

## Bank of Mauritius Template on Fees, Charges and Commissions

### AFRASIA BANK LIMITED

Statement of Principal Interest Rates and Service Charges (Interest Rate Charges and Service Charges will be effective as from 1 October 2017)

	Individuals	Corporates	Others
<b>A) INTEREST RATES</b>			
<b>1. Deposits</b>			
• Savings	1.80% - 2.30%	n/a	n/a
• Call	n/a	n/a	n/a
• Term (MUR)	2.50% - 6.00%	1.50% - 4.00%	n/a
• Term (FCY) USD	up to 2.50%	up to 2.50%	n/a
• Term (FCY) EUR	up to 1%	up to 1%	n/a
<b>2. Credit facilities (MUR)</b>			
• Prime Lending Rate	6.05%	6.45%	n/a
• Credit cards – World	15% p.a.	n/a	n/a
• Credit cards - Titanium	20% p.a.	n/a	n/a
• Credit cards - Gold	24% p.a.	n/a	n/a
• Other credit facilities- margin over PLR-General range, subject to negotiation	- 0.5% to 6%	- 0.5% to 6%	n/a
<b>3. Credit facilities (FCY)</b>			
• Margin over LIBOR - General range, subject to negotiation	0.65% - 6.50%	0.65% - 6.50%	n/a
<b>B) DEPOSITS</b>			
<b>4. Savings Account</b>			
• Minimum account opening balance	MUR 10,000 /-	n/a	n/a
• Minimum credit balance to earn interest	MUR 10,000 /-	n/a	n/a
• Monthly service charges if credit balance falls below minimum balance	Free	n/a	n/a

<b>5. Current Account</b>			
• Minimum account opening balance	MUR 10,000 /-	MUR 25,000 /-	n/a
• Monthly service charge/ folio charge	MUR 1.15/- (VAT inclusive) per transaction, min MUR 115/- (VAT inclusive)	MUR 1.15/- (VAT inclusive) per transaction, min MUR 115/- (VAT inclusive)	n/a
• Cost of cheque book <i>*Not applicable for SICA Accounts</i>	MUR 4/- per leaf (free for the first 25 leaves)	MUR 4/- per leaf	n/a
• Commission on Unpaid Cheques	MUR 250/- (Inward) No Charges (Outward)	MUR 250/- (Inward) No Charges (Outward)	n/a
• Stop Payment Instruction	MUR 115/- per request	MUR 115/- per request	n/a
• Special Clearing (cheque of MUR 200,000/- and above)	MUR 100/- (Inward) MUR 150/- (Outward)	MUR 100/- (Inward) MUR 150/- (Outward)	n/a
• Office Cheque Issued	MUR 200/-	MUR 200/-	n/a
• SICA (Special Institutional Current Account)	n/a	Minimum Credit Balance to earn interest: above MUR 2m	n/a

<b>6. Call Deposit Account</b>			
• Minimum balance	n/a	n/a	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	MUR 500,000 /-	MUR 1,000,000 /-	n/a
• Deposit withdrawn before maturity	<p>(a) No interest shall be paid if the deposit is terminated by the client within three months of the booking date.</p> <p>(b) If termination is initiated by the client after three months following the booking date, the bank reserves the right to review the contractual interest rate, so as to reflect the prevailing market conditions at the time of termination and the actual period during which the deposit has stayed with the bank. The interest amount accrued shall be re-calculated accordingly. If some interest has already been paid at the time of termination, the bank reserves the right to apply a penalty not exceeding 1% p.a for the period between the termination date and the contractual maturity date.</p> <p>(c) If termination is initiated by the bank, in the exercise of its right of set off in cases of credit impairment, the bank reserves the right to review the contractual interest rate, so as to reflect the prevailing market conditions at the time of termination and the actual period during which the deposit has stayed with the bank. The interest amount accrued shall be re-calculated accordingly.</p> <p>(d) A deposit which has been pledged as security to the bank cannot be pre-terminated unless and until the lien has been removed by the bank.</p>		n/a

<b>8. Term deposits (FCY)</b>			
• Minimum amount	USD 20,000/- equivalent	USD 30,000/- equivalent	n/a
• Deposit withdrawn before maturity	<p>(a) No interest shall be paid if the deposit is terminated by the client within three months of the booking date.</p> <p>(b) If termination is initiated by the client after three months following the booking date, the bank reserves the right to review the contractual interest rate, so as to reflect the prevailing market conditions at the time of termination and the actual period during which the deposit has stayed with the bank. The interest amount accrued shall be re-calculated accordingly. If some interest has already been paid at the time of termination, the bank reserves the right to apply a penalty not exceeding 1% p.a for the period between the termination date and the contractual maturity date.</p> <p>(c) If termination is initiated by the bank, in the exercise of its right of set off in cases of credit impairment, the bank reserves the right to review the contractual interest rate, so as to reflect the prevailing market conditions at the time of termination and the actual period during which the deposit has stayed with the bank. The interest amount accrued shall be re-calculated accordingly.</p> <p>(d) A deposit which has been pledged as security to the bank cannot be pre-terminated unless and until the lien has been removed by the bank.</p>		n/a

<b>9. Foreign Currency Account</b>			
• Minimum Account Opening Amount			
• Euro	Equivalent to USD 5,000/-	Equivalent to USD 10,000/-	n/a
• Pound Sterling			n/a
• US Dollar			n/a
• EUR Current Account	Negative Interest Rate of 0.4% p.a for any amount above EUR 100,000		n/a
• CHF Current Account	Negative Interest Rate of 1.25% p.a on all credit balances		n/a
• Monthly service charges	Free	Free	n/a
• General Charges	0.5% commission in lieu of exchange for deposit & withdrawal of foreign currency notes in same currency as account (min FCY 10/-)	0.5% commission in lieu of exchange for deposit & withdrawal of foreign currency notes in same currency as account (min FCY 10/-)	n/a

<b>C) CREDIT FACILITIES</b>			
<b>10. Credit Cards - World</b>			
• Monthly primary card fees	MUR 402.50/- (VAT Inclusive)	MUR 402.50/- (VAT Inclusive)	n/a
• Monthly secondary card fees	MUR 230.00/- (VAT Inclusive)	MUR 230.00/- (VAT Inclusive)	n/a
• Card Replacement fee	MUR 575/- (VAT inclusive) for primary and supplementary card	MUR 575/- (VAT inclusive) for primary and supplementary card	n/a
• Interest Charges (Outstanding bal. & Cash Advance) - MUR	15% p.a	15% p.a	n/a
• Interest-Free period	Up to 48 days for 100% repayment	Up to 48 days for 100% repayment	n/a
• Minimum monthly repayment	5%	5%	n/a
• Increase limit fee	Nil	Nil	n/a
• Late payment fee	MUR 200/-	MUR 200/-	n/a
• Conversion charge on payments in foreign currency  <i>*Conversion fee applies where transaction currency is not equal to the billing currency</i>	2% (over and above network charges)	2% (over and above network charges)	n/a
• Overlimit fee	MUR 200/-	MUR 200/-	n/a
• Quasi Cash commission	2% (Min MUR 100/-)	2% (Min MUR 100/-)	n/a
• ATM / POS Cash Advance Commission	Nil for up to 5 withdrawals in Mauritius per month (min. of MUR 5,000/- per withdrawal) - Else, normal rate applies: 2% of amount withdrawn, minimum MUR 100/-  For withdrawals abroad, 2% of amount withdrawn is applicable (Minimum MUR 100/-)	Nil for up to 5 withdrawals in Mauritius per month (min. of MUR 5,000/- per withdrawal) - Else, normal rate applies: 2% of amount withdrawn, minimum MUR 100/-  For withdrawals abroad, 2% of amount withdrawn is applicable (Minimum MUR 100/-)	n/a
<b>Credit Cards - Titanium</b>			
• Annual fees - Primary Cardholder	MUR 2,760.00/- (VAT inclusive) (Charged as MUR 230.00/- VAT Incl. per month)	MUR 2,760.00/- (VAT inclusive) (Charged as MUR 230.00/- VAT Incl. per month)	n/a
• Annual fees - Supplementary Cards	MUR 1380.00/- (VAT Incl.) (Charged as MUR 115.00/- VAT incl. per month)	MUR 1380.00/- (VAT Incl.) (Charged as MUR 115.00/- VAT incl. per month)	n/a
• Card Replacement Fee	MUR 575/- (VAT inclusive) for primary and supplementary cards	MUR 575/- (VAT inclusive) for primary and supplementary cards	n/a
• Interest Rate on Outstanding Balance	1.67% p.m (20% p.a)	1.67% p.m (20% p.a)	n/a
• Interest Free Period	Up to 48 days for 100% repayment	Up to 48 days for 100% repayment	n/a
• Cash advance fee	2% of amount withdrawn (Min MUR 100/-)	2% of amount withdrawn (Min MUR 100/-)	n/a

• Cash advance Interest	1.67% p.m (20% p.a)	1.67% p.m (20% p.a)	n/a
• Minimum Monthly Repayment	5%	5%	n/a
• Late Payment Charges	MUR 200/-	MUR 200/-	n/a
• Conversion charge on payments in foreign currency  <i>*Conversion fee applies where transaction currency is not equal to the billing currency</i>	2% (over and above network charges)	2% (over and above network charges)	n/a
• Increase Limit Fee	Nil	Nil	n/a
• Overlimit fee	MUR 200/-	MUR 200/-	n/a
• Emergency replacement card (if sent abroad)	MUR 2,000/-	MUR 2,000/-	n/a
<b>Credit Cards - Gold</b>			
• Annual fees - Primary Cardholder	MUR 805/- (VAT inclusive) p.a payable upfront	MUR 805/- (VAT inclusive) p.a payable upfront	n/a
• Annual fees - Supplementary Cards	MUR 460.00/- (VAT Incl.)	MUR 460.00/- (VAT Incl.)	n/a
• Card Replacement Fee	MUR 345/- (VAT inclusive) for primary and supplementary cards	MUR 345/- (VAT inclusive) for primary and supplementary cards	n/a
• Interest Rate on Outstanding Balance	2% p.m (24% p.a)	2% p.m (24% p.a)	n/a
• Interest Free Period	Up to 48 days for 100% repayment	Up to 48 days for 100% repayment	n/a
• Cash advance fee	2% of amount withdrawn (Min MUR 100/-)	2% of amount withdrawn (Min MUR 100/-)	n/a
• Cash advance Interest	2% p.m (24% p.a)	2% p.m (24% p.a)	n/a
• Minimum Monthly Repayment	5%	5%	n/a
• Late Payment Charges	MUR 200/-	MUR 200/-	n/a
• Conversion charge on payments in foreign currency  <i>*Conversion fee applies where transaction currency is not equal to the billing currency</i>	2% (over and above network charges)	2% (over and above network charges)	n/a
• Increase Limit Fee	Nil	Nil	n/a
• Overlimit fee	MUR 200/-	MUR 200/-	n/a
• Emergency replacement card (if sent abroad)	MUR 2,000/-	MUR 2,000/-	n/a

<b>11. Loans and advances</b>			
• Processing fee	1% of the facility (min MUR 5,000/-)	(a) for facilities up to MUR 5M: 1% of amount with a min. of MUR 25K (b) for facilities above MUR 5M: as per arrangement	n/a
• Arrangement fee	n/a	As per sanction letter - Max 0.5% - 1.5%	n/a
• Early redemption/prepayment fee	As per sanction terms but Nil for facilities governed by Borrowers Protection Act 2007	(a) Up to facility of MUR 5M (1% p.a) or as per sanction terms (b) For facilities above MUR 5M: 1% of amount or as per facility agreement	n/a
• Commitment fee for undrawn balance for loans	1% p.a payable quarterly on any undrawn balance three months after official sanction letter	1% p.a payable quarterly on any undrawn balance three months after official sanction letter	n/a
• Legal charges for creation of security documents paid to notary	0.375% of facility amount (max amount MUR 57,500/-) (VAT inclusive)	0.375% of facility amount (max amount MUR 57,500/-) (VAT inclusive)	n/a
• Registration Fixed/ Floating Charges	As per Registration duty chargeable by the Conservator of Mortgage	As per Registration duty chargeable by the Conservator of Mortgage	n/a
• Registration Gages sans Deplacement	MUR 1,000/- to MUR 50,000/-	MUR 1,000/ to MUR 50,000/-	n/a
• Erasure of charges	MUR 200 /-+ any registration duty chargeable by the Conservator of Mortgage	MUR 200/- + any registration duty chargeable by the Conservator of Mortgage	n/a
• Search Fees	MUR 150/-	MUR 150/- to MUR 650/-	n/a
• Valuation fees	As per valuer's fees	As per valuer's fees	n/a
• Pari passu documents	Preparation fee MUR 5,000/- + registration charges	Preparation fee MUR 5,000/- + registration charges	n/a
• Cession de Priorite	Preparation fee MUR 5,000/- + registration charges	Preparation fee MUR 5,000/- + registration charges	n/a
• Restructuring / Rescheduling	1% of facility amount (min MUR 5,000/-)	1% of facility amount (min MUR 25,000/-)	n/a
• Credit documentation duplicates <i>* Including facility offer letter and security instruments</i>	MUR 50/- flat fee +MUR 10/- for each and every sheet	MUR 50/- flat fee +MUR 10/- for each and every sheet	n/a
• Duplicate Loan statements and amortisation tables	MUR 50/- flat fee +MUR 10/- for each and every sheet	MUR 50/- flat fee +MUR 10/- for each and every sheet	n/a

<b>12. Guarantees</b>			
• Performance bonds	1.25% p.a. (Min MUR 5,000/-)	(a)2% p.a. for first MUR 10M (b) for amount above MUR 10M: as per arrangement	n/a
• Tender/bid bonds	1% flat for first 6 months (Min MUR 5,000/-)	(a)1% flat for 1st 6 months or part thereof (0.25% additional quarter) (b) for amount above MUR 10M: as per arrangement	n/a
• Advance payment guarantee	1% p.a. (Min MUR 5,000/-)	(a)2% p.a. for amount up to MUR 10M, with a min. of MUR 5,000/- (b) for amount above MUR 10M: as per arrangement	n/a
• Avalised Bill of Exchange / Retention money bond	1.75% p.a (min MUR 5,000/-)	1.75% p.a (min MUR 5,000/-)	n/a
• Money Guarantees	2% p.a (min MUR 500/-)	2% p.a (min MUR 600/-)	n/a
• Shipping guarantee	1.5% p.a. (Min MUR 5,000/-)	1.5% p.a. (Min MUR 5,000/-)	n/a
• Customs and others		1.5% p.a (Min MUR 600/-)	n/a
• Financial Standing		MUR 5,000 /- flat fee	n/a
<b>GFA</b>			
• Issuance Fees		As per facility agreement	n/a
• Commissions		As per facility agreement	n/a
• Review Fees		As per facility agreement	n/a
• Other guarantees	1% p.a (min MUR 500/-)	1% p.a (min MUR 500/-)	n/a
• Amendment of Guarantees	MUR 500/-	MUR 1,000/-	n/a

<b>13. Overdrafts</b>			
• Processing fee	1% of facility amount (min MUR 5,000/-)	a) For facilities up to MUR 5m - 1% of amount with a min of MUR 25,000/- b) For facilities above MUR 5m - as per facility agreement	n/a
• Renewal fee	1% of facility amount (min MUR 1,000/-)	a) For facilities up to MUR 5m - 1% of amount with a min of MUR 5,000/- b) For facilities above MUR 5m - 1% of amount or as per facility agreement	n/a
• Penalty fee for exceeding authorised limit	2% above applicable rate	a) 5% above applicable rate b) 2% above applicable rate (if FCY)	n/a
• Temporary increase in OD limit	1% of facility amount (min MUR 5,000/-)	1% of facility amount (min MUR 25,000/-)	n/a

• Increases / Rescheduling	1% of facility amount (min MUR 5,000/-)	1% of facility amount (min MUR 25,000/-)	n/a
• Casual Overdrafts	PLR +5% +2%	PLR +2% +5%	n/a
• Casual Overdrafts for FCY	Applicable 3 months LIBOR +3% +2%	Applicable 3 months LIBOR +3% +2%	n/a

#### D) GENERAL SERVICES

##### 14. Standing Order

• Standing Order - Internal Transfer	Free	Free	n/a
• Standing Order - Transfer to Other Banks	In Client's own name (Free) Third Party (MUR 25/-)	In Client's own name (MUR 25/-) Third Party (MUR 25/-)	n/a
• Unpaid Standing order due to lack of funds	MUR 100/-	MUR 100/-	n/a

##### 15. Treasury Bills

• Account opening fee	n/a	n/a	n/a
• Transaction fee	Nil	Nil	n/a

##### 16. Debit Cards

• Annual fee	n/a	n/a	n/a
• Replacement of lost/stolen cards	n/a	n/a	n/a
• Withdrawals	n/a	n/a	n/a
Bank's ATM	n/a	n/a	n/a
Other banks ATM	n/a	n/a	n/a
Overseas	n/a	n/a	n/a

##### 17. Prepaid Cards - With Insurance

• Card Fee	MUR 1725.00/- (VAT Inclusive)	MUR 575/- (VAT inclusive)	n/a
• Monthly maintenance fee	MUR 149.50/- (VAT Inclusive)	MUR 17.25/- (VAT inclusive)	n/a
• Card Replacement Fee	MUR 230.00/- (VAT Inclusive)	MUR 230/- (VAT inclusive)	n/a
• Card Reactivation	MUR 30.00/-	MUR 30.00/-	n/a
• Card-to-card Transfer	MUR 15.00/-	MUR 15.00/-	n/a
• Card Loading	MUR 30.00/-	MUR 30.00/-	n/a
• Domestic ATM Cash Withdrawal	MUR 30.00/-	MUR 30.00/-	n/a
• International ATM Cash Withdrawal	1.50%	1.50%	n/a
• Minimum International ATM Fee	MUR 45.00/-	MUR 45.00/-	n/a
• Domestic & International POS Transaction	Free	Free	n/a
• SMS Alert	Free	Free	n/a
• Transaction decline for insufficient funds	MUR 15.00/-	MUR 15.00/-	n/a
• Online Statement Inquiry	Free	Free	n/a



• Withdrawals	Free	Free	n/a
Bank's ATM	n/a	n/a	n/a
Other banks ATM	MUR 30/-	MUR 30/-	n/a
Overseas	1.50%	1.50%	n/a
<b>Prepaid Cards - Without Insurance</b>			
• Card Fee	MUR 575.00/- (VAT Inclusive)	MUR 575/- (VAT inclusive)	n/a
• Monthly maintenance fee	MUR 17.25/- (VAT Inclusive)	MUR 17.25/- (VAT inclusive)	n/a
• Card Replacement Fee	MUR 230.00/- (VAT Inclusive)	MUR 230/- (VAT inclusive)	n/a
• Card Reactivation	MUR 30.00/-	MUR 30.00/-	n/a
• Card-to-card Transfer	MUR 15.00/-	MUR 15.00/-	n/a
• Card Loading	MUR 30.00/-	MUR 30.00/-	n/a
• Domestic ATM Cash Withdrawal	MUR 30.00/-	MUR 30.00/-	n/a
• International ATM Cash Withdrawal	1.50%	1.50%	n/a
• Minimum International ATM Fee	MUR 45.00/-	MUR 45.00/-	n/a
• Domestic & International POS Transaction	Free	Free	n/a
• SMS Alert	MUR 3.00/-	MUR 3.00/-	n/a
• Transaction decline for insufficient funds	MUR 15.00/-	MUR 15.00/-	n/a
• Online Statement Inquiry	Free	Free	n/a
• Withdrawals	Free	Free	n/a
Bank's ATM	n/a	n/a	n/a
Other banks ATM	MUR 30/-	MUR 30/-	n/a
Overseas	1.50%	1.50%	n/a

<b>18. Internet Banking</b>			
• Internet Banking Fee			n/a
Access to View	Free	Free	n/a
Access to Transact	Subject to charges listed in Tariff Guide	Subject to charges listed in Tariff Guide	n/a

<b>19. Remittances</b>			
<b>Inward transactions</b>			
• Electronic Transfers	Free of charge (Full credit of amount received)	Free of charge (Full credit of amount received)	n/a
• Cheque /Draft Collection	MUR 200/- plus Express courier fee of MUR 500/- plus all bank charges levied by all intermediary banks	MUR 200/- plus Express courier fee of MUR 500/- plus all bank charges levied by all intermediary banks	n/a
<b>Outward remittance by TT</b>			
<b>Electronic Transfers</b>			
• Manual	MUR 400/- (Inclusive of Swift Charges)	MUR 400/- (Inclusive of Swift Charges)	n/a
• E-Channel	MUR 200/- (Inclusive of swift charges for transfer instructions received via Internet Banking or Bulk File upload)	MUR 200/- (Inclusive of swift charges for transfer instructions received via Internet Banking or Bulk File upload)	n/a
• Commission in lieu of exchange	0.25% - min USD 20/-, max USD 100/-	0.25% - min USD 20/-, max USD 100/-	n/a
• Swift transfers received after cut-off time - Late payment fee	MUR 1000/-	MUR 1000/-	n/a
• Investigation / Query / Amendment request on Transfer	MUR 300/- plus any other bank charges	MUR 300/- plus any other bank charges	n/a
• Swift transfers with mention charges for ordering customer ('OUR')	USD 20/- upfront or in transfer currency equivalent + ultimately all bank charges levied by all intermediary banks	USD 20/- upfront or in transfer currency equivalent + ultimately all bank charges levied by all intermediary banks	n/a
• Transfers within Bank	Free of Charge	Free of Charge	n/a
• Bank Drafts Issuance	MUR 200/- flat	MUR 200/- flat	n/a
• Cancellation of Bank Draft	MUR 200/- flat	MUR 200/- flat	n/a

<b>20. Import Transactions</b>			
<b>Bills under collection</b>			
• Handling and payment commission	0.5% (min MUR 750/-) plus handling fees MUR 200/-	0.5% (min MUR 750/-) plus handling fees MUR 200/-	n/a
• Chaser each fortnight on past due bills	MUR 500/- for each fortnightly chaser	MUR 500/- for each fortnightly chaser	n/a
• Swift charges	MUR 175/- flat	MUR 175/- flat	n/a
• Courier charges	Minimum of MUR 750/- subject to weight of parcel or any change in tariff of the express courier service provider	Minimum of MUR 750/- subject to weight of parcel or any change in tariff of the express courier service provider	n/a

• Other amendments	MUR 500/- flat	MUR 500/- flat	n/a
<b>Letter of credit</b>			
• Issuance (Opening of LC)	0.5% for first 6 months (min MUR 1,000/-), 0.25% for each additional quarter	0.5% for first 6 months (min MUR 1,000/-), 0.25% for each additional quarter	n/a
• Standby LC	1.5% per annum (min MUR 1,000/-)	1.5% per annum (min MUR 1,000/-)	n/a
• Increase in Amount / Extension of Validity	As per LC issuance charges	As per LC issuance charges	n/a
• Swift on transmission - Issuance	MUR 500/- flat fee	MUR 500/- flat fee	n/a
• Othe amendments	MUR 500/- flat fee	MUR 500/- flat fee	n/a
• Acceptance commission	0.125% of amount per month or part thereof (minimum MUR 500/-)	0.125% of amount per month or part thereof (minimum MUR 500/-)	n/a
• Payment commission	0.25% (min MUR 500/-)	0.25% (min MUR 500/-)	n/a
• Cancellation and unutilised fee	MUR 500/- plus any correspondent bank charges	MUR 500/- plus any correspondent bank charges	n/a
• Discrepant documents	USD 75/-	USD 75/-	n/a
• Other swift charges	MUR 175/- flat fee	MUR 175/- flat fee	n/a

<b>21. Export Transactions</b>			
<b>Bills under collection</b>			
• Handling and payment commission	0.20% (min MUR 500/-)	0.20% (min MUR 500/-)	n/a
• Swift charges	MUR 175/- flat fee	MUR 175/- flat fee	n/a
• Courier charges	Minimum of MUR 750/- subject to weight of parcel or any change in tariff of the express courier service provider	Minimum of MUR 750/- subject to weight of parcel or any change in tariff of the express courier service provider	n/a
• Other amendments	MUR 500/- flat	MUR 500/- flat	n/a
<b>Letter of credit</b>			
• LC Advising commission	MUR 400/- flat	MUR 400/- flat	n/a
• Other amendments	MUR 400/- flat	MUR 400/- flat	n/a
• LC Confirmation	As per agency arrangements	As per agency arrangements	n/a
• Acceptance commission	As per agency arrangements	As per agency arrangements	n/a
• Negotiation commission	0.125% (min MUR 500/-) plus handling fee MUR 500/-	0.125% (min MUR 500/-) plus handling fee MUR 500/-	n/a
• LC Transfer to 2nd beneficiary bank	0.25% min MUR 1000/- plus SWIFT charges MUR 200/-	0.25% min MUR 1000/- plus SWIFT charges MUR 200/-	n/a
• Discounting	MUR 500/- flat fee plus interest as per agreement	MUR 500/- flat fee plus interest as per agreement	n/a

<b>22. Other Services</b>			
<ul style="list-style-type: none"> <li>Statement Fee on quarterly/ monthly issuance of paper statements of account (Yearly Statement in June issuance free of charge)</li> </ul> <p><i>*Note: Month-End E-Statement is free</i></p>	MUR 25/- per sheet	MUR 25/- per sheet	n/a
<ul style="list-style-type: none"> <li>Auditor's Report</li> </ul>	MUR 750/-	MUR 750/-	n/a
<ul style="list-style-type: none"> <li>Certificate of Interest/ balance / liabilities</li> </ul>	MUR 100/- per certificate	MUR 100/- per certificate	n/a
<ul style="list-style-type: none"> <li>Testimonials, Letter of Comfort, Letter of Reference</li> </ul>	MUR 500/-	MUR 1,000/-	n/a
<ul style="list-style-type: none"> <li>Payroll Fee</li> </ul>	n/a	MUR 100/- per Bank excl. Internal	n/a
<ul style="list-style-type: none"> <li>Duplicate Statement of Account</li> </ul>	MUR 25/- per sheet	MUR 25/- per sheet	n/a
<ul style="list-style-type: none"> <li>Transfer to another local Bank in rupees (MACSS)</li> </ul>	MUR 125/-	MUR 125/-	n/a
<ul style="list-style-type: none"> <li>Photostat copy</li> </ul>	Free	MUR 10/-	n/a
<ul style="list-style-type: none"> <li>Fax / Email transmission costs</li> </ul>	Local - MUR 10/- per sheet Overseas - MUR 100/- per sheet	Local - MUR 10/- per sheet Overseas - MUR 100/- per sheet	n/a
<ul style="list-style-type: none"> <li>Processing fee for succession accounts</li> </ul>	Free		n/a
<ul style="list-style-type: none"> <li>Processing fee to set up a guarantee line</li> </ul>	1% of Guarantee Line amount, minimum MUR 1,000/-	1% of Guarantee Line amount, minimum MUR 1,000/-	n/a
<ul style="list-style-type: none"> <li>Safe Deposit Lockers (<i>Rental per year</i>)*</li> </ul>			
Sizes			
Standard	MUR 9,200/- (VAT inclusive)	MUR 9,200/- (VAT inclusive)	n/a
Medium	MUR 13,800/- (VAT inclusive)	MUR 13,800/- (VAT inclusive)	n/a
Large	MUR 28,750/- (VAT inclusive)	MUR 28,750/- (VAT inclusive)	n/a
<p><i>* The Rental shall entitle the Lessee to 12 visits for each one-year period, during the term of the Agreement. Hirer will be charged MUR 500 for each additional visit as from the 13th one. Charges may be subject to review.</i></p>			
<ul style="list-style-type: none"> <li>Night Safe</li> </ul>	n/a	n/a	n/a
<ul style="list-style-type: none"> <li>Global Custody</li> </ul>	The custody fees are negotiable based on Target Market for investment, potential AUC, Asset Type.	The custody fees are negotiable based on Target Market for investment, potential AUC, Asset Type.	n/a

**Note: All fees/charges which are vatable are inclusive of Vat and all fees/charges which are not vatable have zero Vat.**