

MCB ISLAMIC VISA DEBIT CARDS

Frequently Asked Questions

1. WHAT IS A MCB ISLAMIC VISA DEBIT CARD?

MCB Islamic Visa Debit Card is an internationally accepted at all Visa-enabled ATMs, POS terminals, and online merchants. The MCB Islamic Visa Debit Card gives you instant access to your MCB Islamic bank account, for everyday purchases, ATM withdrawals, and online shopping both locally and internationally.

2. HOW CAN I APPLY FOR A VISA DEBIT CARD?

Applying is easy! You can visit your nearest MCB Islamic Bank branch, log into SUBUK App, apply through the official website, or call our helpline at **042-111-222-642**.

3. HOW LONG DOES IT TAKE TO RECEIVE MY VISA DEBIT CARD AFTER APPLYING?

You will receive your card within 7-10 working days. We will notify you once it is ready for pickup or dispatched to your registered mailing address.

4. HOW CAN I UPGRADE OR REPLACE MY EXISTING DEBIT CARD WITH A VISA DEBIT CARD?

If you wish to upgrade your existing Debit Card to a Visa Debit Card or need a Visa Card replacement, please note the following important points before submitting your request:

- i) **Block your existing card first**
Before applying for a Visa Debit Card upgrade or replacement, you must block your current debit card by calling our Contact Center at **042-111-222-642** or Via SUBUK App. This ensures your old card is securely deactivated before the new one is issued.
- ii) **Card delivery time (TAT)**
Your new Visa Debit Card will be delivered within 7-10 working days after your request has been processed.
- iii) **Ensure your mailing address is updated**
Please make sure your mailing address is correct and up to date in our system.
 - If your address is incomplete or outdated, the card will be returned to your parent branch.
 - You will then need to collect your card from the branch within 90 days of issuance.
 - Cards not collected within 90 days will be blocked and discarded.
- iv) **Applicable charges**
 - Card replacement or upgrade charges will apply as per the Bank's Schedule of Charges (SOC).
 - No fee reversals will be made if the card remains uncollected.
 - Any charges on the previous card that have been incurred, paid, or accrued (to be paid) cannot be waived or reversed.



5. WHAT IS THE VALIDITY PERIOD OF MY DEBIT CARD?

Your card is valid for 5 years from the date of issuance.

6. WHAT HAPPENS WHEN MY VISA DEBIT CARD EXPIRES?

The bank will issue a renewal card before your existing card expires and dispatch it to your registered mailing address. If the address is invalid or the card is returned undelivered, it will be sent to your parent branch.

If your renewal card is not processed for any reason, please visit your branch or call our helpline at **042-111-222-642**.

7. HOW DO I ACTIVATE MY VISA DEBIT CARD?

You can activate your card through any of the following channels:

- i) Debit Card Activation Via MCB Islamic SUBUK App**
 - Log in to the SUBUK App
 - Tap on the Hub Menu
 - Go to the Accounts section and select Card Management
 - Tap on the card you wish to activate
 - Enter the required details displayed on-screen
 - Enter your T-PIN to complete activation
- ii) Debit Card Activation Via MCB Islamic ATMs**
 - Insert Your Card
 - Enter Your CNIC
 - Enter OTP
 - Set New PIN & Transact, That's it!
- iii) Debit Card Activation Via Phone Banking**
 - Call 042-111-222-642 from your registered number.
 - The Phone Banking Officer will verify your identity.
 - Your card will be activated, and a new PIN will be set.

8. WHAT TYPES OF TRANSACTIONS CAN I PERFORM WITH MY DEBIT CARD?

You may perform the following transactions using your Debit Card

- Cash Withdrawals (Local & International)
- POS Transactions (Local & International)
- E-Commerce Transactions (Local & International)
- ATM-based services like fund transfer, bill payment, donations, etc.

Note: IBFT, local ATM withdrawals, and app-based transactions are not allowed on FCY Visa Debit Cards.

9. CAN I USE MY VISA DEBIT CARD FOR E-COMMERCE PURCHASES?

Yes! You can use your MCB Islamic Visa Debit Card for e-commerce transactions, the e-commerce feature must be activated on your card before use.

10. HOW DO I ACTIVATE E-COMMERCE TRANSACTIONS?

You can activate E-commerce transactions through the SUBUK App or by calling the MCB Islamic helpline **042-111-222-642** from your registered mobile number.

1. Activation via SUBUK App:

- Log in to your SUBUK App .
- Go to Cards Management Section and press toggle to Activate E-Commerce Transaction.

That's it! E-commerce transactions are now activated on your card.

2. Activation through Phone Banking:

- Call MCB Islamic Phone Banking at 042-111-222-642 from your registered mobile number.
- Request e-commerce activation for your debit card.
- The Phone Banking Officer will verify your identity as per standard security protocols.
- Once verified, the e-commerce feature will be activated on your card.

11. HOW DO I CAN MANAGE MY CARD LIMITS & CHANNELS?

It's super easy! You're in full control of your card usage with the MCB Islamic Subuk App. Just follow these simple steps

- Login to your Subuk App
- Tap on Explore More
- Go to the Accounts section
- Select the Card Management icon

From here, you can manage your Debit Card limits and enable or disable ATM and E-Commerce transactions anytime, anywhere — right from your phone!

Your card, your control — all in your hands!

12. HOW CAN I USE MY DEBIT CARD AT A POS (POINT OF SALE)?

You can make purchases easily and securely using your MCB Islamic Bank Visa Debit Card. Simply:

- Dip your card into the POS terminal.
- Enter the transaction amount.
- Enter your 4-digit PIN.
- Collect the transaction completion receipt.

13. CAN I MAKE CONTACTLESS PAYMENT USING MY VISA DEBIT CARD?

Yes! You can make contactless payments using your MCB Islamic VISA Debit Card at any POS terminal that is enabled with the contactless transaction feature. Simply:

- Look for the contactless symbol on the POS terminal.
- Tap your card on the terminal screen.
- Wait for the beep or confirmation message.
- That's it, your payment is complete!

Note: Contactless payments without a PIN are allowed up to a certain limit, which is set by the acquiring bank and may vary.

14. CAN I USE MY VISA DEBIT CARD INTERNATIONALLY?

Yes, you can use your VISA Debit Card for purchases and cash withdrawals at any ATM or POS terminal displaying the VISA logo. However, you must activate international transactions through the MCB Islamic SUBUK App, or by calling **042-111-222-642**.

Note: As per SBP directive (Nov 8, 2022), card-based international transactions are capped at USD 30,000 per year per individual. These transactions are for personal use only, and government taxes may apply. For detailed international charges, please refer to the Schedule of Charges (SOC).

15. IS IT SAFE TO USE MY VISA DEBIT CARD IN-STORE AND FOR E-COMMERCE TRANSACTIONS (INTERNET-BASED TRANSACTIONS)?

Yes, it is safe. MCB Islamic VISA Debit Cards are equipped with multiple layers of security to ensure your transactions remain protected:

- EMV Chip Technology – Helps prevent card cloning and unauthorized use.
- PIN Verification – Ensures only you can authorize in-store transactions.
- 3D Secure (Verified by VISA) – Adds an extra layer of protection for online purchases through OTP (One-Time Password) verification sent to your registered mobile number or email.
- Real-time SMS Alerts – Instantly notifies you of every transaction to help you track and monitor card activity.

16. HOW WILL I KNOW IF A WEBSITE IS 3D SECURE?

Websites that support 3D Secure will display the “Verified by Visa” logo during checkout.

17. WILL I BE NOTIFIED WHEN A TRANSACTION IS SUCCESSFUL?

Yes, a real-time SMS will be sent to your registered mobile number after each transaction.

Note: Please ensure your mobile number is up to date with the bank.

18. WHAT COULD BE THE POSSIBLE REASONS OF MY CARD TRANSACTIONS DECLINED?

Your transaction may be declined due to one of the following reasons:

- Insufficient funds in your account
- Daily transaction limit or the annual cross-border limit of USD 30,000 (as set by SBP) exceeded.
- E-commerce or international transactions are not activated on your card.
- Your card is not in active or normal status.
- Your account is not in normal operational status.

In any case, please call our helpline at 042-111-222-642 or visit your nearest branch for assistance.

19. WHAT SHOULD I DO IF MY CARD IS LOST OR STOLEN?

Call **042-111-222-642** immediately to block your card and request a replacement. You can also block (temporarily) it via SUBUK App.

20. HOW DO I REQUEST A REPLACEMENT DEBIT CARD?

You can request a replacement card from your MCB Islamic SUBUK App, Via Website, by calling at MCB Islamic Helpline **042-111-222-642** or by visiting any nearest MCB Islamic Bank branch.

21. HOW CAN I UPDATE MY PERSONAL INFORMATION?

Please visit your parent branch to update your mobile number, email, or other personal details.

22. HOW CAN I CHANGE MY PIN?

You can change your PIN via:

- MCB Islamic Bank ATMs
- The SUBUK App (under Card Management)

23. WHAT SHOULD I DO IF MY DEBIT CARD PIN IS NOT WORKING?

Call our helpline at **042-111-222-642** for assistance.

24. HOW DO I TEMPORARILY DISABLE MY DEBIT CARD?

You can do this instantly via the SUBUK App or by calling the helpline **042-111-222-642**.

25. WHAT ARE THE DAILY TRANSACTION LIMITS?

Below are the daily transaction limits for MCB Islamic VISA Debit Cards

Card Type	Cash Withdrawal Limits (Domestic)	Cash Withdrawal Limits (International)	POS/ Ecommerce Limits (Local + Int.)	IBFT Limits	Fund Transfer Limits
Visa Classic Debit Card	150,000/-	150,000/-	250,000/-	500,000	500,000
Visa Gold Debit Card	250,000/-	250,000/-	400,000/-	1,000,000	1,000,000
Visa Platinum Debit Card	400,000/-	400,000/-	1,000,000/-	2,000,000	2,000,000
Visa Niswaan Debit Card	250,000/-	250,000/-	400,000/-	1,000,000	1,000,000
Visa Junior Club Debit Card	50,000/-	50,000/-	100,000/-	200,000	200,000
Visa FCY Debit Card	N/A	USD 1,000/-	USD 1,500/-	N/A	N/A
Visa Platinum Business Debit Card	N/A	USD 1,200/-	USD 3,000/-	N/A	N/A

26. WHAT SHOULD I DO IF I SUSPECT FRAUDULENT ACTIVITY ON MY DEBIT CARD?

Report it immediately by calling our helpline at **042-111-222-642** to have your card blocked. You can also log in to the MCB Islamic SUBUK App to temporarily block your card yourself for instant protection.

27. HOW CAN I PROTECT MY DEBIT CARD FROM SKIMMING AND SCAMS?

Stay safe from fraud and scams by following these basic precautionary measures:

- Only shop on secure websites (look for "https://" and the  padlock symbol).
- Never share your card number, PIN, or OTP with anyone even bank staff.
- Change your card PIN regularly and avoid using easily guessable numbers.
- Use ATMs in secure, well-lit locations, and always lock the door in enclosed ATM rooms.
- Cover the keypad while entering your PIN at ATMs or POS terminals.
- Always swipe/dip/tap the card yourself at stores and restaurants never let it leave your sight.
- Avoid using public Wi-Fi when performing card transactions or accessing banking apps.
- Keep your contact details (especially mobile number) updated with the bank to receive transaction alerts.
- Immediately report any suspicious or unauthorized activity by calling our helpline at **042-111-222-642**.