

## Guidelines for remitting funds to your MCB Bank Roshan Digital Account

As you are aware, a Roshan Digital Account can only be fed / credited via a foreign remittance transaction using formal banking channels and money exchange companies. Therefore, to facilitate you further, we would like to reiterate the following guidelines:

### 1. Sending Money through a Bank Account (Swift mode of transaction):

We are pleased to inform you that MCB Bank does not charge any amount as 'Inward Remittance Charges' from our valued Roshan Digital Account Holders which means there is no deduction from MCB Bank, however you may face 'International Outward Remittance' charges from your Sender Bank. Furthermore, it is also pertinent to note that these transactions are facilitated/ processed through intermediary/ correspondent banks/ agents who may charge additional correspondent fee in some instances depending upon their arrangement between the Sender and Intermediary Banks.

In order to make your life easier, MCB Bank has made special arrangements with its key foreign correspondent banks to apply preferential charges for transactions pertaining to Roshan Digital Account Holders. This means if MCB receives funds via any of the following correspondent banks, you will enjoy the special discounted charge as mentioned below:

Details of RDA charges agreed with following banks					
Sr. No.	FCY	JP Morgan	Citibank N.A	Standard Chartered	Deutsche Bank
1	USD	\$7	\$9	\$5	Free
2	Euro	-	-	€5	Free
3	GBP	-	-	£5	Free

To avail the exclusive discounted rates mentioned above, please instruct your remitting bank to follow the below instructions when they process your Funds Transfer/ Remittance request:

- Use MCB SWIFT Code (MUCBPKKA) in field 56A (Intermediary Institution BIC) of MT 103
- Mention 'MUCBPKKARDA' in field 57A (Account with Institution)
- Mention 'ROSHANDIGITAL' in field 72 (sender to receiver information)
- To avoid remitting bank's correspondent/ intermediary agent charges, mention "OUR" / NODEDUCT in field 71A (Detail of Charges)

Customers using remote banking / digital channels to remit funds in their Roshan Digital Account should discuss the above operating instructions with their respective sending bank before initiating the transfer of funds to avail exclusive discounted rates.

### 2. Sending Money through Money Exchange Company:

If you are transferring funds to your Roshan Digital Account through a Money Exchange Company (agent / application), you should request for a transfer while using one of the following 'reasons' in the "Purpose of Payments" field / section. In case any other purpose is selected, the inward remittance transaction may be declined by the receiving bank as per local regulations.

- International Remittance Disbursement
- Home Remittance
- International Remittance
- International Remittance into RDA (PKR)

If you have any query regarding the above, please contact us through email at [rdu@mcb.com.pk](mailto:rdu@mcb.com.pk) or call us at **+92 42 111-000-622** where our call center staff will be more than willing to assist you.