

<b>A. INTEREST RATES</b>	<b>INDIVIDUAL</b>	<b>CORPORATE</b>
<b>DEPOSITS</b>		
Savings	1 % p.a	NA
Call	1%	1%
Term (MUR)	12 months – 2.00%	12 months – 2.00%
	24 months – 2.25%	24 months – 2.25%
	36 months – 2.50%	36 months – 2.50%
	60 months – 3.00%	60 months – 3.00%
Term (FCY)	12 months – 1.20%	12 months – 1.20%
	24 months – 1.50%	24 months – 1.50%
	36 months – 1.80%	36 months – 1.80%
	60 months – 2.00%	60 months – 2.00%
<b>CREDIT FACILITIES (MUR)</b>		
Prime Lending Rate-PLR (w.e.f.14th Nov 2022)	6.75%	6.75%
Credit cards	NA	NA
Other credit facilities – margin over PLR	NA	NA
<b>CREDIT FACILITIES (FCY)</b>		
Spread over Ref Rate	Depends on risk and tenor	Depends on risk and tenor
<b>B. DEPOSITS</b>		
<b>SAVINGS ACCOUNT</b>		
Minimum account opening balance	MUR 100,000	NA
Minimum credit balance to earn interest	MUR 100,000	NA
Charge if balance falls below min balance	NIL	NA
Term (FCY) – U.S Dollar	50,000 US\$ eqv.	100,000 US\$ eqv.
<b>CURRENT ACCOUNT</b>		
Minimum account opening balance	50,000 US\$ eqv.	100,000 US\$ eqv.
Cost of cheque book	NA	NA
Monthly service charges	NA	100,000 - 999,999 - 75 (USD/EUR/GBP/ZAR/MUR) > 1,000,000 - 50 (USD/EUR/GBP/ZAR/MUR)
Closure of Account	USD200 (or equivalent currency)	USD200 (or equivalent currency)
<b>CALL DEPOSIT ACCOUNT</b>		
Minimum account opening balance	NA	NA
Minimum credit balance to earn interest	NA	NA
Monthly service charges	NA	NA
<b>TERM DEPOSIT ACCOUNT (MUR)</b>		
Minimum Balance	MUR 3,000,000	MUR 4,000,000
Deposit withdrawn before maturity	<12 months - 0%	<12 months - 0%

12 - 24 months - 0.75%  
>24 months - 1.00%

12 - 24 months - 0.75%  
>24 months - 1.00%

**TERM DEPOSIT ACCOUNT (FCY) – USD, GBP, EUR**

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	FCY 50,000	FCY 100,000
Minimum Balance	FCY 50,000	FCY 100,000
Deposit withdrawn before maturity	<12 months - 0% 12 - 24 months - 0.50% >24 months - 0.75%	<12 months - 0% 12 - 24 months - 0.50% >24 months - 0.75%
Minimum credit balance to earn interest	NA	NA
Monthly service charges	NA	*MIN USD 50

<b>C. CREDIT FACILITIES</b>	<b>INDIVIDUAL</b>	<b>CORPORATE</b>
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**CREDIT CARDS**

	INDIVIDUAL	CORPORATE
Issuance Fee	NA	NA
Annual Fee	NA	NA
Replacement of Lost/Stolen Cards	NA	NA
Cash Advance Fee	NA	NA
Over Limit Fee	NA	NA
Conversion charge on payments in foreign currency	NA	NA
Courier charges	NA	NA
Renewal Fee	NA	NA
Late Payment fee	NA	NA
Interest-free period	NA	NA
Withdrawal Fee	NA	NA

**LOANS AND ADVANCES**

	INDIVIDUAL	CORPORATE
Processing Fee	1.00% of facility amount	1.00% of facility amount
Arrangement Fee	NA	NA
Ledger Fee	NA	NA
Commitment Fee	Up to 1.00% (payable quarterly on any undrawn balance three months after official sanction letter)	Up to 1.00% (payable quarterly on any undrawn balance three months after official sanction letter)
Early redemption / prepayment fee	NA	NA
Valuation Survey & Report Fee	Actuals	Actuals
Legal charges for creation of security documents	Actuals	Actuals
Fixed / Floating Charges	Actuals	Actuals
Gages sans déplacement	Actuals	Actuals
Erasure of charges	Actuals	Actuals

**GUARANTEES**

	INDIVIDUAL	CORPORATE
Performance Bonds	NA	NA
Tender / bid bonds	NA	NA
Advance payment bonds	NA	NA

Retention money bonds / guarantees	NA	NA
Shipping guarantee	NA	NA
Other guarantees	NA	NA
Bill Discounting	Transactional charges & interest are dependent on amount and tenor of bills	Transactional charges & interest are dependent on amount and tenor of bills

**BILLS UNDER COLLECTION****Imports Transactions**

Handling and payment Commission	USD50 handling + payment commission USD50	USD50 handling + payment commission USD50
Chaser each fortnight on past due bills	USD 25	USD 25
Swift Charges	USD 25	USD 25
Courier Charges	USD 35 Flat subject to weight of parcel or any change in tariff of the express courier service provider	USD 35 Flat subject to weight of parcel or any change in tariff of the express courier service provider
Other Amendments /query	USD 50	USD 50

D. GENERAL SERVICES	INDIVIDUAL	CORPORATE
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**TREASURY BILLS**

Account opening fee	NA	NA
Transaction fee	NA	NA

**DEBIT CARDS**

Issuance Fee	NA	NA
Annual Fee	NA	NA
Replacement of lost / stolen cards	NA	NA
Conversion charge on payments in foreign currency	NA	NA
Courier charges	NA	NA
Renewal Fee	NA	NA
Withdrawal Fee	NA	NA
Bank's ATM	NA	NA
Other Bank's ATM	NA	NA
Overseas	NA	NA

E. OTHERS	INDIVIDUAL	CORPORATE
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Inward telegraphic transfer (MUR)	Free	Free
Inward telegraphic transfer (FCY)	20 (USD, EUR, GBP, ZAR or the equiv.in other foreign ccy)	20 (USD, EUR, GBP, ZAR or the equiv.in other foreign ccy)
Outward telegraphic transfer (MUR)	MUR 100	MUR 100
Outward telegraphic transfer (FCY)	100,000 - 299,999 (0.1% Min 50 & Max 100) > 300,000 - 50 Flat	100,000 - 299,999 (0.3% Min 100 & Max 500) 300,000 - 999,999 - 75 Flat > 1,000,000 - 50 Flat
Commission in lieu of exchange	NA	NA
Correspondent Bank Investigation	USD 50	USD 50
Certificate of Interest / Balance / Liabilities	MUR 300	MUR 300
Audit Confirmation certificate	MUR 500 / Usd 25	MUR 500 / Usd 25

Testimonial / Banker's reference fee	MUR 500 / Usd 20	MUR 500 / Usd 20
Credit Report to other Banks	MUR 300	MUR 300
Investigation / Query / Amendment request on Transfer	USD 30	USD 30
Internet Banking fee (viewing only)	Free	Free
Internet Banking fee (transactional own account)	NA	NA
Internet Banking fee (transactional third party)	NA	NA
Duplicate statement of account	MUR 600 / USD 15	MUR 600 / USD 15
Issue of Duplicate statement add sheet	MUR 100	MUR 100

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#### STANDING INSTRUCTIONS

Internal transfer	Free	Free
Transfer to other Banks	NA	NA
Direct Debit	NA	NA
Mauritius Network Service (MNS)*	MUR 100	MUR 100
*Penalty (if insufficient funds)	MUR 150	MUR 150
Cheque /Draft collection	USD 50 plus express courier fee of USD 35 charges + all bank charges levied by all intermediary banks	USD 50 plus express courier fee of USD 35 charges + all bank charges levied by all intermediary banks
Office cheque issuance	MUR 150	MUR 150

#### CHEQUE RETURNED

Inward	NA	NA
Outward	MUR 250 per cheque returned	MUR 250 per cheque returned
Stop payment orders	NA	NA
Cheque book facility	NA	NA
Safe deposit lockers	NA	NA
Night safe	NA	NA
Fax email transmission costs (local) per sheet	NA	NA
Courrier Charges per document	MUR 1000 / USD 35	MUR 1000 / USD 35

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