclosure of PIN as provided above.

Signature Verification

To minimize the chances of misuse of your Credit Card, merchants across the country may not allow any transaction on your MCB VISA without verification of your signature. Therefore, please ensure that your signature is present at the back of your MCB VISA to prevent unauthorized transactions and to save yourself from any hassle.

Reward Point Expiry

All accrued points will expire and will no more be available for use if not utilized within 3 years of the transaction's date. For details, please review the Term and Conditions given on the website.

For change of mailing preference address or other contact details, please log in request at our call centre 111-000-622

KINDLY DO NOT GIVE AWAY YOUR CARD TO ANYONE IN ANY SITUATION, E.G., FOR A LIMIT INCREASE OR CANCELLATION OF YOUR CARD, ETC. WITHOUT CUTTING IT INTO TWO HALVES.

Note:

The above Terms & Conditions are in addition to the Terms & Conditions governing the use of your Credit Card Account. These and all charges, rates, fees, etc. can be changed any time at the discretion of MCB in accordance with the Terms and Conditions governing the use of Credit Card Account. For further details, please refer to Terms and Conditions and Schedule of Charges. In case of any discrepancy in the above Terms and Conditions, the Terms and Conditions governing the use of your Credit Card Account shall prevail.

For complaints that remain unresolved beyond 45 days, you may write to Banking Mohtasib Pakistan, Shaheen Complex, M. R. Kiyani Road, Karachi or visit: www.bankingmohtasib.gov.pk

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