

SCHEDULE OF CHARGES - RESIDENT CUSTOMERS

Effective date – **31 August 2024**

STATEMENT OF ACCOUNT	
Regular statement of account	Free
Additional copy of statement of accounts per month	MUR 30.00 per sheet MUR 250.00 if beyond 2 years
E-Statement	Free
AUDIT / BALANCE CERTIFICATE	
Corporate	MUR 1,000.00
Personal	MUR 500.00
SWIFT COPY	
Duplicate SWIFT copy (up to 6 months)	MUR 50.00 MUR 10.00 per additional page
Duplicate SWIFT copy (above to 6 months)	MUR 50.00 MUR 10.00 per additional page
COPY OF PAID CHEQUE	
Copy of a paid cheque (up to 6 months)	MUR 200.00 MUR 10.00 per additional page
Copy of a paid cheque (above 6 months)	MUR 200.00 MUR 10.00 per additional page
BANK'S OPINION	
Bank's Opinion	MUR 500.00
FINANCIAL STANDING (FOR JOB CONTRACTORS)	
Financial Standing (For Job Contractors)	0.1% with minimum of MUR 3,000.00 and maximum of MUR 25,000.00
STOP PAYMENT INSTRUCTION	
Stop payment instruction	MUR 100.00
STANDING ORDER FEE	
Standing order within BPL Mauritius	MUR 10.00
Standing order for payment to be effected to other banks	MUR 25.00
Standing order through bank cheques	MUR 250.00
If payment to other banks is rejected and reprocessed manually, additional MACSS fee will be applied	MUR 100.00
If a rejected payment is reprocessed manually, additional Pay Order fee will be applied.	MUR 250.00
Charge per each rejected standing order	MUR 100.00
TRAVEL CERTIFICATE	
Travel certificate	MUR 500.00
BANK REFERENCE	
Bank Reference	MUR 500.00
DIRECT DEBIT	
Direct debit	Free
MACSS TRANSFER	
Macss Transfer	MUR 100.00
Processing of payment through MNS portal	MUR 100.00
PAYROLL	
MACSS Transfer (Manual Processing)	MUR 100.00
Electronic Transfer (EFT/BCSX)	MUR 100.00

UNPAID CHEQUES

Cheque returned is applicable for insufficient funds	MUR 350.00
Inward Cheque Returned	MUR 50.00

CHEQUE BOOKS

25 leaves	For personal accounts - MUR 7.00 PER LEAF
50 leaves	For personal accounts - MUR 7.00 PER LEAF
100 leaves	For personal accounts - MUR 7.00 PER LEAF
50 leaves	For corporate accounts - MUR 7.50 PER LEAF
100 leaves	For corporate accounts - MUR 7.50 PER LEAF
200 leaves	For corporate accounts - MUR 7.50 PER LEAF

SAVING DEPOSITS

Minimum Amount for opening of A/C	MUR 500.00
Minimum Balance for payment of interest	MUR 15,000.00
If Balance below minimum	No Charges
Closure of A/C	MUR 250.00

CURRENT ACCOUNT

Minimum Amount for opening of Account	MUR 5,000.00
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SERVICE CHARGE ON CURRENT ACCOUNTS

- Current accounts with less than 5 transactions per month will be FREE of charge
- Additional transactions on all current accounts will bear a charge of MUR 5.75 (VAT Inclusive) per transaction with a maximum of MUR 1,150.00 (VAT Inclusive).
- The service charge will be levied on a monthly basis.

OVERDRAFT FEE

An overdraft facility fee of MUR 517.50 (VAT Inclusive) will be applicable on half yearly basis.

SPECIAL CLEARING

A fee of MUR 250.00 per cheque is applicable for special clearance.

BANKER'S CHEQUE

Bank Cheque	MUR 150.00
Cancellation of Pay Order	MUR 100.00

FEE ON UNCLAIMED ACCOUNT

Fee on Unclaimed Account	MUR 1,150.00
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TERM LOANS

Early repayment fee is not applicable (1) for loans falling under the Borrowers' Protection Act, (2) in case the prepayment, option fee has been paid upfront or (3) loans granted after 1st January 2014

1%

BAD AND DOUBTFUL DEBTS

Costs, expenses and fees relating to recovery of bad and doubtful debts will be borne by the borrower.

TEMPORARY OVERDRAFT (TOD)

Personal accounts	Penal Rate of 2% per annum over Normal rate is applicable for Personal accounts.
Business accounts	Penal Rate of 5% per annum over Normal rate is applicable for Business accounts.
Request for TemporaryOverdraft/other facility	MUR 1,000.00

DISBURSEMENT FEES ON LOANS

Corporate	1% with a Maximum of MUR 25,000.00
Personal	1% with a Min: MUR 1,000.00 and a Maximum of MUR 25,000.00

VALUATION FEE

Amount claimed by Valuator

RENEWAL OF BANKING FACILITIES

Against Cash Collateral	MUR 3,100.00 (flat)
Against Non-Cash Collateral	
Up to MUR 3M	MUR 5,100.00 (flat)
MUR 3M to MUR 10M	MUR 10,100.00 (flat)
Over MUR 10M	MUR 25,100.00 (flat)

SEARCH COST (CONSERVATOR OF MORTGAGES)

Amount claimed by Notary

CHARGES FOR REGISTRATION/RENEWAL/ERASURE OF CHARGES

Conservator of Mortgages	Amount claimed by Registrar + MUR 500.00
Gages Sans Deplacement	Amount claimed by NTA + MUR 500.00

STATEMENT OF OUTSTANDING LIABILITY FOR BORROWING CUSTOMERS

Statement of Outstanding Liability for Borrowing Customers MUR 300.00

GUARANTEES

Performance Bonds	<ul style="list-style-type: none">• 1.5% p.a for the first MUR 5M• 1% p.a for any amount above MUR 5M (Minimum charge: MUR 1,000.00)
Tender Bonds	<ul style="list-style-type: none">• 1% flat for the first six months• 0.25% for each additional period of 3 months or part there of (Minimum: MUR 1,000.00)
Shipping Guarantees	<ul style="list-style-type: none">• MUR 1,000.00 will be levied for the first two months• MUR 500.00 for each additional month.
Payment Guarantees	To guarantee cheques in favour of MRA/Government bodies 1% per annum (Minimum: MUR 1,000.00)
Avalisation	2% commission flat, minimum MUR 1,000.00
Other Guarantees	Minimum: 2% Per Annum (Minimum: MUR 1,000.00)
LG Amendment Fees LG AMENDMENT FEES	MUR 500.00

TERM DEPOSITS

Minimum Amount for Fixed Deposit	MUR 25,000.00
For Deposits Withdrawn before Maturity	If within three months of date of deposit, NO INTEREST will be paid. Otherwise, the Bank will apply the prevailing rate at the placement time less 1%, for the period the funds have stayed with the Bank.

REMITTANCES

Imports	MUR 300.00
Swift Charges	MUR 200.00
Others	MUR 300.00 (Swift charges included)
Demand Draft	MUR 250.00
Duplicate Drafts	MUR 500.00
Stop/Cancellation of Drafts	MUR 500.00
Investigations Charges	MUR 200.00
Foreign Cheques Sent	0.25% with a minimum of MUR 200.00 plus foreign bank's charges.
ON COLLECTION (FBC)	Actual Courier Charges wherever applicable.

IMPORTS SECTION

DOCUMENTARY CREDITS

LC Opening	<ul style="list-style-type: none">• 0.5% for the first six months (Minimum: MUR 600.00)• 0.25% for each additional quarterly period (Min MUR 400.00) SWIFT charges – MUR 500.00
LC Amendment Commission	<ul style="list-style-type: none">• A minimum amendment fee of MUR 500.00 will be charged for all variations to terms of credit in addition to transmission costs of MUR 250.00• 0.50% commission will also be charged on the additional amount of LC (Min. MUR 500.00) in lieu of Amendment Commission.
Cancellation Fee	Amount claimed by Foreign Banks + MUR 500.00
Discrepancy Fee	Equivalent of USD 75.00

PAYMENT COMMISSION ON INWARD BILLS UNDER LC

SIGHT LC

Negotiation Commission	0.25%, Minimum: MUR 500.00
SWIFT Chgs	MUR 350.00
Local fees	MUR 250.00

USANCE LC

Negotiation Commission	0.25%, Minimum: MUR 500.00
Acceptance Commission	0.125% per month
SWIFT Chgs	MUR 350.00
Local fees	MUR 250.00

In case an LC is not paid on due date, the penalty interest will be applicable

COLLECTION BILLS

COMMISSION CHARGES

Commission	0.50% (Minimum: MUR 600.00)
SWIFT Chgs	MUR 350.00
Local fees	MUR 250.00
Commission on unpaid bills	0.50% (Minimum: MUR 600.00)
Handling fee	MUR 500.00 per fortnight as from due date

IMPORT LOAN

Commission of 0.5%. Minimum MUR 500.00 for Bills/TT transferred to Import Loan.

EXPORTS SECTION

COLLECTION BILLS

Commission	0.50% (Minimum: MUR 600.00)
SWIFTChgs	Minimum MUR 350.00
Local fees	MUR 250.00
Courier Charges	At actual cost + MUR 150.00

DOCUMENTS DRAWN UNDER LC

Commission	0.25% (Minimum: MUR 600.00)
SWIFTchgs	Minimum MUR 350.00
Local fee	MUR 250.00
Courier Charges	At actual cost + MUR 150.00

ADVISING EXPORT DOCUMENTARY CREDITS AND AMENDMENTS

Advising Commission	<ul style="list-style-type: none"> • MUR 500.00 (Waived if documents are negotiated at our Counters) • MUR 1,500.00 for Non-customers Through Offshore Banks: USD 50.00
Confirmation of LCs	2% commission with a minimum of MUR 5,000.00

LOCAL BILLS DISCOUNTED (930146)

- 0.5% on Bill Amount – Minimum MUR 500.00
- Interest – As per OD facility

DEBIT CARDS

Annual fee	NIL
Card/Pin replacement fee (lost/stolen)	MUR 287.50 (VAT inclusive)
POS transaction fee Local (Per transaction)	NIL
POS transaction fee International (Per transaction)	6% of transaction Amount Minimum MUR 35.00
CNPT (Internet) <ul style="list-style-type: none"> • Less than MUR 1,000.00 • More than MUR 1,000.00 	MUR 35.00.00 6% of the amount
Withdrawals <ul style="list-style-type: none"> • BPL Mauritius ATM • Non on us ATMs (Local) • Non on us ATMs (International) 	NIL NIL 6% transaction amount Minimum MUR 35.00
Balance Enquiry – BPL Mauritius ATM	NIL
Balance Enquiry – Non on us ATMs	MUR 15.00

FOREIGN CURRENCY ACCOUNTS - MINIMUM BALANCE REQUIREMENT

EURO - current/ savings	2,000.00
EURO - Term deposits	25,000.00
GBP - current/ savings	2,000.00
GBP - Term deposits	25,000.00
No interest payable on:	1. Current Account 2. Balance below minimum in Savings (Withdrawals in Foreign Currency Notes is subject to availability)

TRANSACTION CHARGES

Cost in Lieu of Exchange	0.5% (Minimum Equivalent of USD 10.00, Maximum Equivalent of USD 200.00)
Withdrawal below minimum balance	Equivalent MUR 300.00 at ruling DD buying rate + normal commission
Foreign Currency Notes (All Deposits/Withdrawals)	1% Commission in lieu of Exchange (Maximum Equivalent of USD 200.00)
Encashment from FCY Account in MUR	No Charges
Ledger Fees (Half yearly)	Minimum Equivalent of USD 10.00

THE MANAGEMENT RESERVES THE RIGHT TO MAKE CHANGES/AMENDMENTS TO THE ABOVE CHARGES, FEES AND COMMISSIONS AT ITS DISCRETION.