



Bank of Mauritius Template for Statement of fees, charges and commission	Corporates
Accounts	
Savings Account Regular	
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
Current Account Regular	
Monthly service fee	Rs 2,500
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
Time deposit Account in local currency	
Minimum deposit amount	Rs 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Penalty for deposit withdrawn before maturity	A penalty fee is applicable for premature uplift of deposit as per below: Difference between current interest rate and deposit contract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.
Account Access Services	
Internet Banking	
E-statement fee	Free of charge
Bill payment fee	Not applicable
ATM	
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
Accounts Transactions or Services	
Local Funds Transfer / Internal Transfer	
For credit to an account pertaining to the same customer	
At Counter	Free of charge
On Internet Banking	Free of charge
For credit to an account not pertaining to the same customer	
At Counter	Rs. 100
On Internet Banking	Free of charge
Local Funds Transfer / Domestic Transfer	
To another bank on same day (MACCS)	
At Counter	Rs 1,000
On Internet Banking	Rs 50
To other bank if it takes 2 or more days (MACCS)	
At Counter	MUR funds are not transferred with 2 or more days value
On Internet Banking	MUR funds are not transferred with 2 or more days value

International Funds Transfer	
Telegraphic transfer	
No foreign currency account	Rs 1,500
Foreign currency account	Rs 1,500 plus CILE 0.5% (minimum USD20, maximum USD1,000)
Standing Instruction	
Standing instructions	
Transfer to same bank	One time setup fee of Rs 100
Transfer to other banks	One time setup fee of Rs 100 + Standard tariff applicable to outward telegraphic transfer
Failed standing order	Rs 250
Standing order Cancellation Fee	Free of charge
Direct Debit	
Direct debit for water, electricity and telephone bills	Rs 15
Other direct debit	Rs 15
Unpaid direct debit	Rs 250
Debit Card	
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
Credit Card (Standard)	
Interest rate per month	1.75 % for classic 1.70 % for gold and platinum
Annual Fee	Rs 230 for classic Rs 920 for Gold Rs1,610 for platinum
Over limit fee	Rs 150
Cash advance fee	Not applicable
Late payment fee	Rs 200
Minimum monthly income to be eligible for basic credit card	Agreed on a case to case basis
Request for Increase in limit fee	Agreed on a case to case basis
Interest Rates	
Prime Lending Rate (PLR)	BLR 7.35% for MUR lending
Fixed deposits rate	
7 days	Agreed on a case to case basis
6 months	Agreed on a case to case basis
12 months	Agreed on a case to case basis
24 months	Agreed on a case to case basis
36 months	Agreed on a case to case basis
48 months	Agreed on a case to case basis
60 months	Agreed on a case to case basis
Reports	
Fee for testimonial for educational / medical purpose	
First copy fee	Not applicable
For each additional copy fee	Not applicable
Fee for testimonial for travel purpose	
First copy fee	Not applicable
For each additional copy fee	Not applicable
Banker's reference fee	Rs 300
Loan balance certificate fee	Rs 300
Audit confirmation certificate fee	Received via confirmation.com Rs 500 Received via manual letter Rs1,500
Financing	
Processing Fee	
Against cash collateral	Agreed on a case to case basis
Against non cash collateral	Agreed on a case to case basis
Unsecured loans	Agreed on a case to case basis
Ledger fee	Agreed on a case to case basis
Valuation Survey & Report Fee	
Valuation survey & report fee	Agreed on a case to case basis
Legal charges for creation of security documents	Agreed on a case to case basis
Site Inspection Fee	
Site inspection fee	Agreed on a case to case basis

Legal & Administration Fees	
Pari-Passu documents fee	Agreed on a case to case basis
Cession de priorité'	Agreed on a case to case basis
Erasure of charges ('Radiation')	Agreed on a case to case basis
Part erasure of charges ('Dégrevement')	Agreed on a case to case basis
Gages sans déplacement fee	Agreed on a case to case basis
Reminder fee (account in arrears)	Agreed on a case to case basis
MCIB fee	Agreed on a case to case basis
Other Services	
Cost of cheque book	Rs 1,500 for 50 leaves Rs 3,000 for 100 leaves
Stop payment orders	Rs 150
Cheque returned / Dishonored cheque (Outward)	Rs 250
Cheque returned (Inward)	Rs 25
Special presentation of cheques	Rs 200 Only for cheque of MUR200,000 or above
Office Cheque / Bank Draft / Travellers' Cheque	
Issue of bank cheque - by debit of account	Rs300 for manual application Rs100 for application received through HSBCnet (internet banking)
Issue of bank cheque- by cash	Not applicable
Banker's cheque cancellation / lost	Rs 500
Copies, photocopies & Duplicate Printouts	
Statement of account or other documents	Rs 500 per statement
Documents from electronic archives	Rs 750
Documents from manual archives	Rs 750
Twenty year housing loan of Rs. 3 million	
Interest rate	
Interest rate per annum- primary	Not applicable
Interest rate per annum- secondary	Not applicable
Interest rate per annum- others	Not applicable
Monthly instalment	
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
Twenty year housing loan of Rs. 1 million	
Interest rate	
Interest rate per annum- primary	Not applicable
Interest rate per annum- secondary	Not applicable
Interest rate per annum- others	Not applicable
Monthly instalment	
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
Guarantees	
Performance bonds	
For amounts up to Rs. 5 million	Local charges 1.5% p.a (minimum MUR1000) Overseas charges 1.5% p.a (minimum USD100)
For amounts above Rs. 5 million	Local charges 1.5% p.a (minimum MUR1000) Overseas charges 1.5% p.a (minimum USD100)

Tender bonds	
For the first 3 months	Local charges First 6 months 1% (minimum MUR1000) For every additional 3 months or part thereof 0.25% (minimum MUR1000) Overseas charges - Per 6 months - 1% (minimum USD100)
For each additional period of 3 months or part thereof	Local charges First 6 months 1% (minimum MUR1000) For every additional 3 months or part thereof 0.25% (minimum MUR1000) Overseas charges - Per 6 months - 1% (minimum USD100)
Retention money bonds / guarantees	2% p.a (minimum MUR1000)
Advance payment bonds	Local charges - 2% p.a (minimum MUR1000) Overseas charges - 2% p.a (minimum USD100)
Shipping guarantees	
For the first month	Rs 800 first 2 months
For each additional month or period thereof	Rs 600 (After 2 months a fee of MUR600 per month is applicable)

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