

**BARCLAYS BANK PLC**

Statement of Principal Interest Rates and Service Charges (Updated on 01 April 2010)

For domestic operations

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
<b>A</b>	<b>INTEREST RATES</b>			
<b>1</b>	<b>Deposits</b>			
	➤ Savings	4.5% to 5.5% p.a available, depending on Savings Account Type	Rates available on request	
	➤ Call	1.50%	Rates available on request	
	➤ Term (MUR)	Fixed & Floating Rates available	Rates available on request	
	➤ Term (FCY)	Fixed Rates available	Rates available on request	
<b>2</b>	<b>Credit Facilities (MUR)</b>			
	➤ Prime Lending Rate ( PLR )	8.65%	8.65%	
	➤ Credit Cards	1.75% - 2.13%	N/A	
	➤ Other credit facilities - margin over PLR			
	<b>Overdrafts</b>	PLR + 6.25% to PLR + 8.25%	PLR+ Applicable margin	
	<b>Unsecured Loans</b>	14.25% - 15.25%	N/A	
	<b>Secured Loans</b>	13.25% - 14.25%	PLR+ Applicable margin	
	<b>Home Loans</b>	PLR + 1% to PLR + 1.75%	N/A	
<b>3</b>	<b>Credit Facilities (FCY)</b>	PLR to PLR + 0.75%		
	➤ Margin over LIBOR	No specific margin - Margin based on level of risk presented by customer	LIBOR+ Applicable Margin	
<b>B</b>	<b>DEPOSITS</b>			
<b>4</b>	<b>Savings Account</b>			
	<b>Easy Banking</b>			
	➤ Minimum Account opening balance	MUR 10,000	N/A	

		<b>Individuals</b>	<b>Corporates</b>	<b>Others</b>
	➤ Minimum Credit balance to earn interest	MUR 10,000	N/A	
	➤ Monthly service charges if credit balance falls below minimum balance	N/A	N/A	
	<b>Standard Banking</b>			
	➤ 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	N/A	N/A	
<b>5</b>	<b>Current Account</b>			
	➤ Minimum Account opening balance	N/A	N/A	
	➤ Cost of cheque book	MUR 3 per sheet	MUR 3 per sheet	
	➤ Monthly service charges	Rs 75 + VAT	Minimum MUR 50 + VAT	
<b>6</b>	<b>Call Deposit Account</b>			
	➤ 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	
<b>7</b>	<b>Term Deposits (MUR)</b>			
	➤ Minimum Amount	MUR 100,000	MUR 100,000	
	➤ Deposit withdrawn before maturity	Before 3 months, No interest paid. After 3 months Interest paid less 1% penalty or Instant Savings rate	Applicable penalty interest will be advised at the time of early withdrawal	
<b>8</b>	<b>Term Deposits (FCY)</b>			
	➤ Minimum Amount	USD 10,000 or equivalent	USD 10,000 or equivalent	
	➤ Deposit withdrawn before maturity		Applicable penalty interest will be advised at the time of early withdrawal	
<b>9</b>	<b>Foreign Currency Account</b>			
	➤ 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	

		<b>Individuals</b>	<b>Corporates</b>	<b>Others</b>
	• US Dollar	USD 2,000 or equivalent	USD 2,000 or equivalent	
	▪ Term Deposit in any Foreign Currency	USD 10,000 or equivalent	USD 10,000 or equivalent	
	➤ Minimum balance for interest	FIXED DEPOSIT ACCOUNTS ONLY	USD 2,000 or equivalent	
	➤ Monthly service charges	Free of Charge	Free of Charge	
<b>C</b>	<b>CREDIT FACILITIES</b>			
<b>10</b>	<b>Loans and Advances</b>			
	➤ Processing Fee	N/A	N/A	
	➤ Arrangement Fee	1% - 1.5% of loan amount Min MUR 2500	1%-1.5% ( Minimum MUR 2000)	
	➤ Ledger Fee	Rs 60.00 per month VAT Inclusive	N/A	
	➤ Commitment Fee	1% undrawn balance after three months and 1% of any subsequent period of 12 months	For term loans, 1% p.a payable quarterly on undrawn balance three months after official sanction	
	➤ Early redemption/prepayment Fee	90 days interest on amount repaid	90 days interest on amount repaid	
	➤ Valuation Survey & Report Fee	Rs 200 + valuer's fee	Rs 200 + valuer's fee	
	➤ Legal charges for creation of security documents			
	• Fixed / Floating Charges	MUR 1,500	MUR 1,500	
	• Gages sans déplacement	MUR 1,000	MUR 1,000	
	• Erasure of charges	MUR 100	MUR 100	
<b>11</b>	<b>Guarantees</b>			
	➤ 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 500) + 1% 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 750) 0.25% for each additional period of three months or part thereof (minimum Rs 750)	
	➤ 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	
<b>D</b>	<b>GENERAL SERVICES</b>			

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
<b>12</b>	<b>Treasury Bills</b>			
	➤ Account opening fee	MUR 250	MUR 250	
	➤ Transaction fee	0.15% - 0.40%	0.15% - 0.40%	
<b>13</b>	<b>Debit Cards</b>			
	➤ 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	
<b>14</b>	<b>Others</b>			
	➤ Telegraphic Transfer	MUR 400 + OverseasBank Charges	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 100	
	➤ Letter of reference	MUR 500	MUR 100	
	➤ Payroll fee	Free	MUR 10 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 15	
	• Transfer to other banks	MUR 30	MUR 30	
	➤ Direct debit	MUR 10 - MUR 15	MUR 15	
	➤ Purchase of foreign cheques/bank drafts	Rs125 + Overseas Bank Charges	Rs125 + Overseas Bank Charges	
	➤ Office cheque issuance	MUR 150	MUR 100	
	➤ Cheque book facility	MUR 3 per sheet	MUR 3 per sheet	
	➤ Cheque returned			
	• Inward	MUR 25	MUR 25	
	• Outward	MUR 350	MUR 250	

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
	➤ Stop payment orders	Lost/Stolen - Free & Others - MUR 100	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	Rental Per annum - MUR 1,000 - MUR 2,000+VAT : Deposit MUR 5,000	
	➤ Night safe	MUR 300 per wallet	MUR 300 per wallet	

### CREDIT FACILITIES

15	<b>Credit Cards</b>			
	<b>Type of cards</b>	<b>Barclaycard Classic (including for Corporates)</b>	<b>Barclaycard Gold</b>	<b>Barclays English Premier League card</b>
	➤ Joining Fee	Nil	Nil	Rs225
	➤ Annual Fee	Rs150 +vat	Rs750 +vat	Rs275 + vat
	➤ Additional cardholder Fee	Rs150 +vat	Rs750 +vat	Rs275 + vat
	➤ Late Payment Fee	1% of amount due Min Rs150	1% of amount due Min Rs150	1% of amount due Min Rs150
	➤ Excess Limit Fee	1% of amount due Min Rs150	1% of amount due Min Rs150	1% of amount due Min Rs150
	➤ Cash Advance Fee	2% per transaction Min Rs150	2% per transaction Min Rs150	2% per transaction Min Rs150
	➤ Returned Fee	Rs 250 per item	Rs 250 per item	Rs 250 per item
	➤ Minimum Payment	5% or Rs 100	5% or Rs 1,000	5% or Rs 100
	➤ Forex Fee	3%	3%	3%