

Please find below the list of fees and charges applicable for our Personal Credit Cards with effect as from 18th April 2008. All rates, commissions and charges in this Guide are subject to change without notice.

TITANIUM

Mauritian Rupee

US Dollar

Annual Fees - Primary Cardholder	MUR 2400 + VAT (charged as MUR 200 + VAT per month)	USD 84 (charged as USD 7 + VAT per month)
Annual Fees - Supplementary Cards	MUR 1,200 + VAT (charged as MUR 100 + VAT per month)	USD 48 (charged as USD (4 + VAT per month)
Card Replacement Fee	MUR 500 + VAT for primary and supplementary	USD 20 + VAT for primary and supplementary
Interest rate on Outstanding balance	1.67% p.m (20% p.a)	0.75% p.m (9% p.a)
Interest-Free Period	Up to 48 days for 100% repayment	up to 48 days for 100% repayment
Cash Advance Fee	2% of amount withdrawn (Min MUR 100)	2% of amount withdrawn (Min USD 4)
Cash Advance Interest	1.67% p.m (20% p.a)	0.75% p.m (9% p.a)
Minimum Monthly Repayment	5%	5%
Late Payment Charges	MUR 200	USD 7
Increase Limit Fee	Nil	Nil
Overlimit Fee	MUR 200	USD 7
Emergency replacement card (if sent abroad)	MUR 2000	USD 60

GOLD

Annual Fees - Primary Cardholder	MUR 700 + VAT (payable upfront)
Annual Fees - Supplementary Cards	MUR 400 + VAT
Card Replacement Fee	MUR 300 + VAT for both primary and supplementary
Interest rate on Outstanding balance	2% p.m (24% p.a)
Interest-Free Period	Up to 48 days for 100% repayment
Cash Advance Fee	2% of amount withdrawn (Min MUR 100)
Cash Advance Interest	2% p.m (24% p.a)
Minimum Monthly Repayment	5%
Late Payment Charges	MUR 200
Increase Limit Fee	Nil
Overlimit Fee	MUR 200
Emergency replacement card (if sent abroad)	MUR 2000