

Consumer Banking Division Tariff for Private Clients

It is our desire to provide customers with a banking service that represents quality, efficiency and value for money. The items shown below are based upon the normal course of our business and clearly describe the activities for which we do or do not charge.

The following services are free of charge:

- Inward Telegraphic Transfers (If correct Wiring details provided)
- Transfers between - International Banking Division, Mauritius and Private Clients department
- Telephone Calls (local or international)
- Account Maintenance/Ledger Fees
- Auto generated statements

Besides the fact that we pay you interest, we are proud to bring to your attention that our competitive rates are constantly being reviewed on an annual basis against those on foreign markets using the latest Reuters technology.

The table below illustrates the account type one can maintain with us together with their respective features:

Account type	Minimum Balance	Interest Payment	Withdrawal Period
Call Account	No Minimum; USD25 will be charged per quarter if average Assets Under Management ¹ of USD100K is not maintained within that quarter	No Interest.	No notice required. No penalty.
Fixed Deposit	USD25,000/- (Minimum)	At maturity.	Withdrawal before maturity will be at the discretion of the bank and subject to a minimum breakage cost of USD 50/-Penalty rate will be the cost of borrowing for the remaining period to maturity + 1%.

Applicable Charges

1) Payments from your account

Electronic Transfers via SWIFT	(1) 0.25% of the payment value Minimum: USD 40 Maximum: USD 105 (2) SWIFT Message charge: USD 20
Transfer to Barclays Mauritius Domestic branches	USD 10
Draft/International Money Order	USD 30
Outward Unpaid Cheque	USD 25
Stop payments & cancellation of drafts	USD 25
Cash Transactions ³	1% of the transaction amount
Travellers' Cheques	1% of the transaction amount

2) Payments into your account

Electronic Transfers	Free (if correctly formatted)
Cheque/Draft Collection	USD 25 per cheque
Inward Unpaid Cheque	USD 25
Cash Transactions ³	1% of the transaction amount
Travellers Cheques	1% Min. USD 15, Max. USD 100

The Bank reserves the right of having recourse to procedures and means it deems appropriate vis-à-vis the customer if the cheque/draft is returned unpaid. All charges levied by intermediary banks will be borne by the customer.

3) Statement of Account

You will receive, free of charge, original statements via the post at regular intervals that you will personally determine. Please note that we can also send, at your request, original, interim or duplicate statements via fax, email or mail. (See below for transmission charges).

Interim Statement preparation	USD 10
Up to one year old	USD 25 per statement
More than one year old	USD 50 per year per statement

4) Business Integrator

Barclays Integrator is the Barclays web-based electronic banking product that puts you in control of your offshore accounts and payments. You can set up the payments and authorize them from anywhere in the world. You will have access to updated balance and transaction reporting, make reconciliation easier and help you reduce bank charges and administrative costs.

A. Token	USD 100 one off per token
B. Access fee	USD 15 per month
Electronic Transfers on Integrator	i. 0.15% of the payment value Minimum: USD 40 Maximum: USD 115 ii. SWIFT Message charge: USD 10

5) Other Items

Guarantees	1% per half year (6 months) or part thereof Min USD100	Per guarantee
Immigration Bond for Board of Investment	USD200 p.a. Arrangement Fee 1% - Min USD 100	Per guarantee
SWIFT Messaging	USD 20	Per message
Balance/Audit Reports		
➤ Balances only	USD 30	Per request
➤ With liabilities/Securities schedule	USD 60	Per request
Status Enquiries		
➤ Replying to Enquiries	USD 20	Per request
➤ Obtaining historic information	USD 50	Per request
Cheque/Draft negotiation (purchase commission)	0.5% min. USD 50	Per item

5) Other Items (cont.)

Courier Charges	USD 50	Per item
Unclaimed Account	USD 100 per annum ²	Per customer
Postage (registered mail)	USD7	Per item
Bank reference	USD30	Per item
Hold Mail	USD 75	Per quarter
Fax local	USD 5	Per page
Fax overseas	USD10	Per page
Dormant account	USD 75	Per annum
Unauthorised Overdraft	Encroachment Rate ³	
Copy of payment instruction	USD 5	Per instruction
Cheque book 50 leaves	USD 25	Per cheque book
100 leaves	USD 50	
Commitment fee	1.00%	For undrawn commitments within 3 months
Account closed within one year	USD 200	Per closure request

6) Notes

1. Assets under Management represent the total balances in all your accounts
2. Annual charges will be applied
3. Terms and Conditions apply

7) Additional Note

Charges will be debited with the USD equivalent in the currency of your account

8) Quarters

Each quarter is defined as follows:

- 1st Quarter – ending 31st Mar10
- 2nd Quarter – ending 30th Jun10
- 3rd Quarter – ending 30th Sep10
- 4th Quarter – ending 31st Dec10

9) Validity

Pricing is valid until 31st July 2011, and may be subject to changes during the year, without prior notice