

## Premier 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 Premier 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 which remain free

ATM withdrawals at all local ATMs

Point of Sale ( POS ) transactions at merchant premises

Issue of interim statements

Balance enquiry at ATMs/Branches

Telephone Banking Service

No activity fees on Premier current accounts

Standing orders to another Barclays account

Issue of cheque books

All Direct Debits

### New Free Item

No commission on deposits to foreign currency accounts

### Other Premier benefits Include

First four standing orders to other banks free

Counter Cash withdrawal fee is not applicable

Reduced fee on issue of banker's cheques

### Tips to bank smartly and reduce your banking charges

Make use of ATMs to perform basic transactions

Use crossed cheques which are free and in need may be easily traced

Avoid transactions which may attract higher charges e.g. setting up standing orders on a savings account rather than your current account

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 Account

#### Premier Current Account

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

### Savings Solutions

#### High Rate Savings, Premier Bonus Savings

- Interest is calculated on daily balance
- Interest is credited monthly for High Rate Savings
- Interest is paid quarterly for Premier Bonus Savings
- In case of no withdrawal during the previous quarter, a bonus of 100% of interest paid will be credited
- A withdrawal fee is applicable as from the second withdrawal per quarter
- Check the latest rates applicable

<b>PREMIER BANKING</b>	<b>PREMIER CURRENT</b>	<b>HIGH RATE SAVINGS</b>	<b>PREMEIR BONUS SAVINGS (*)</b>
Minimum Opening Balance	N/A	Rs 30,000	Rs 10,000
Minimum Operating Balance	N/A	Rs 10,000	N/A
Minimum Interest Balance	0.01	Rs 30,000	0.01
Minimum Salary	Rs 60,000	N/A	N/A
Maintenance Fee	Rs 500	Free	Free
Credit Interest	Yes	Yes	Yes
Preferential Rates	Yes	Yes	Yes
Statement (Original)	Free	Free	Free
Debit Card	Free	Secondary A/C	N/A
ATM Withdrawals ( At Local ATMS)	Free	Free	Free
ATM Withdrawals ( Overseas ATMS)	Rs 75	Rs 75	N/A
Card Purchases in Shops (POS)	Free	N/A	N/A
Cheque Books	Free	N/A	N/A
Salary Credit	Free	N/A	N/A
Standing Orders (to another Barclays Account) (IFO of other bank)	Free Rs 30 (1st four Free)	N/A N/A	N/A N/A
Direct Debits (All)	Free	N/A	N/A
Telephone Banking	Free	Free	Free
Activity Fees	Free	Free	Free
Counter Cash Withdrawal	Free	Free	N/A
Special Clearance	Free	Free	Free
Stop Payments (Any) Free N/A N/A	Free	N/A	N/A
Copy Statements Free	Free	Rs 40	Rs 40
Bankers Cheque	Rs 100	Rs 100	Rs 100
Safe Custody Lockers Small Medium Large	Rs 1,000 Rs 1,500 Rs 2,000	Rs 1,000 Rs 1,500 Rs 2,000	Rs 1,000 Rs 1,500 Rs 2,000
Safe Custody Access Free Each Additional Access	Two Per Month Rs 100	Two Per Month Rs 100	Two Per Month Rs 100
Service Fee on Account Below Minimum Balance	N/A	N/A	N/A
Unpaid Cheques (Outward)	Rs 350	N/A	N/A
Unpaid Direct Debits / Standing Orders	Rs 100	Rs 100	N/A
Unpaid Cheques (Inward)	Rs 25	Rs 25	Rs 25
Unauthorised Excess / Overdraft	Interest at Encroachment Rate	Interest at Encroachment Rate	Interest at Encroachment Rate
Premier 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