

Effective 03 April 2023

We will be amending our [General Terms and Conditions](#) governing your accounts with effect from 03 April 2023 by replacing them with a revised suite of documents. The revised suite of documents will now comprise a Master Services Agreement and the Mauritius Country Conditions (the **"New Terms"**). The New Terms can be found at link below:

- [Master Services Agreement](#)
- [Mauritius Country Conditions](#)

Why the change?

- **Ease of Understanding**

The New Terms envisage a framework structure that includes the Master Services Agreement which focuses on the essential legal terms governing our relationship with you, the Mauritius Country Conditions which sets out the Mauritius-specific terms necessary from a local regulatory and/or operational perspective.

The New Terms are shorter and easier to read, with our commitments and your obligations set out more clearly.

- **Quick and easy access to our products and international network**

This framework structure will now give you quicker and easier access to a broader range of products, and/or open accounts with us in other countries using the same framework structure and Master Services Agreement, by simply adding short Country Conditions addendums to the existing Master Services Agreement.

What are the key changes?

- The New Terms do not change the terms governing our relationship with you materially. It says the same thing as the General Terms and Conditions, but in shorter and clearer language.
- Some important terms have been moved to separate sections, and you may like to pay particular attention to these:
 - (i) Terms about the collection, use and disclosure of your information are set out in a Confidentiality and Regulatory Annex to the Master Services Agreement.
 - (ii) Information about cheques, tariffs, statements and dormant accounts, interest rate calculation, tariff and complaints handling are now set out in the Mauritius Country Conditions.
 - (iii) Some Mauritius-specific provisions are set out in the Mauritius Country Conditions.

Should you have further questions, please do not hesitate to contact your relationship manager.