



<b>Bank of Mauritius Template for Statement of fees, charges and commission</b>	<b>Corporates</b>
<b>Accounts</b>	
<b>Savings Account Regular</b>	
Savings Rate	Not applicable
Minimum account opening amount	Not applicable
Minimum credit balance to earn interest	Not applicable
Frequency of interest payment	Not applicable
Reissuance/ replacement of passbook/ account card	Not applicable
Monthly service charges if credit balance falls below minimum balance	Not applicable
Statement of fee on quarterly/monthly issuance of paper statements of account [June&Dec issuance free of charge]	Not applicable
Cash deposits (LCY)	Not applicable
Cash withdrawals (LCY)	Not applicable
Service / Ledger / Maintenance Fee	Not applicable
Dormant / Inactive account charges	Not applicable
Reminder fee for dormant / inactive account	Not applicable
Closure of account	Not applicable
Salary Credit	Not applicable
Pension Credit	Not applicable
<b>Current Account Regular</b>	
Monthly service fee	USD 1,000
Debit interest on unauthorised overdrawn balances	A penalty interest of 2% above Overdraft pricing is applicable on unauthorised overdraft.
Yearly fee for renewal of overdraft of Rs1,000,000	Agreed on a case by case basis
<b>Time deposit Account in local currency</b>	
Minimum deposit amount	USD 100,000
Penalty for deposit withdrawn before maturity	A penalty fee is applicable for premature uplift of deposit as per below: Difference between current interest rate and deposit contract interest rate) x Deposit amount x (Remaining number of days before maturity / number of days in a year) Current interest rate refers to current deposit rate for period corresponding to remaining days until maturity. A penalty fee of minimum nil and maximum of 4% of the initial deposit is applicable at time of uplift prior maturity. However the penalty amount will not reduce the initial deposit amount.
<b>Account Access Services</b>	
<b>Internet Banking</b>	
E-statement fee	Free
Bill payment fee	Not applicable
<b>ATM</b>	
Commission on withdrawal - through another local bank	Not applicable
Commission on withdrawal - abroad	Not applicable
Account balance enquiry through the bank's ATM	Not applicable
Account balance enquiry through a local bank ATM	Not applicable
Mini statement request	Not applicable
Re-pin request	Not applicable
<b>Accounts Transactions or Services</b>	
<b>Local Funds Transfer / Internal Transfer</b>	
<b>For credit to an account pertaining to the same customer</b>	
At Counter	Free of charge
On Internet Banking	Free of charge
<b>For credit to an account not pertaining to the same customer</b>	
At Counter	USD 50
On Internet Banking	Free of charge
<b>Local Funds Transfer / Domestic Transfer</b>	
<b>To another bank on same day (MACCS)</b>	
At Counter	0.30% (minimum fee USD 200, maximum fee USD 400)
On Internet Banking	0.15% (minimum fee USD 45, maximum fee USD 75)
<b>To other bank if it takes 2 or more days (MACCS)</b>	
At Counter	Not applicable
On Internet Banking	Not applicable
<b>International Funds Transfer</b>	
<b>Telegraphic transfer</b>	
No foreign currency account	0.30% (minimum fee USD 200, maximum fee USD 400)
Foreign currency account	0.15% (minimum fee USD 45, maximum fee USD 75)

<b>Standing Instruction</b>	
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Transfer to same bank	One time setup fee of USD100 + Annual fee of USD50
Transfer to other banks	One time setup fee of USD100 + Annual fee of USD50 + Standard tariff applicable to outward telegraphic transfer
Failed standing order	Free of charge
Standing order Cancellation Fee	Free of charge
<b>Direct Debit</b>	
Direct debit for water, electricity and telephone bills	Not applicable
Other direct debit	Not applicable
Unpaid direct debit	Not applicable
<b>Debit Card</b>	
Annual fee	Not applicable
Replacement fee for lost / stolen card	Not applicable
Debit card pin replacement fee	Not applicable
Debit card cancellation fee	Not applicable
<b>Credit Card (Standard)</b>	
Interest rate per month	Not applicable
Annual Fee	Not applicable
Over limit fee	Not applicable
Cash advance fee	Not applicable
Late payment fee	Not applicable
Minimum monthly income to be eligible for basic credit card	Not applicable
Request for Increase in limit fee	Not applicable
<b>Interest Rates</b>	
Prime Lending Rate (PLR)	PLR is based on currency benchmark rates.
<b>Fixed deposits rate</b>	
7 days	Agreed on a case by case basis
6 months	Agreed on a case by case basis
12 months	Agreed on a case by case basis
24 months	Agreed on a case by case basis
36 months	Agreed on a case by case basis
48 months	Agreed on a case by case basis
60 months	Agreed on a case by case basis
<b>Reports</b>	
<b>Fee for testimonial for educational / medical purpose</b>	
First copy fee	Not applicable
For each additional copy fee	Not applicable
<b>Fee for testimonial for travel purpose</b>	
First copy fee	Not applicable
For each additional copy fee	Not applicable
Banker's reference fee	USD100 per letter
Loan balance certificate fee	USD100 per certificate
Audit confirmation certificate fee	USD100 per certificate
<b>Financing</b>	
<b>Processing Fee</b>	
Against cash collateral	Agreed on a case by case basis
Against non cash collateral	Agreed on a case by case basis
Unsecured loans	Agreed on a case by case basis
Ledger fee	Agreed on a case by case basis
<b>Valuation Survey &amp; Report Fee</b>	
Valuation survey & report fee	Agreed on a case by case basis
Legal charges for creation of security documents	Agreed on a case by case basis
<b>Site Inspection Fee</b>	
Site inspection fee	Agreed on a case by case basis
<b>Legal &amp; Administration Fees</b>	
Pari-Passu documents fee	Agreed on a case by case basis
Cession de priorité'	Agreed on a case by case basis
Erasure of charges ('Radiation')	Agreed on a case by case basis
Part erasure of charges ('Dégrevement')	Agreed on a case by case basis
Gages sans déplacement fee	Agreed on a case by case basis
Reminder fee (account in arrears)	Agreed on a case by case basis
MCIB fee	Agreed on a case by case basis
<b>Other Services</b>	
Cost of cheque book	Not applicable
Stop payment orders	USD50
Cheque returned / Dishonored cheque (Outward)	Not applicable
Cheque returned (Inward)	Free of charge
Special presentation of cheques	Not applicable

<b>Office Cheque / Bank Draft / Travellers' Cheque</b>	
Issue of bank cheque - by debit of account	Not applicable
Issue of bank cheque- by cash	Not applicable
Banker's cheque cancellation / lost	USD50
<b>Copies, photocopies &amp; Duplicate Printouts</b>	
Statement of account or other documents	For statement less than 3 months old, USD10 per page For statement elder than 3 months, USD30 per page
Documents from electronic archives	For statement less than 3 months old, USD10 per page For statement elder than 3 months, USD30 per page
Documents from manual archives	For statement less than 3 months old, USD10 per page For statement elder than 3 months, USD30 per page
<b>Twenty year housing loan of Rs. 3 million</b>	
<b>Interest rate</b>	
Interest rate per annum- primary	Not applicable
Interest rate per annum- secondary	Not applicable
Interest rate per annum- others	Not applicable
<b>Monthly instalment</b>	
Monthly instalment - primary	Not applicable
Monthly instalment - secondary	Not applicable
Monthly instalment - others	Not applicable
Annual Percentage Rate	Not applicable
Aggregate one-off fees and charges	Not applicable
Fees and charges payable yearly	Not applicable
Total repayment after 20 years including all fees	Not applicable
<b>Twenty year housing loan of Rs. 1 million</b>	
<b>Interest rate</b>	
Interest rate per annum- primary	Not applicable
Interest rate per annum- secondary	Not applicable
Interest rate per annum- others	Not applicable
<b>Monthly instalment</b>	
Monthly instalment - primary	Not applicable
Monthly instalment - secondary	Not applicable
Monthly instalment - others	Not applicable
Annual Percentage Rate	Not applicable
Aggregate one-off fees and charges	Not applicable
Fees and charges payable yearly	Not applicable
Total repayment after 20 years including all fees	Not applicable
<b>Guarantees</b>	
<b>Performance bonds</b>	
For amounts up to Rs. 5 million	2% minimum USD500
For amounts above Rs. 5 million	2% minimum USD500
<b>Tender bonds</b>	
For the first 3 months	2% minimum USD500
For each additional period of 3 months or part thereof	2% minimum USD500
Retention money bonds / guarantees	2% minimum USD500
Advance payment bonds	2% minimum USD500
<b>Shipping guarantees</b>	
For the first month	USD75 for first 2 months
For each additional month or period thereof	USD50 per month