

BARCLAYS BANK PLC

Statement of Principal Interest Rates and Service Charges (With effect from 1st of August 2009)

For domestic operations

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
A	INTEREST RATES			
1	<i>Deposits</i>			
	➤ Savings	4.5% p.a.	Minimum T-bill rate	
	➤ Call	1.50%	Minimum T-bill rate	
	➤ Term (MUR)	Fixed & Floating Rates	Minimum T-bill rate	
	➤ Term (FCY)		Minimum Libor Rate	
2	<i>Credit Facilities (MUR)</i>			
	➤ Prime Lending Rate (PLR)	8.65%	11.25%	
	➤ Credit Cards	1.75% - 2.13%	N/A	
	➤ Other credit facilities - margin over PLR			
	<i>Overdrafts</i>	PLR + 6.25% to PLR + 8.25%	PLR+Margin applicable based on level of risk presented by customer	
	<i>Unsecured Loans</i>	14.25% - 17.50%	N/A	
	<i>Secured Loans</i>	13.25% - 14.25%	PLR+Margin applicable based on level of risk presented by customer	
	<i>Home Loans</i>	PLR to PLR + 0.75%	N/A	
	<i>Equity Release Loans</i>	PLR + 1% to PLR + 1.75%		
3	<i>Credit Facilities (FCY)</i>			
	➤ Margin over LIBOR	No specific margin - Margin based on level of risk presented by customer	LIBOR+Margin applicable based on level of risk presented by customer	
B	DEPOSITS			
4	<i>Savings Account</i>			

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
	Easy Banking			
	➤ Minimum Account opening balance	MUR 2,000	N/A	
	➤ Minimum Credit balance to earn interest	MUR 3,000	N/A	
	➤ Monthly service charges if credit balance falls below minimum balance	N/A	N/A	
	Standard Banking			
	➤ Minimum Account opening balance	MUR 8,000	N/A	
	➤ Minimum Credit balance to earn interest	MUR 8,000	N/A	
	➤ Monthly service charges if credit balance falls below minimum balance	N/A	N/A	
5	Current Account			
	➤ 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	
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 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	➤ Deposit withdrawn before maturity	Before 3 months, No interest paid.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	Before 3 months, No interest paid. After 3 months Interest paid less 1% penalty	
8	Term Deposits (FCY)			
	➤ Minimum Amount	USD 10,000 or equivalent	USD 10,000 or equivalent	
	➤ Deposit withdrawn before maturity		Before 3 months, No interest paid. After 3 months Interest paid less 1% penalty	
9	Foreign Currency Account			

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
	➤ 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 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	
C	CREDIT FACILITIES			
10	<i>Credit Cards</i>			
	➤ Annual Fee		RS 150 + VAT - RS 750+ VAT	
	• Primary card	Classic MUR 150+VAT - Gold MUR 750+VAT	Classic MUR 150+VAT - Gold MUR 750+VAT	
	• Secondary card	Classic MUR 150+VAT - Gold MUR 500+VAT	Classic MUR 150+VAT - Gold MUR 500+VAT	
	➤ Replacement of lost/stolen cards	MUR 150+VAT	MUR 150+VAT	
	➤ Cash Advance Fee	2% of amount withdrawn (Min MUR 50)	2% of amount withdrawn (Min MUR 50)	
	➤ Overlimit Fee	1% per month (Min MUR 150)	1% per month (Min MUR 150)	
11	<i>Loans and Advances</i>			
	➤ 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 inclusive of VATper month	N/A	
	➤ Commitment Fee	For term loans, 1% p.a payable quarterly on undrawn balance three months after official sanction	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	

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
12	Guarantees			
	➤ Performance bonds	1.5% p.a for first Rs 5,000,000 (minimum Rs 500) + 1% 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 750) 0.25% for each additional period of three months or part thereof (minimum Rs 750)	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	N/A	1% per annum, Minimum MUR 1,000	
	➤ Retention Money bonds	N/A	1% per annum, Minimum MUR 1,000	
	➤ Shipping Guarantee	MUR 1,000	MUR 1,000	
D	GENERAL SERVICES			
13	Treasury Bills			
	➤ Account opening fee	MUR 250	MUR 250	
	➤ Transaction fee	0.15% - 0.40%	0.15% - 0.40%	
14	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	
15	Others			
	➤ 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	

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
	➤ 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	
	➤ 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	