

Personal Banking

Introduction

All information printed in this guide is valid as from the effective date quoted on the cover.

Barclays usually carries out an annual review of its pricing structure but circumstances may dictate changes at any time and when these occur, details will be available in all Barclays branches.

We are constantly looking at ways of providing options to customers which allow for freedom of choice when it comes to your banking needs, but most importantly allows you the customer the ability to proactively manage your monthly banking fees.

This booklet provides details of the main charges applicable to banking services provided by Barclays Bank Plc Mauritius as well as those services that are free. Charges for services not included in this booklet shall be disclosed on request or at the time the service is provided.

Transactional Account – Personal Customers

Bank Account, Current Account, High Value Current Account*

- No minimum opening balance
- Unauthorised excesses and arrears on loan repayments will be charged interest at encroachment rate
- Interest on High Value Current Account is calculated on daily balance and credited quarterly. Check the latest rate applicable.

Savings Solutions

Instant Savings, High Rate Savings*, Bonus Savings

- Interest is calculated on daily basis
- Interest is credited half yearly for Instant Savings and High Rate Savings
- Interest is paid quarterly for Bonus Savings; in addition, a bonus interest will be credited if no withdrawal is made during the previous quarter
- Bonus Savings- Bonus of 100% of interest paid for the quarter
- Check the latest interest rate applicable

*High Value Current Account and High Rate Savings account are no longer on offer as new.

| Transactional Accounts – Standard Personal Banking | | | | |
|---|-----------------------------------|--------------|-----------------|----------------------------|
| | Easy Start Bank Account | Bank Account | Current Account | High Value Current Account |
| Minimum Opening Balance | N/A | N/A | N/A | N/A |
| Minimum Operating Balance | N/A | N/A | N/A | N/A |
| Maintenance Fee | Rs 40 + vat | Rs 55 + vat | Rs 75 + vat | Rs 80 + vat |
| Credit Interest | N/A | N/A | N/A | Yes |
| Statement (Original - 1st Copy) | Free | Free | Free | Free |
| Statement (Copy) | Rs 40 | Rs 40 | Rs 40 | Rs 40 |
| First Debit Card | Free | Free | Free | Free |
| ATM Withdrawals (At Barclays ATMs) | Free | Free | Free | Free |
| ATM Withdrawals (At Other Bank's ATMs) | Rs 50 | Rs 50 | Rs 50 | Rs 50 |
| ATM withdrawals (Overseas ATMs) | Rs 75 | Rs 75 | Rs 75 | Rs 75 |
| Card purchases in shops (POS) | Free | Free | Free | Free |
| Crossed Cheque Book | N/A | N/A | Rs 3 per sheet | Free |
| Uncrossed Cheque Book | N/A | N/A | Rs 3 per sheet | Free |
| Salary Credit | Free | Free | Free | Free |
| Standing Orders (to another Barclays Account – excluding loans with Barclays) | Rs 10 | Rs 10 | Rs 10 | Rs 10 |
| Standing Orders (to other Bank) | Rs 30 | Rs 30 | Rs 30 | Rs 30 |
| Direct Debits (to utility company) | Rs 10 | Rs 10 | Rs 10 | Rs 10 |
| Direct Debits (Others) | Rs 15 | Rs 15 | Rs 15 | Rs 15 |
| Telephone Banking | Free | Free | Free | Free |
| Counter Cash Withdrawal: | | | | |
| • Below Rs 20000 | Rs 20 | Rs 20 | Rs 20 | Rs 20 |
| • Above Rs 20000 | Rs 20 as from the 4th transaction | | | |
| Banker's Cheque | Rs 150 | Rs 150 | Rs 150 | Rs 150 |
| Special Clearance | Rs 200 | Rs 200 | Rs 200 | Rs 200 |
| Outwards Unpaid Cheques | N/A | N/A | N/A | N/A |
| Outwards Unpaid Direct Debits/ Standing Orders | Rs 100 | Rs 100 | Rs 100 | Rs 100 |
| Inward Unpaid Cheques | Rs 25 | Rs 25 | Rs 25 | Rs 25 |
| Unauthorised Excess/ Overdraft | Interest at Encroachment rate | | | |
| Bonus Savings | N/A | N/A | N/A | Bonus Rate |
| Interest paid quarterly DOUBLES subject to no withdrawal during the quarter | N/A | N/A | N/A | 100% |
| Withdrawal Fee applicable as from SECOND withdrawal per quarter | N/A | N/A | N/A | Rs 100 |

| Savings Solutions - Standard Personal Banking | | | | |
|---|-----------------------------------|-------------------------|---------------------------|-----------------------|
| | Easy Start Savings Account | Instant Savings Account | High Rate Savings Account | Bonus Savings Account |
| Minimum Opening Balance | Rs 2,000 | Rs 8,000 | Rs 30,000 | Rs 10,000 |
| Minimum Operating Balance | N/A | N/A | N/A | N/A |
| Minimum Interest Balance | Rs 3,000 | Rs 8,000 | Rs 30,000 | 0.01 cents |
| Maintenance Fee | Free | Free | Free | Free |
| Credit Interest | Yes | Yes | Yes | Yes |
| Preferential Interest Rates | No | No | Yes | Yes |
| Statement (Original - 1st Copy) | Free | Free | Free | Free |
| Statement (Copy) | Rs 40 | Rs 40 | Rs 40 | Rs 40 |
| Debit Card | Secondary Account | Secondary Account | N/A | N/A |
| ATM Withdrawals (At Barclays ATMs) | Free | Free | Free | Free |
| ATM Withdrawals (At Other Bank's ATMs) | Rs 50 | Rs 50 | Rs 50 | Rs 50 |
| ATM withdrawals (Overseas ATMs) | Rs 75 | Rs 75 | Rs 75 | Rs 75 |
| Card purchases in shops (POS) | Free | Free | Free | Free |
| Crossed Cheque Book | N/A | N/A | N/A | N/A |
| Salary Credit | N/A | N/A | N/A | N/A |
| Standing Orders (to another Barclays Account) | N/A | Rs 15 | N/A | N/A |
| Direct Debits (to utility company) | N/A | Rs 10 | N/A | N/A |
| Direct Debits (Others) | N/A | Rs 15 | N/A | N/A |
| Telephone Banking | Free | Free | Free | Free |
| Counter Cash Withdrawal: | | | | |
| • Below Rs 20000 (when account is linked to a debit card) | Rs 20 | Rs 20 | Rs 20 | Rs 20 |
| • Above Rs 20000 | Rs 20 as from the 4th transaction | | | |
| Banker's Cheque | Rs 150 | Rs 150 | Rs 150 | Rs 150 |
| Special Clearance | Rs 200 | Rs 200 | Rs 200 | Rs 200 |
| Outwards Unpaid Cheques | N/A | N/A | N/A | N/A |
| Outwards Unpaid Direct Debits/ Standing Orders | Rs 100 | Rs 100 | Rs 100 | Rs 100 |
| Inward Unpaid Cheques | Rs 25 | Rs 25 | Rs 25 | Rs 25 |
| Unauthorised Excess/ Overdraft | Interest at Encroachment rate | | | |
| Bonus Savings | N/A | N/A | N/A | Bonus Rate |
| Interest paid quarterly DOUBLES subject to no withdrawal during the quarter | N/A | N/A | N/A | 100% |
| Withdrawal Fee applicable as from SECOND withdrawal per quarter | N/A | N/A | N/A | Rs 100 |

| Other Services | |
|--|--|
| Switching Fee between accounts | Rs 25 each transaction |
| MACSS (Mauritius Automated Clearing Settlement System) | Rs 100 |
| Fax Services: | |
| • Per fax | Rs 30 |
| • Exchange rate (daily updates) | Rs 500 per month |
| Letter of Reference | Rs 500 per letter |
| Certificate of Balance | Rs 200 per certificate |
| Duplicate Statement of Account: | |
| • Over the counter (interim statement) | Rs 25 per copy |
| • Photocopy of ledger | Rs 40 per copy |
| • Typed up | Rs 100 per sheet |
| • Special presentation on request | Rs 150 |
| Excess report/ G38: | |
| • Personal | Rs 75 |
| Reply to audit letters: | |
| • Simple | Rs 175 |
| • Complex | Rs 350 |
| • Very Complex | Rs 600 |
| Solicitors succession charges | Rs 500 |
| Solicitors letter/ letter of demand: | |
| • Personal | Rs 300 |
| Safe Custody packets (no more on offer) | Rs 150 + vat per item per annum |
| Night Safe facilities | Annual Rental fee: Rs 300 per wallet |
| Fee on Dormant accounts | Rs 60 + vat monthly; payable yearly |
| Safe Custody lockers: | |
| • Deposit | Rs 5000 |
| • Rental per annum | Small : Rs 2000 + vat Medium : Rs 3000 + vat Large : Rs 4000 + vat |
| | Once per month |
| • Free Access | Rs 100 + vat |
| • Each Additional Access | |

| Cards | | | |
|---|---|-------------------------|---|
| Debit Card - Visa Electron | | | |
| Issuance fee | Free of charge | | |
| Replacement fee | Rs 100 + vat per card | | |
| Cash Withdrawal on other bank's Visa/Plus ATM network | | | |
| • Local | Rs 50 | | |
| • International | Rs 75 | | |
| Statement Request | Rs 25 per statement + postage fee | | |
| Credit Cards | | | |
| Fees and charges | Barclaycard Classic/ Manchester United Barclaycard | Barclaycard Gold | Barclays English Premier League card |
| Interest Rate (Month) | 2.13% | 2.13% | 1.75% |
| Annual Fee | Rs 150 + VAT | Rs 750 + VAT | Rs 275 |
| Additional Cardholder Fee | Rs 150 + VAT | Rs 500 + VAT | Rs 275 |
| Late Payment Fee* | 1% of amount due | 1% of amount due | 1% of amount due |
| Excess Limit Fee* | 1% of amount due | 1% of amount due | 1% of amount due |
| Cash Advance Fee** | 2% per transaction | 2% per transaction | 2% per transaction |
| Returned Fee | Rs 250 per item | Rs 250 per item | Rs 250 per item |
| Minimum Payment | 5% or Rs 100 | 5% or Rs 1000 | 5% or Rs 100 |
| Interest Free Period | Up to 45 days | Up to 45 days | 0 days |
| FOREX Fee | 3% | 3% | 1.75% |
| * Minimum of Rs 150 ** Minimum of Rs 50 These prices and rates are not fixed and may fluctuate over time | | | |

| Loans and Advances | |
|-----------------------------------|--|
| Barclays Prime Lending Rate (PLR) | Check the latest interest rate applicable |
| Lending Rates | On application based on a margin above Prime Lending Rate. Barclayloan, Executive Loan and Homeloan; check latest interest rates applicable |
| Penalty Rates | Accounts overdrawn without prior agreement will attract a penalty interest at Encroachment Rate |

| Loans and Advances <small>(continued)</small> | |
|---|--|
| Excess/ Loans in arrears | Accounts exceeding agreed limits or loans in arrears will be charged interest at Encroachment Rate |
| Advances Lending / Facility fee: | |
| Up to Rs 50,000 | Rs 1,000 per annum |
| > Rs 50,000 to Rs 100,000 | Rs 1,500 per annum |
| > Rs 100,000 to Rs 500,000 | Rs 3,000 per annum |
| > Rs 500,000 to Rs 1,000,000 | Rs 5,000 per annum |
| > Rs 1,000,000 to Rs 3,000,000 | Rs 6,000 per annum |
| > Rs 3,000,000 to Rs 5,000,000 | Rs 7,000 per annum |
| > Rs 5,000,000 | Discretionary, depending on the complexity/ managerial time spent (Minimum Rs 7,000) |
| Loan facility fee payable at drawdown: | |
| • Home Loan | 1% (minimum Rs 5,000) |
| • Barclayloan | 1.5% (minimum Rs 2,500) |
| • Executive Loan | 1.5% (minimum Rs 2,500) |
| • Scheme Loan | 1% (minimum Rs 1,500) |
| Ledger fee on All loans | Rs 60 per month (vat inclusive) |
| Commitment fee | 1% of undrawn balance after 3 months and 1% of any subsequent period of 12 month |
| Penalty fee for early repayment of loans | 90 days interest on amount repaid |
| Valuation fee | Rs 200 + valuer's fee |
| Security Charges: | |
| • Pari-Passu | Rs 1,500 |
| • Fixed/ Floating charges | Rs 1,500 |
| • Gages Sans Displacement | Rs 1,000 |
| • Life policy, Stocks and Shares | Rs 750 |
| • Personal guarantee | Rs 750 |
| • Part erasure (Dégrèvement) | Rs 500 |
| • Erasure (Radiation) | Rs 100 |
| Search Fees: | |
| • Simple | Rs 400 |
| • Complex | Maximum fee of Rs 1200 depending on the complexity |

A guide to our bank charges

Effective from 1st August 2009

The bank reserves the right to amend these charges from time to time.

| Foreign Currency Transactions | |
|---|--|
| Inward payments: | |
| • Commission | Rs 250 |
| • Query charges | Rs 100 |
| Outwards remittances: | |
| • Commission | Rs 400 |
| • In case 'Charges our' | USD 35 or equivalent payable on application |
| • Non Straight Through Processing (STP) remittances | GBP 10 or EUR 6 or ZAR 60 |
| Purchase of travellers cheques | Rs 5 per travellers cheques (minimum Rs 75) + Overseas bank charges for travellers cheques in: CHF : CHF 1 per travellers cheque ZAR : ZAR 50 per transaction |
| Sale of travellers cheques | 1% commission (minimum Rs 200) |
| Purchase of foreign cheques/ bank drafts | Rs 125 + overseas bank charges for foreign cheques/ drafts in: CHF : CHF 10 per item ZAR : ZAR 75 per item |
| Sale of International Money Order: (IMO/ Draft) | Rs 175 |
| Cancellation fee for bank drafts | Rs 300 |
| Transmission costs: | |
| • Airmail | Rs 75 |
| • Telex Rodrigues | Rs 75 |
| • Fax | Rs 150 |
| • Courier | Rs 750 |
| Treasury Bills | |
| Personal Customers | |
| Account opening fee | Rs 250 |
| Transaction fee: | (0% on nominal) |
| Rs 100,000 - Rs 499,999.99 | 0.40% |
| Rs 500,000 - Rs 2,499,999.99 | 0.35% |
| Rs 2,500,000 - Rs 4,999,999.99 | 0.25% |
| Rs 5,000,000 and above | 0.15% |

| Foreign Currency Account <i>(continued)</i> | |
|--|---|
| Minimum opening balance: | |
| • Call Deposit | USD 2,000 or equivalent |
| • Term Deposit | USD 10,000 or equivalent (minimum one month) |
| Minimum balance for interest | USD 2,000 or equivalent |
| Deposit of foreign currencies: | |
| • Notes | 1% commission in lieu of exchange on amount deposited |
| • Travellers cheques/ Drafts | |
| • Telegraphic transfer | USD 10 or Equivalent |
| Outward Remittances: | |
| Issue of drafts | 0.5% commission in lieu of exchange (minimum USD 25; maximum USD 100) |
| Outward transfers | Overseas banks: 0.5% commission in lieu of exchange (minimum USD 25; maximum USD 100) Local banks: 0.5% commission in lieu of exchange (minimum USD 25; no maximum) |
| Foreign currency transfer to account with offshore banks | USD 50 or equivalent |
| Issue of foreign currency notes: | |
| • USD notes | 1% commission in lieu of exchange on amount issued |
| • Other notes | 0.5% commission in lieu of exchange on amount issued (unless otherwise agreed) |
| Service Fee | Free of charge |
| Withdrawal of term deposit at maturity | Free of charge |
| Repayment of refinancing loans | 0.5% commission (max USD 100) (unless otherwise agreed) |

| Deposit Account | |
|--|--|
| Term Deposit | |
| <ul style="list-style-type: none"> • Minimum Opening balance : Rs 100,000 • Check the latest interest rates and deposit periods applicable • Withdrawal before maturity will be at the discretion of the Bank and will be subject to a penalty | |
| Deposit uplifted before maturity: | |
| <ul style="list-style-type: none"> • If within three months of date of deposit : no interest paid (both Fixed rate and Floating rate) • If after three months: <ul style="list-style-type: none"> • Fixed Rate Deposit In the event the deposit is uplifted before maturity, the Bank will pay the Savings Rate ruling at the time the deposit was made minus 0.50% p.a. • Floating Rate Deposit The Bank will pay the interest rate applicable (at the time of the deposit) to the term for which the deposit has been held in our books minus 0.50% | |
| Call Deposit | |
| <ul style="list-style-type: none"> • Interest is calculated on daily balance and credited monthly • Check the latest interest rate applicable | |

| Documentary Credit | |
|--|---|
| Inward LC (Export Transactions) | |
| For advising a credit without adding confirmation | Rs 400 |
| Adding confirmation | 0.25% per quarter or part thereof, minimum Rs 1,000 |
| Transfer of Credit - Beneficiary Inside Mauritius | 0.25%, minimum Rs 1,000 |
| Transfer of credit - Beneficiary outside Mauritius | 0.25 %, Minimum Rs 1,000 + SWIFT charges Rs 250 |
| Un-utilised fee (if credit is 100% not utilised) | Rs 1,000 |
| Cancellation | Rs 1,000 |
| Pre-advise | Rs 400 |
| Advising an amendment | Rs 400 |
| Postage/Courier services - DHL | Rs 750 - DHL |
| - Other | Rs 650 - TNT |
| Payment / Negotiation commission - in FCY | 0.125%, minimum Rs 500 plus handling fees |
| - in Rupee | 0.50%, minimum RS 500 plus handling fee |
| Draft/Document Acceptance | Rs 400 |
| Handling fees | Rs 500 |
| Local fees | Rs 200 |
| SWIFT charges | Rs 250 |

| Documentary Credit | |
|--|---|
| Outward LC (Import Transactions) | |
| Opening Commission/Extension advised or | 0.5% for the first six months or part thereof (minimum Rs 750) |
| amount increased Commission | 0.25% for each additional quarterly period or part thereof (minimum Rs 750) plus SWIFT charges Rs 500 |
| Acceptance/Deferred payment | 0.125% (minimum Rs500) per month or part thereof |
| Payment | 0.25% (minimum Rs 500) + SWIFT charges Rs 250 |
| Amendments | Rs 500 + SWIFT charges Rs 250 |
| SWIFT charges LC opening | Rs 500 |
| SWIFT charges LC amendments & other messages | Rs 250 |
| Discrepancy Fee - Account beneficiary | USD 75 |
| Local fee | Rs 200 |
| Unutilised fee | Rs 1,000 |
| Cancellation fee | Rs 1,000 |
| Revolving LCs | 1% per annum minimum Rs 5,000 |

| Bills For Collection | |
|--|---|
| (Inward - Import Transactions) | |
| Inward Bill for Collection Commission - Foreign | 0.5% minimum Rs 1,000 plus local fee plus SWIFT plus postage fees |
| Inward Bill for Collection Commission-Local | 0.5% minimum Rs 1,000 |
| Postage fee | Rs 100 |
| Local fee | Rs 200 |
| SWIFT charges | Rs 250 |
| Fee for conversion of D/P Tenor to D/A Tenor or extension of Payment | 0.5% (minimum Rs 1000) |
| Commission on Unpaid bills | 0.5% (minimum Rs 1000) |
| Commission on overdue bills | Rs 500 fortnightly |
| Endorsement/Avalisation of Bills | Refer Guarantee pricing |
| Protest fee | NO PROTEST |
| (Outward - Export Transactions) | |
| Outward bills for collection commission | 0.5% (minimum Rs 1,000) |
| Commission on unpaid bill | 0.5% (minimum Rs 1,000) |
| Local fee | Rs 200 |
| Handling fees | Rs 500 |
| SWIFT charges | Rs 250 |
| Postage TNT or other | RS 650 |
| Postage DHL | Rs 750 |

| Bills For Collection <i>(continued)</i> | |
|---|---|
| Guarantees | |
| Shipping Guarantees | Rs 2,000 |
| Performance Bond | 1.5% per annum for the first Rs 5M (minimum Rs1,000) Plus 1% per annum for any extra amount over Rs.5M |
| Tender Bond | 1% for the first 6 months or part thereof Minimum Rs 1,000 0.25% for each additional period of three months or part thereof (minimum Rs 1,000) |
| Aval of negotiable instrument | 2% per annum (minimum Rs 1000) |
| Advance payment bonds | 1% per annum (minimum Rs 1000) |
| Retention bonds | 2% per annum (minimum Rs 1000) |
| Payment Guarantees | 2% per annum (minimum Rs 1000) |
| Customs Guarantee | 1.5% per annum (minimum Rs 1,000) |
| Guarantees ifo Corporate/Government bodies for loans disbursement | 2% per annum (minimum Rs 1,000) |
| Other Guarantees | 2% per annum (minimum Rs 1,000) |
| Immigration Bond | 1.5% per annum (minimum Rs 1,000) |
| Financial Standing | Rs 5,000 |
| Amendments to Guarantees: | |
| 1. Amount/Period etc | Issuance charges apply |
| 2. Other | Rs 500 |
| Processing of Claim - Inward Guarantees | Rs 1,000 |
| Advising of inward guarantee | Rs 1,000 |
| Bills Discounted/ Invoice Discounted | |
| Foreign currency Bills | Libor plus applicable risk margin plus handling fees |
| Local currency bills | BRR plus applicable risk margin plus handling fees |
| Foreign currency invoices | Libor plus applicable risk margin plus handling fees |
| Local currency invoices | BRR plus applicable risk margin plus handling fees |
| Handling commission - Foreign currency | USD 50 |
| Handling commission - Local currency | Rs 500 |

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