



**EXTRAORDINARY
BANKING
FOR EXTRAORDINARY
PEOPLE**



INTRODUCTION

Barclays is pleased to introduce to you its most prestigious offering: The Premier Banking. Barclays Premier entitles you to an unrivalled blend of products, benefits and the personal care that you deserve. This is much more than an exclusive banking service: It is your one and only solution for all your financial needs.

DAY TO DAY BANKING

Premier Current Account

- Interest on credit balances
- Premier Overdraft with interest-free buffer limit

This product comes with the following additional benefits:

The **Premier Black Debit card** which offers a higher ATM withdrawal limit. You can also access to Barclays Bank Premier lounges globally and benefit from a host of offers & discounts.

Barclays Gold International credit card

- Free travel insurance
- Refund of sign-up fee

SAVINGS AND INVESTMENTS

Premier Bonus Savings Account

Competitive Interest Rates

Money Market Account (Treasury Deposits)

An easy and secure way to save large amounts over a fixed period

Foreign Currency Deposits

An opportunity to invest in interest-bearing Foreign Currency Accounts

Bancassurance

A complete insurance package for investment and planning

LENDING

Premier Overdraft

Preferred interest rates

Premier Loan (Personal: secured & unsecured)

- Repayment term up to 7 years
- Insurance credit protection scheme

Premier Home Finance (including Equity Release)

- Flexible options is at your fingertips to assist you with the purchase and renovation of property
- Competitive interest rates

Your Customer Service Experience

- Dedicated Relationship Managers
- Exclusive Premier Alliances
- Access to Premier Global lounges & Premier Suites

(Note: Please contact your Relationship Manager well in advance to enquire on availability of the Premier lounges for reservation.)

Your Privileges and Preferences

- Preferential Terms
- Preferential Charges**
- Preferential Rates

**For a full list of our charges please request for a copy of our current tariff guide

FEEDBACKS

We welcome your comments and feedbacks. If you have any suggestions on how we can continue improving our Premier Banking service, please do not hesitate to discuss with your Relationship Manager or contact us either through our Contact Centre on 402-1000 or email us on premier.banking@barclays.com

Terms & Conditions apply

For any service query or issue, please contact us on:

Tel: (230) 402 1000
Fax: (230) 467 0618
Email: customer.contact@barclays.com
Website: www.barclays.com/africa/mauritius

Preferential Charges for Premier Customers**

Effective from 1st August 2009

	Premier Current	Premier Bonus Savings
Minimum Opening Balance	N/A	Rs 10,000
Minimum Operating Balance	N/A	N/A
Minimum Interest Balance	0.01 cts	0.01 cts
Maintenance Fee	Rs 500 (VAT Inc)	Free
Credit Interest	Yes	Yes
Preferential Rates	Yes	Yes
Statement (Original - 1st copy)	Free	Free
Debit Card	Free	N/A
ATM Withdrawals (At Local ATMS)	Free	N/A
ATM Withdrawals (Overseas ATMS)	Free	N/A
Card Purchases in Shops (POS)	Free	N/A
Cheque Books	Free	N/A
Salary Credit	Free	N/A
Standings Orders:		
To another Barclays Account	Free	N/A
In favour of other Bank	Rs 30 (1st four free)	N/A
Direct debits (All)	Free	N/A
Telephone Banking	Free	Free
Counter Cash Withdrawal	Free	N/A
Special Clearance	Rs 100	Rs 100
Stop Payments (Any)	Free	N/A
Banker's Cheque	Rs 100	Rs 150
Safe Custody Lockers:		
Small	Rs 2000 p.a + Vat	Rs 2000 p.a + Vat
Medium	Rs 3000 p.a + Vat	Rs 3000 p.a + Vat
Large	Rs 4000 p.a + Vat	Rs 4000 p.a + Vat
Safe Custody Access:		
Free	One per month	One per month
Each additional access	Rs 100	Rs 100
Unpaid Cheques (Outward)	Rs 350	N/A
Unpaid Cheques (Inward)	Rs 25	Rs 25
Unpaid Direct Debits/Standing Orders	Rs 100	N/A
Unauthorised Excess/Overdraft	Interest at Encroachment Rate	
Withdrawal Fee applicable as from SECOND withdrawal per quarter	N/A	Rs 100
Other Services		
Deposit of Foreign Notes in CFC accounts	1% of Amount deposited	
Issue of Reference letters	Rs 500 per letter	
Issue of Certificate of Balance	Rs 200 per Certificate	