

BARCLAYS BANK PLC - MAURITIUS

Statement of Principal Interest Rates and Service Charges (Updated on 4 November 2011)

For domestic operations

| | | <i>Individuals</i> | <i>Corporates</i> | <i>Others</i> |
|----------|---|--|----------------------------|---------------|
| A | INTEREST RATES | | | |
| 1 | Deposits | | | |
| | ➤ Savings | 3.5 % to 4.65 % p.a available, depending on Savings Account Type | Rates available on request | |
| | ➤ Call | 1.40% | Rates available on request | |
| | ➤ Term (MUR) | Fixed Rates available | Rates available on request | |
| | ➤ Term (FCY) | Fixed Rates available | Rates available on request | |
| 2 | Credit Facilities (MUR) | | | |
| | ➤ Prime Lending Rate (PLR) | 8.15% | 8.15% | |
| | ➤ Credit Cards | 1.75% - 2.13% | 2.13% | |
| | ➤ Other credit facilities - margin over PLR | | | |
| | Overdrafts | PLR + 5.25 % to PLR + 8.25 % | PLR + Applicable margin | |
| | Unsecured Loans | 12.50% - 14.25% | N/A | |
| | Secured Loans | 9.49 % - 12.75% | PLR + Applicable margin | |
| | Home Loans | PLR to PLR + 1.75 % | N/A | |
| 3 | Credit Facilities (FCY) | PLR to PLR + 0.75 % | | |
| | ➤ Margin over LIBOR | | LIBOR + Applicable Margin | |

| B | DEPOSITS | | | |
|---|---|-----------------|--|----------------------|
| 4 | Savings Account | | | |
| | <i>Easy Start Savings Account * No more on offer as new</i> | | | |
| | ➤ Minimum Account opening balance | MUR 10,000 | | N/A |
| | ➤ Minimum Credit balance to earn interest | MUR 10,000 | | N/A |
| | ➤ Monthly service charges if credit balance falls below minimum balance | MUR 100 | | N/A |
| | | | | |
| | Barclays Premier League Savings | | | |
| | ➤ Minimum Account opening balance | MUR 10,000 | | N/A |
| | ➤ Minimum Credit balance to earn interest | MUR 10,000 | | N/A |
| | ➤ Monthly service charges if credit balance falls below minimum balance | MUR 100 | | N/A |
| | | | | |
| 5 | Current Account | | | |
| | ➤ Minimum Account opening balance | MUR 8,000 | | N/A |
| | ➤ Cost of cheque book | MUR 3 per sheet | | MUR 3 per sheet |
| | ➤ Monthly service charges | Rs 75 + VAT | | Minimum MUR 75 + VAT |
| | | | | |
| 6 | Call Deposit Account | | | |
| | ➤ Minimum balance | MUR 50,000 | | MUR 50,000 |
| | ➤ Minimum Credit balance to earn interest | 0.01 cts | | MUR 0.01 |
| | ➤ Monthly service charges | N/A | | N/A |
| | | | | |
| 7 | Term Deposits (MUR) | | | |

| | | | | |
|----------|--|---|---|--|
| | ➤ Minimum Amount | MUR 250,000 | MUR 100,000 | |
| | ➤ Deposit withdrawn before maturity | <p>If within three months of date of deposit : NO interest paid</p> <p>If deposit is uplifted after 3 months of date of deposit - The penalty to apply will be at the rate on offer for the premature Tenor (period during which deposit remained in our books), at time the initial deposit was made, Minus 0.5 % OR the Prevailing Savings Rate during the Tenor Minus 0.5 %, whichever is lower</p> | Applicable penalty interest will be advised at the time of early withdrawal | |
| | | | | |
| 8 | Term Deposits (FCY) | | | |
| | ➤ Minimum Amount | USD 15,000 or equivalent | USD 10,000 or equivalent | |
| | ➤ Deposit withdrawn before maturity | Applicable penalty interest will be advised at the time of early withdrawal | Applicable penalty interest will be advised at the time of early withdrawal | |
| | | | | |
| 9 | Foreign Currency Account | | | |
| | ➤ Minimum opening balance | | | |
| | • EUR | USD 2,000 or equivalent | USD 2,000 or equivalent | |
| | • Pound Sterling | USD 2,000 or equivalent | USD 2,000 or equivalent | |
| | • US Dollar | USD 2,000 or equivalent | USD 2,000 or equivalent | |
| | ▪ Term Deposit in any Foreign Currency | USD 15,000 or equivalent | USD 10,000 or equivalent | |
| | ➤ Minimum balance for interest | FIXED DEPOSIT ACCOUNTS ONLY | FIXED DEPOSIT ACCOUNTS ONLY | |
| | ➤ Monthly service charges | 1 GBP or Equivalent (monthly) | Free of Charge | |
| | | | | |
| | | | | |

| C | CREDIT FACILITIES | | | |
|----|---|---|---|--|
| 10 | <i>Loans and Advances</i> | | | |
| | ➤ Processing Fee | N/A | N/A | |
| | ➤ Arrangement Fee | 1% of loan amount Min MUR 5000 1.5% of loan amount Min MUR 2500 | 1%-2% (Minimum MUR 2000) | |
| | ➤ Ledger Fee | Rs 60.00 per month VAT Inclusive | Rs 60.00 per month VAT Inclusive | |
| | ➤ Commitment Fee | 1% undrawn balance after three months and 1% of any subsequent period of 12 months | 1% of undrawn balance after 3 months and 1% of any subsequent period of 12 months | |
| | ➤ Early redemption/prepayment Fee | 90 days interest on amount repaid (subject to borrower's protection act) | To be advised at the time of early settlement. NIL for facilities falling under the Borrower's Protection Act | |
| | ➤ Valuation Survey & Report Fee | Rs 200 + valuer's fee | MUR 1000 plus valuer's fee | |
| | ➤ Legal charges for creation of security documents | | | |
| | • Fixed / Floating Charges | MUR 1,500 | MUR 1,500 | |
| | • Gages sans deplacement | MUR 1,000 | MUR 1,000 | |
| | • Erasure of charges | MUR 100 | MUR 100 | |
| 11 | <i>Guarantees</i> | | | |
| | ➤ Performance bonds | 1.5% p.a for first Rs 5,000,000 (minimum Rs 1000) + 1% p.a for any extra amount over Rs 5,000,000 | 1.5% p.a for first Rs 5,000,000 (minimum Rs 1000) + 1% p.a. for any extra amount over Rs 5,000,000 | |
| | ➤ Tender bonds | 1% p.a for first six months (minimum Rs 1000) 0.25% for each additional period of three months or part thereof (minimum Rs 1000) | 1% p.a for first six months (minimum Rs 1000) 0.25% for each additional period of three months or part thereof (minimum Rs 1000) | |

| | | | | |
|-----------|--|---------------------------------|---------------------------------|--|
| | ➤ Advance Payment bonds | 1% per annum (minimum Rs 1000) | 1% per annum, Minimum MUR 1,000 | |
| | ➤ Retention Money bonds | 2% per annum (minimum Rs 1000) | 2% per annum, Minimum MUR 1,000 | |
| | ➤ Shipping Guarantee | MUR 2,000 | MUR 2,000 | |
| | | | | |
| D | GENERAL SERVICES | | | |
| | | | | |
| 12 | Treasury Bills | | | |
| | ➤ Account opening fee | MUR 250 | MUR 250 | |
| | ➤ Transaction fee | 0.15% - 0.40% | 0.15% - 0.40% | |
| | | | | |
| 13 | Debit Cards | | | |
| | ➤ Annual Fee | N/A | N/A | |
| | ➤ Replacement of lost/stolen cards | MUR 100 + VAT | N/A | |
| | ➤ Withdrawals | | N/A | |
| | • Bank's ATM | Free | N/A | |
| | • Other bank's ATM | MUR 50 | N/A | |
| | • Overseas | MUR 75 | N/A | |
| | | | | |
| 14 | Others | | | |
| | ➤ Telegraphic Transfer | USD 10 or Equivalent | MUR 400 + OverseasBank Charges | |
| | ➤ MACSS Facility | MUR 100 | MUR 100 | |
| | ➤ Audit confirmation certificate | MUR 175 - MUR 600 | MUR 175 - MUR 600 | |
| | ➤ Testimonial / Banker's reference fee | MUR 500 | MUR 500 | |
| | ➤ Letter of reference | MUR 500 | MUR 500 | |
| | ➤ Payroll fee | Free | MUR 25 per entry | |

| | | | |
|---|---|-------------------------------|--|
| ➤ Internet Banking fee | N/A | MUR 600 per month | |
| ➤ Duplicate statement of account | MUR 40 | MUR 40 per copy | |
| ➤ Standing Instructions | | | |
| • Internal Transfer | MUR 10 | MUR 10 | |
| • Transfer to other banks | MUR 30 | MUR 30 | |
| ➤ Direct debit (all types) | MUR 12 | MUR 15 | |
| ➤ Purchase of foreign cheques/bank drafts | Rs125 + Overseas Bank Charges | Rs125 + Overseas Bank Charges | |
| ➤ Office cheque issuance | MUR 150 | MUR 150 | |
| ➤ Counter Withdrawal Fee | MUR 50 | | |
| ➤ Cheque book facility | MUR 3 per sheet | MUR 3 per sheet | |
| ➤ Cheque returned | | | |
| • Inward | MUR 25 | MUR 25 | |
| • Outward | MUR 350 | MUR 350 | |
| ➤ Stop payment orders | Lost/Stolen - Free & Others - MUR 100 | Lost/Stolen MUR 100 | |
| ➤ Safe deposit lockers (Small, Medium, Large) | Rental p.a - MUR 2000+VAT up to MUR 4000+VAT Access Fee - 1 free p.m. & MUR 100+VAT as from 2nd Access | | |
| ➤ Night safe | MUR 300 per wallet | MUR 300 per wallet | |

15 CREDIT FACILITIES

| Credit Cards | | | |
|-----------------------------|--|--------------------------------|--------------------------------|
| Type of cards | Barclaycard Classic (including for Corporates) | Barclaycard Gold | Barclays Premier League card |
| ➤ Joining Fee | Nil | Nil | MUR 225 (Incl VAT) |
| ➤ Annual Fee | MUR 150 + vat | MUR 750 +vat | MUR 275 (Incl VAT) |
| ➤ Additional cardholder Fee | MUR 150 + vat | MUR 500 +vat | MUR 275 (Incl VAT) |
| ➤ Late Payment Fee | 1% of amount due, Min MUR 200 | 1% of amount due , Min MUR 200 | 1% of amount due, Min MUR 200 |
| ➤ Excess Limit Fee | 1% of amount due, Min MUR 200 | 1% of amount due, Min MUR 200 | 1% of amount due , Min MUR 200 |

| | | | |
|-------------------------------|---------------------------------|---------------------------------|---------------------------------|
| ➤ Cash Advance Fee | 2% per transaction, Min MUR 150 | 2% per transaction, Min MUR 150 | 2% per transaction, Min MUR 150 |
| ➤ Returned Fee | MUR 350 per item | MUR 350 per item | MUR 350 per item |
| ➤ Increase Limit Fee | MUR 300 | MUR 300 | MUR 300 |
| ➤ Replacement Fee (Lost Card) | MUR 200 | MUR 200 | MUR 200 |
| ➤ Minimum Payment | 5% or Min MUR 100 | 5% or Min MUR 1,000 | 5% or Min MUR 100 |
| ➤ Forex Fee | 3% | 3% | 3% |