

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

For domestic operations

## Interest Rates

	Individuals	Corporates	Other
<b>1 Deposits</b>			
• Savings	2.50%	2.50%	N/A
• Call	N/A	N/A	N/A
• Term (MUR)	2.55%	2.55%	N/A
• Term (FCY)			
◦ US DOLLAR	N/A	N/A	N/A
◦ EURO	N/A	N/A	N/A
◦ POUND	N/A	N/A	N/A
<b>2 Credit facilities (MUR)</b>			
• Prime Lending Rate	9.00%	9.00%	N/A
• Credit Cards	N/A	N/A	N/A
• Other credit facilities – margin over PLR	PLR-5.25 – PLR+5.25%	PLR-5.75 – PLR+3.25%	N/A
<b>3 Credit facilities (FCY)</b>	Negotiable	Negotiable	N/A

# Deposits

	Individuals	Corporates	Other
<b>4 Savings Account</b>			
• Minimum account opening balance	500.00	500.00	N/A
• Minimum credit balance to earn interest	15,000.00	15,000.00	N/A
• Monthly service charges if credit balance falls below minimum balance	N/A	N/A	N/A
<b>5 Current Account</b>			
• Minimum account opening balance	5,000.00	5,000.00	N/A
• Cost of cheque book	7.00 per leaf	7.50 per leaf	N/A
• Half Yearly service charges on Overdraft	517.50	517.50	N/A
<b>6 Call Deposit Account</b>			
• Minimum balance	25,000.00	25,000.00	N/A
• Minimum credit balance to earn interest	N/A	N/A	N/A
• Monthly service charges	N/A	N/A	N/A
<b>7 Term deposits (MUR)</b>			
• Minimum amount	25,000.00	25,000.00	N/A
• Deposit withdrawn before maturity	1% Penalty	1% Penalty	N/A
◦ If withdrawn before 3 months	No Interest	No Interest	N/A

## Deposits

8 Term deposits (FCY)	Individuals	Corporates	Other
<ul style="list-style-type: none"> <li>Minimum amount</li> </ul>	At Management Discretion	At Management Discretion	N/A
<ul style="list-style-type: none"> <li>Deposit withdrawn before maturity               <ul style="list-style-type: none"> <li>If withdrawn before 3 months</li> </ul> </li> </ul>	1% Penalty No Interest	1% Penalty No Interest	N/A N/A
<b>9 Foreign Currency Account</b>			
<ul style="list-style-type: none"> <li>Minimum balance               <ul style="list-style-type: none"> <li>Euro</li> <li>Pound Sterling</li> <li>US Dollar</li> </ul> </li> <li>Minimum credit balance to earn interest</li> <li>Monthly service charges</li> </ul>	At Management Discretion At Management Discretion At Management Discretion N/A N/A	At Management Discretion At Management Discretion At Management Discretion N/A N/A	N/A N/A N/A N/A N/A



## Credit Facilities

	Individuals	Corporates	Other
<b>10 Credit Cards</b>			
• Annual fee	N/A	N/A	N/A
• Replacement of lost/stolen cards	N/A	N/A	N/A
• Cash advance fee	N/A	N/A	N/A
• Overlimit fee	N/A	N/A	N/A
<b>11 Loans and advances</b>			
• Processing fee			
◦ Against cash collateral	3,100.00 flat	3,100.00 flat	N/A
◦ Against non-cash collateral	5,100.00 (Up to 3M)	5,100.00 (Up to 3M)	N/A
	10,100 (3M TO 10M)	10,100 (3M TO 10M)	N/A
	25,100 (Over 10M)	25,100 (Over 10M)	N/A
◦ Temporary Overdraft/ facility	Min 1,000.00	Min 1,000.00	N/A
• Disbursement fee	1% (Min1,000.00 & Max. 25,000.00)	1% - Max 25,000.00	N/A
• Arrangement fee	N/A	N/A	N/A
• Overdraft fee	517.50 half yearly	517.50 half yearly	N/A
• Commitment fee	N/A	N/A	N/A
• Early redemption/prepayment fee	N/A	N/A	N/A
• Valuation Survey & Report fee	As claimed by the Valuator	As claimed by the Valuator	N/A

## Credit Facilities

11	Loans and advances (continued)	Individuals	Corporates	Other
	<ul style="list-style-type: none"> <li>Legal charges for the creation of security documents               <ul style="list-style-type: none"> <li>Fixed/Floating Charges</li> <li>Gages sans déplacement</li> <li>Erasure of charges</li> <li>Search cost</li> </ul> </li> </ul>	<p>Actual fee + 500.00</p> <p>Actual amt + 500.00</p> <p>Actual amt +500.00</p> <p>As claimed by Notary</p>	<p>Actual fee + 500.00</p> <p>Actual amt + 500.00</p> <p>Actual amt +500.00</p> <p>As claimed by Notary</p>	<p>N/A</p> <p>N/A</p> <p>N/A</p> <p>N/A</p>
12	<b>Guarantees</b>			
	<ul style="list-style-type: none"> <li>Performance bonds</li> <li>Tender/bid bonds</li> <li>Payment Guarantee</li> <li>Retention money bonds/guarantees</li> <li>Shipping Guarantee</li> <li>Avalisation</li> <li>Other Guarantee</li> <li>LG Amendment</li> </ul>	<p>1.5% p.a. (Up to 5M) plus 1% p.a. (Above 5M). Minimum 1,000.00</p> <p>1% flat for the first 6 months plus 0.25% flat for each additional period of 6 months (Min 1,000.00)</p> <p>1% p.a. (Min 1,000.00)</p> <p>N/A</p> <p>Min 1,000.00 for the first 2 months plus 500.00 for each additional month</p> <p>2% flat (Min. 1,000.00)</p> <p>Minimum 2% p.a. (Min. 1,000.00)</p> <p>500.00</p>	<p>1.5% p.a. (Up to 5M) plus 1% p.a. (Above 5M). Minimum 1,000.00</p> <p>1% flat for the first 6 months plus 0.25% flat for each additional period of 6 months (Min 1,000.00)</p> <p>1% p.a. (Min 1,000.00)</p> <p>N/A</p> <p>Min 1,000.00 for the first 2 months plus 500.00 for each</p> <p>2% flat (Min. 1,000.00)</p> <p>Minimum 2% p.a. (Min. 1,000.00)</p> <p>500.00</p>	<p>N/A</p> <p>N/A</p> <p>N/A</p> <p>N/A</p> <p>N/A</p> <p>N/A</p> <p>N/A</p>

## General Services

	Individuals	Corporates	Other
<b>13 Treasury Bills</b>			
• Account opening fee	N/A	N/A	N/A
• Transaction fee	N/A	N/A	N/A
<b>14 Debit Cards</b>			
• Annual fee	N/A	N/A	N/A
• Replacement of lost/stolen cards & PINS	287.50	287.50	N/A
• Withdrawals			
◦ Bank's ATM	N/A	N/A	
◦ Other bank's ATM	N/A	N/A	N/A
◦ Overseas	6% (Min. 35.00)	6% (Min. 35.00)	N/A
• Balance Enquiry on other bank's ATM	15.00	15.00	N/A
<b>15 Others</b>			
• Telegraphic transfer	300.00 - 500.00	300.00 - 500.00	N/A
• MACSS facility	100.00 per transaction	100.00 per transaction	N/A

## General Services

15 Others (continued)	Individuals	Corporates	Other
• Audit confirmation certificate	500.00	1000.00	N/A
• Testimonial/Banker's reference fee	500.00	500.00	N/A
• Letter of reference	500.00	500.00	N/A
• Payroll fee In house	N/A	N/A	N/A
• Others (MACSS)	100.00 per MACSS transfer	100.00 per MACSS transfer	N/A
• Internet banking fee	N/A	N/A	N/A
• Duplicate statement of account	MUR 30 per sheet + MUR 250 if beyond 2 years	MUR 30 per sheet + MUR 250 if beyond 2 years	N/A
• Standing Instructions	10.00 - 250.00	10.00 - 250.00	N/A
◦ Internal transfer	free	free	N/A
◦ Transfer to other banks (MACSS)	100.00 per MACSS transfer	100.00 per MACSS transfer	N/A
• Direct debit	free	free	N/A
• Purchase of foreign cheques/bank drafts	N/A	N/A	N/A
• Office cheque issuance	150.00	150.00	N/A
• Cheque book facility	7.00 PER LEAF	7.50 PER LEAF	N/A

## General Services

15 Others (continued)	Individuals	Corporates	Other
• Cheque returned			
◦ Inward	50.00	50.00	N/A
◦ Outward	350.00	350.00	N/A
• Stop payment orders	100.00 per instruction	100.00 per instruction	N/A
• Safe deposit lockers	N/A	N/A	N/A
• Night safe	N/A	N/A	N/A
• Bank's opinion	500.00	500.00	N/A
• Special Clearing	250.00 per cheque	250.00 per cheque	N/A
• Certificate of Balance	300.00	300.00	N/A
• Fee on unclaimed account	1150.00	1150.00	N/A
• Drafts			
◦ Issuance	250.00	250.00	N/A
◦ Duplicate draft	500.00	500.00	N/A
◦ Cancellation fee	500.00	500.00	N/A
◦ Stop payment	500.00	500.00	N/A
• Purchase of TCs	N/A	N/A	N/A