

BANQUE PATRONUS

Statement of Principal Interest Rates and Service Charges (VAT inclusive) as from 02 September 2024

For domestic operations

		<i>Individuals</i>	<i>Corporates</i>
A	INTEREST RATES		
1	Deposits		
	<input type="checkbox"/> Savings	3.10%	3.10%
	<input type="checkbox"/> Call	3.10%	3.10%
	<input type="checkbox"/> Term (MUR)	3.12%	3.12%
	<input type="checkbox"/> Term (FCY)		
	US DOLLAR	N/A	N/A
	EURO	N/A	N/A
	POUND	N/A	N/A
2	Credit facilities (MUR)		
	<input type="checkbox"/> Prime Lending Rate	9.50%	9.50%
	<input type="checkbox"/> Credit Cards	N/A	N/A
	<input type="checkbox"/> Other credit facilities - margin over PLR	PLR-5.25 - PLR+5.25%	PLR-5.75 - PLR+3.25%
3	Credit facilities (FCY)	Negotiable	Negotiable
B	DEPOSITS		
4	Savings Account		
	<input type="checkbox"/> Minimum account opening balance	500.00	500.00
	<input type="checkbox"/> Minimum credit balance to earn interest	15,000.00	15,000.00
	Monthly service charges if credit balance falls below minimum balance	N/A	N/A
5	Current Account		
	<input type="checkbox"/> Minimum account opening balance	5,000.00	5,000.00
	<input type="checkbox"/> Cost of cheque book	7.00 per leaf	7.50 per leaf
	<input type="checkbox"/> Half Yearly service charges on Overdraft	517.50	517.50
6	Call Deposit Account		
	<input type="checkbox"/> Minimum balance	25,000.00	25,000.00
	<input type="checkbox"/> Minimum credit balance to earn interest	N/A	N/A
	<input type="checkbox"/> Monthly service charges	N/A	N/A
7	Term deposits (MUR)		
	<input type="checkbox"/> Minimum amount	25,000.00	25,000.00
	<input type="checkbox"/> Deposit withdrawn before maturity	1% Penalty	1% Penalty
	<input type="checkbox"/> If withdrawn before 3 months	No Interest	No Interest
8	Term deposits (FCY)		
	<input type="checkbox"/> Minimum amount	At Management Discretion	At Management Discretion
	<input type="checkbox"/> Deposit withdrawn before maturity	1% Penalty	1% Penalty
	If withdrawn before 3 months	No Interest	No Interest
9	Foreign Currency Account		
	<input type="checkbox"/> Minimum balance		
	<input type="checkbox"/> Euro	At Management Discretion	At Management Discretion
	<input type="checkbox"/> Pound Sterling	At Management Discretion	At Management Discretion

	<input type="checkbox"/> US Dollar	At Management Discretion	At Management Discretion
	<input type="checkbox"/> Minimum credit balance to earn interest	N/A	N/A
	<input type="checkbox"/> Monthly service charges	N/A	N/A
C	CREDIT FACILITIES		
10	Credit Cards		
	<input type="checkbox"/> Annual fee	N/A	N/A
	<input type="checkbox"/> Replacement of lost/stolen cards	N/A	N/A
	<input type="checkbox"/> Cash advance fee	N/A	N/A
	<input type="checkbox"/> Overlimit fee	N/A	N/A
11	Loans and advances		
	<input type="checkbox"/> Processing fee		
	Against cash collateral	3,1000.00 flat	3,100.00 flat
	Against non cash collateral	5,100.00 (Up to 3M)	5,100.00 (Up to 3M)
		10,100 (3M TO 10M)	10,100 (3M TO 10M)
		25,100 (Over 10M)	25,100 (Over 10M)
	Temporary Overdraft/ facility	Min 1,000.00	Min 1,000.00
	<input type="checkbox"/> Disbursement fee	1% (Min1,000.00 & Max. 25,000.00)	1% - Max 25,000.00
	<input type="checkbox"/> Arrangement fee	N/A	N/A
	<input type="checkbox"/> Overdraft fee	517.50 half yearly	517.50 half yearly
	<input type="checkbox"/> Commitment fee	N/A	N/A
	<input type="checkbox"/> Early redemption/prepayment fee	N/A	N/A
	<input type="checkbox"/> Valuation Survey & Report fee	As claimed by the Valuator	As claimed by the Valuator
	<input type="checkbox"/> Legal charges for creation of security documents		
	<input type="checkbox"/> Fixed/Floating Charges	Actual fee + 500.00	Actual fee + 500.00
	<input type="checkbox"/> Gages sans deplacement	Actual amt + 500.00	Actual amt + 500.00
	<input type="checkbox"/> Erasure of charges	Actual amt +500.00	Actual amt +500.00
	<input type="checkbox"/> Search cost	As claimed by Notary	As claimed by Notary
12	Guarantees		
	<input type="checkbox"/> Performance bonds	1.5% p.a (Up to 5M) plus 1% p.a. (Above 5M). Minimum 1,000.00	1.5% p.a. (Up to 5M) plus 1% p.a (Above 5M). Minimum 1,000.00
	<input type="checkbox"/> Tender/bid bonds	1% flat for the first 6 month plus 0.25% flat for each additional period of 6 month (Min 1,000.00)	1% flat for the first 6 month plus 0.25% flat for each additional period of 6 month (Min 1,000.00)
	<input type="checkbox"/> Payment Guarantee	1% p.a. (Min 1,000.00)	1% p.a. (Min 1,000.00)
	<input type="checkbox"/> Retention money bonds/guarantees	N/A	N/A
	<input type="checkbox"/> Shipping guarantee	Min 1,000.00 for the first 2 months plus 500.00 for each additional month	Min 1,000.00 for the first 2 months plus 500.00 for each
	<input type="checkbox"/> Avalisation	2% flat (Min. 1,000.00)	2% flat (Min. 1,000.00)
	<input type="checkbox"/> Other Guarantee	Minimum 2% p.a. (Min. 1,000.00)	Minimum 2% p.a. (Min. 1,000.00)
	<input type="checkbox"/> LG Amendment	500.00	500.00

D	GENERAL SERVICES		
13	Treasury Bills		
	<input type="checkbox"/> Account opening fee	N/A	N/A
	<input type="checkbox"/> Transaction fee	N/A	N/A
14	Debit Cards		
	<input type="checkbox"/> Annual fee	N/A	N/A
	<input type="checkbox"/> Replacement of lost/stolen cards & PINS	287.50	287.50
	<input type="checkbox"/> Withdrawals		
	<input type="checkbox"/> Bank's ATM	N/A	N/A
	<input type="checkbox"/> Other bank's ATM	N/A	N/A
	<input type="checkbox"/> Overseas	6% (Min. 35.00)	6% (Min. 35.00)
	<input type="checkbox"/> Balance Enquiry on other bank's ATM	15.00	15.00
15	Others		
	<input type="checkbox"/> Telegraphic transfer	300.00 - 500.00	300.00 - 500.00
	<input type="checkbox"/> MACSS facility	100.00 per transaction	100.00 per transaction
	<input type="checkbox"/> Audit confirmation certificate	500.00	1000.00
	<input type="checkbox"/> Testimonial/Banker's reference fee	500.00	500.00
	<input type="checkbox"/> Letter of reference	500.00	500.00
	<input type="checkbox"/> Payroll fee In house	N/A	N/A
	Others (MACSS)	100.00 per MACSS transfer	100.00 per MACSS transfer
	<input type="checkbox"/> Internet banking fee	N/A	N/A
	<input type="checkbox"/> Duplicate statement of account	MUR 30 per sheet + MUR 250 if beyond 2 years	MUR 30 per sheet + MUR 250 if beyond 2 years
	<input type="checkbox"/> Standing Instructions	10.00 - 250.00	10.00 - 250.00
	<input type="checkbox"/> Internal transfer	free	free
	<input type="checkbox"/> Transfer to other banks (MACSS)	100.00 per MACSS transfer	100.00 per MACSS transfer
	<input type="checkbox"/> Direct debit	free	free
	<input type="checkbox"/> Purchase of foreign cheques/bank drafts	N/A	N/A
	<input type="checkbox"/> Office cheque issuance	150.00	150.00
	<input type="checkbox"/> Cheque book facility	7.00 PER LEAF	7.50 PER LEAF
	<input type="checkbox"/> Cheque returned		
	<input type="checkbox"/> Inward	50.00	50.00
	<input type="checkbox"/> Outward	350.00	350.00
	<input type="checkbox"/> Stop payment orders	100.00 per instruction	100.00 per instruction
	<input type="checkbox"/> Safe deposit lockers	N/A	N/A
	<input type="checkbox"/> Night safe	N/A	N/A
	<input type="checkbox"/> Bank's opinion	500.00	500.00
	<input type="checkbox"/> Special Clearing	250.00 per cheque	250.00 per cheque

<input type="checkbox"/>	Certificate of Balance	300.00	300.00
<input type="checkbox"/>	Fee on unclaimed account	1150.00	1150.00
<input type="checkbox"/>	Drafts		
<input type="checkbox"/>	Issuance	250.00	250.00
<input type="checkbox"/>	Duplicate draft	500.00	500.00
<input type="checkbox"/>	Cancellation fee	500.00	500.00
<input type="checkbox"/>	Stop payment	500.00	500.00
<input type="checkbox"/>	Purchase of TCs	N/A	N/A

