

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.

Our latest offering in 2008

For a nominal maintenance fee, carry out all your basic banking through a Bank or Current account and make optimum use of our automated channels which are free of charge.

Barclays is committed to make your banking easier and cheaper.

Available Price Incentives

Key transaction types which remain free:

ATM withdrawals at Barclays local ATMs
Point of Sale (POS) transactions at merchant premises
Issue of interim statements
Balance enquiry at ATMs/Branches
Telephone Banking service

New Free Items include :

No activity fees on Bank and Current accounts
No fees on Standing Orders to another Barclays account
Free issue of crossed cheque books
Direct debits in favour of public utilities are free
No commission on deposits to foreign currency accounts

New Price Reductions include:

ATM withdrawals at other Banks' ATMs
Direct Debits other than utilities

Tips to reduce your banking charges

Make use of Barclays ATMs to perform basic transactions
Use crossed cheques which are now free
Avoid unnecessary transactions in branch which may attract higher charges e.g. cash withdrawal below the maximum ATM limit
Make use of Telephone Banking to obtain balances
Keep your account in credit to avoid accounts being overdrawn by cheques etc and charged debit interest at a penal rate. Avoid penalty charges by providing funds on the specified date for your monthly loan repayments.

Transactional Accounts – Personal Customers

Easy Start Bank Account, 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 interest rate applicable

Savings Solutions

Easy Start Savings, Instant Savings, High Rate Savings, Bonus Savings

- Interest is calculated on daily balance
- Interest is credited monthly 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

- High Rate Bonus Savings (no longer an offer) - Bonus of 10% of interest paid for the quarter
- Check the latest interest rates applicable

Transactional Accounts –Personal Banking

| | Easy Start Bank A/C | BANK A/C | CURRENT A/C | HIGH VALUE CURRENT A/C |
|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Minimum Opening Balance | 0 | 0 | 0 | 0 |
| Minimum Operating Balance | N/A | N/A | N/A | N/A |
| Minimum Salary | Rs 3,000 | Rs 7,500 | Rs 12,000 | Rs 40,000 |
| Maintenance Fee | Rs 15 + VAT | Rs 25+VAT | Rs 35+VAT | Rs 40+VAT |
| Credit Interest | N/A | N/A | N/A | Yes |
| Statement (Original) | Free | Free | Free | Free |
| First Debit Card | Free | Free | Free | Free |
| ATM withdrawals (At Barclays ATMS) | Free | Free | Free | Free |
| ATM withdrawals (At Other Bank's ATMS) | Rs 20 | Rs 20 | Rs 20 | Rs 20 |
| 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 Free Free | N/A | N/A | Free | Free |
| Salary Credit | Free | Free | Free | Free |
| Standings Orders (to another Barclays Account) | Free | Free | Free | Free |
| Standings Orders (to other Bank) | Rs 30 | Rs 30 | Rs 30 | Rs 30 |
| Direct Debits (to utility company) | Free | Free | Free | Free |
| Direct Debits (Others) | Rs 10 | Rs 10 | Rs 10 | Rs 10 |
| Telephone Banking | N/A | Free | Free | Free |
| Activity Fees | Free | Free | Free | Free |
| Counter Withdrawal | Rs 20 | Rs 20 | Rs 20 | Rs 20 |
| Special Clearance | Rs 200 | Rs 200 | Rs 200 | Rs 200 |
| Stop Payments (lost/stolen) | N/A | N/A | Free | Free |
| Stop Payments (others) | N/A | N/A | Rs 100 | Rs 100 |
| Uncrossed Cheque Book | N/A | N/A | Rs 3 per sheet | Free |
| Service Fee on Account Falling Below Minimum Operating Balance | N/A | N/A | N/A | N/A |
| Outward Unpaid Cheques | N/A | N/A | 350 | 350 |
| Outward 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 | Interest at Encroachment Rate | Interest at Encroachment Rate | Interest at Encroachment Rate |

Savings Solutions – Personal Banking

| | EASY START SAVINGS | INSTANT SAVINGS | HIGH RATE SAVINGS | BONUS SAVINGS* |
|---|--|--|--|--|
| Minimum Opening Balance | Rs 2,000 | Rs 8,000 | Rs 30,000 | Rs 10,000 |
| Minimum Operating Balance | Rs 2,000 | Rs 8,000 | Rs 10,000 | N/A |
| Minimum Interest Balance | Rs 3,000 | Rs 8,000 | Rs 30,000 | 0.01 |
| Minimum Salary | N/A | N/A | N/A | N/A |
| Maintenance Fee | Free | Free | Free | Free |
| Credit Interest | Yes | Yes | Yes | Yes |
| Preferential Interest Rates | No | No | Yes | Yes |
| Statement (Original) | Free | Free | Free | Free |
| Debit Card | Secondary A/C | Secondary A/C | Secondary A/C | N/A |
| ATM Withdrawals (At BARCLAYS ATMS) | Free | Free | Free | N/A |
| Card Purchases in Shops (POS) | N/A | N/A | N/A | N/A |
| Crossed Cheque Book | N/A | N/A | N/A | N/A |
| Salary Credit | N/A | N/A | N/A | N/A |
| Standings Orders (to another Barclays Account) | Rs 15 | Rs 15 | N/A | N/A |
| Direct Debits (to utility company) | Free | Free | N/A | N/A |
| Direct Debits (Others) | Rs 15 | Rs 15 | N/A | N/A |
| Telephone Banking | N/A | Free | Free | Free |
| Activity Fees | Free | Free | Free | Free |
| Counter Withdrawal | Rs 20 | Rs 20 | Rs 20 | N/A |
| Special Clearance | Rs 200 | Rs 200 | Free | N/A |
| Copy Statements | Rs 40 | Rs 40 | Rs 40 | Rs 40 |
| Bankers Cheque | Rs 150 | Rs 150 | Rs 150 | Rs 150 |
| Safe Custody Lockers Small Medium Large | N/A N/A N/A | Rs 1,000 Rs 1,500 Rs 2,000 | Rs 1,000 Rs 1,500 Rs 2,000 | N/A N/A N/A |
| Safe Custody Access – Free Each Additional Access | N/A | Once Per Month Rs 100 | Once Per Month Rs 100 | N/A N/A |
| Service Fee on Account Falling Below Minimum Operating Balance | N/A | N/A | N/A | N/A |
| Outward Unpaid Cheques | N/A | N/A | N/A | N/A |
| Outward Unpaid Direct Debits/ Standing Orders | Rs 100 | Rs 100 | Rs 100 | N/A |
| Inward Unpaid Cheques | Rs 25 | Rs 25 | Rs 25 | N/A |
| Unauthorised Excess / Overdraft | Interest at Encroachment Interest at Rate | Interest at Encroachment Interest at Rate | Interest at Encroachment Interest at Rate | Interest at Encroachment Interest at Rate |
| Bonus Savings* | | | | Bonus Rate |
| Interest paid quarterly DOUBLED subject to no withdrawal during the quarter | | | | 100% |
| Withdrawal Fee applicable as from SECOND withdrawal per quarter | | | | Rs 100 |

Other Services

| | |
|---|--|
| Switching fee between accounts | Rs 25 each transaction |
| MACSS (Mauritius Automated Clearing Settlement System) | Rs 100 |
| Fax service: • Per fax • Exchange rate (daily updates) | Rs 30 Rs 500 per month |
| Letter of reference | Rs 100 |
| Certificate of balance | Rs 100 |
| Duplicate statement of account: Photocopy of ledger Typed up Special presentation on request | Rs 40 per copy Rs 100 per sheet Rs 150 |
| Excess report/G38: | |
| • Personal | Rs 75 |
| Reply to audit letters: Simple Complex Very complex | Rs 175 Rs 350 Rs 600 |
| Solicitors' succession charges | Rs 500 |
| Solicitors' letter/letter of demand: Personal | Rs 300 |
| Safe custody Packets | 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 Rental per annum | Rs 5,000 Small: Rs 1,000 + VAT Medium: Rs 1,500 + VAT Large: Rs 2,000 + VAT |
| • Free Access | Once per month |
| • Each Additional Access | Rs 100 + VAT |