

MCB proposes a family of cards fitting your needs. The MCB cards give you access to a multitude of services and privileges. Discover the Visa debit card, MCB Classic card, MCB Gold card and MCB Business card and choose the one most fitting to you.



Cards Characteristic	Visa Debit (VISA Classic card)	MCB Classic (VISA Classic Card)	MCB Gold (VISA Gold Card)	VISA Business (VISA Credit Card)
Description	"Your 24/7 access direct to your money"	"A card for your everyday purchases"	"The ultimate travel and leisure card"	"The ideal solution for business expenses"
Eligible clients	18 years and above with personal SCR Active account with MCB	Salary earners with a monthly net revenue between SCR 8,000 and SCR 25,000	<ul style="list-style-type: none"> <li>CEOs and Professional Directors</li> <li>Salary earners with a monthly net revenue above SCR 25,000</li> </ul>	<ul style="list-style-type: none"> <li>Individuals (professionals &amp; self employed)</li> <li>Corporate bodies</li> </ul>
Validity Period	5 years	5 years	5 years	5 years
Credit Limit	N/A	SCR 5,000 to SCR 50,000 as per credit scoring	SCR 50,000 - SCR 250,000 as per credit scoring	At your discretion/credit committee
Cash Deposit Limit	SCR 10,000 per day	N/A	N/A	N/A
Withdrawal Limit	SCR 10,000 per day	SCR 10,000 per day	SCR 10,000 per day	SCR 10,000 per day
POS limit	POS limit Unlimited	Based on available balance	Based on available balance	Based on available balance
Contactless Limits	Up to SCR 500 per transaction SCR 1000 per day 2 consecutive contactless transactions	Up to SCR 500 per transaction SCR 1000 per day 2 consecutive contactless transactions	Up to SCR 500 per transaction SCR 1000 per day 2 consecutive contactless transactions	Up to SCR 500 per transaction SCR 1000 per day 2 consecutive contactless transactions
Travel Insurance and Assistance	N/A	N/A	Details as per certificate	N/A
Set up Fee	Free	Principal cardholder: SCR 100 Secondary cardholder: SCR 75	Principal cardholder: SCR 400 Secondary cardholder: SCR 300	SCR 1,000 per company (one off) SCR 400 per card
Card Fee	SCR 100 upon renewal/replacement	Annual fee Principal cardholder: SCR 100 Secondary cardholder: SCR 75	Annual fee Principal cardholder: 400 Secondary cardholder: SCR 300	Annual fee SCR 400
PIN request	SCR 50.00	SCR 50.00	SCR 50.00	N/A
Interest (cash & unpaid amount)	N/A	16% p/a	16% p/a	16% p/a
Repayment	N/A	Choice of reimbursement 5%, 10%, 15%, 20%, 25%, 50% or 100%	Choice of reimbursement 5%, 10%, 15%, 20%, 25%, 50% or 100%	100%
Cash Advance Fee	Nil	2% of amount (min SCR 50)	2% of amount (min SCR 50)	2% of amount (min SCR 50)
Late repayment	N/A	SCR 50	SCR 50	SCR 50
Exceeded limit	N/A	SCR 50	SCR 50	SCR 50