

**MAURITIUS POST AND COOPERATIVE BANK**  
**Statement of Principal Interest Rates and Service Charges (Updated on 23rd December 2011)**  
**For Domestic Operations**

		INDIVIDUALS	CORPORATES	OTHERS
<b>A. INTEREST RATES</b>				
<b>1</b>	<b>DEPOSITS</b>			
	» Savings	3.75% per annum	3.75% per annum	
	» Call	N/A	N/A	
	» Term (MUR)	2.75% - 5.20% per annum (Fixed & Floating rates)	2.75% - 5.20% per annum (Fixed & Floating rates)	
	» Term (FCY)	0% - 2.0%(Fixed) Interest is subject to rate applicable on the market and may change accordingly	0% - 2.0%(Fixed) Interest is subject to rate applicable on the market and may change accordingly	
<b>2</b>	<b>CREDIT FACILITIES (MUR)</b>			
	» Prime Lending Rate (PLR)	7.90%	7.90%	
	» Credit cards	2% per month	2% per month	
	» Overdue Interest	1% on overdue amount	1% on overdue amount	
	» Other credit facilities - margin over PLR			
	- Revolving Overdraft	18% per annum	N/A	
	- Others	As per arrangement	As per arrangement	
<b>3</b>	<b>CREDIT FACILITIES (FCY)</b>			
	» Margin over LIBOR	Case to case basis	Case to case basis	
<b>B. DEPOSITS</b>				
<b>4</b>	<b>SAVINGS ACCOUNT</b>			

	» Minimum account opening balance	<u>Normal:</u> MUR 500 <u>Smart:</u> MUR 1000	MUR 500	
	» Minimum credit balance to earn interest	MUR 3,000	MUR 3,000	
	» 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	MUR 3,000	MUR 3,000	
	» Cost of cheque book	MUR 2.25 per leaf	MUR 2.50 per leaf	
	» Monthly service charges	<u>1-50 entries:</u> MUR 100 + VAT (Half Yearly Charge) <u>Additional block of 50 entries:</u> MUR 25 + VAT	<u>1-50 entries:</u> MUR 100 + VAT (Half Yearly Charge) <u>Additional block of 50 entries:</u> MUR 25 + VAT	
<b>6</b>	<b>CALL DEPOSIT ACCOUNT</b>			
	» Minimum balance	N/A	N/A	
	» Minimum credit balance to earn interest	N/A	N/A	
	» Monthly service charges	N/A	N/A	
<b>7</b>	<b>TERM DEPOSITS (MUR)</b>			
	» Minimum amount	MUR 10,000	MUR 10,000	
	» Deposit withdrawn before maturity	Interest paid at savings rate less penalty rate or on a case to case basis	Interest paid at savings rate less penalty rate or on a case to case basis	
<b>8</b>	<b>TERM DEPOSITS (FCY)</b>			
	» Minimum amount	5,000 (EUR,GBP,USD)	5000 (EUR,GBP,USD)	
	» Deposit withdrawn before maturity	Penalty charged on a case to case basis	Penalty charged on a case to case basis	

<b>9</b>	<b>FOREIGN CURRENCY ACCOUNT</b>			
	» Minimum balance			
	- Euro	2,000	2,000	
	- Pound Sterling	2,000	2,000	
	- US Dollar	2,000	2,000	
	» Minimum credit balance to earn interest	2,000	2,000	
	» Monthly service charges (General Charges)	- 0.5% commission in lieu of exchange on each debit entry - Min MUR100 - 1% processing fee levied on deposits in bank notes & 0.5% in travellers cheques provided transaction is acceptable to the Bank. - Any bank charges claimed by overseas banks will be passed onto the customer's a/c	- 0.5% commission in lieu of exchange on each debit entry - Min MUR100 - 1% processing fee levied on deposits in bank notes & 0.5% in travellers cheques provided transaction is acceptable to the Bank. - Any bank charges claimed by overseas banks will be passed onto the customer's a/c	
<b>C. CREDIT FACILITIES</b>				
<b>10</b>	<b>CREDIT CARDS</b>			
	» Annual fee	<u>Standard:</u> MUR 200+VAT <u>Gold:</u> MUR 600 + VAT	<u>Standard:</u> MUR 200+VAT <u>Gold:</u> MUR 600 + VAT	
	» Replacement fees			
	- Lost/stolen cards	<u>Standard:</u> MUR 100+VAT <u>Gold:</u> MUR 200 + VAT	<u>Standard:</u> MUR 100+VAT <u>Gold:</u> MUR 200 + VAT	
	- Damaged cards/ Change in emboss name	<u>Standard:</u> MUR 200+VAT <u>Gold:</u> MUR 300 + VAT	<u>Standard:</u> MUR 200+VAT <u>Gold:</u> MUR 300 + VAT	
	» Pin forgotten (Pin reprint)	MUR 50 + VAT	MUR 50 + VAT	
	» Express Card			
	- Local	Additional MUR 100 + VAT	Additional MUR 100 + VAT	
	- Customer Abroad	MUR 1,500 + VAT	MUR 1,500 + VAT	

» Late Payment Fee	MUR 100	MUR 100	
» Cash Advance Fee	2% with a Minimum of MUR 50/-	2% with a Minimum of MUR 50/-	
» Overlimit fee	MUR 150	MUR 150	
» Increase Limit fee	MUR 100	MUR 100	
» Duplicate Statement	MUR 20 per sheet	MUR 20 per sheet	
<b>11 LOANS AND ADVANCES</b>			
» Processing fee	- <u>Loan</u> : 1% of loan amount - Min MUR 500. - <u>Overdraft</u> : 1% of overdraft amount - Min MUR 500	- <u>Loan</u> : 1% of loan amount - Min MUR 500. - <u>Overdraft</u> : 1% of overdraft amount - Min MUR 500	
» Arrangement fee	N/A	N/A	
» Ledger fee	N/A	N/A	
» Commitment fee	1% of any undrawn balance	1% of any undrawn balance	
» Early redemption/prepayment fee	Credit facilities under BPA: N/A Others: 1% flat on amount paid in advance	1% p.a. on amount paid in advance over the residual lifetime of the credit facility	
» Valuation Survey & Report fee	Rs4,200/- per lot <i>Note: Where more than 5 properties are offered as securities, valuation fee will be Rs5,000/- per lot.</i>	SME & Women Entrepreneurs: 0.25% of credit facility amount with a Min of Rs4,200/- and Max of Rs10,000/- (per lot) Corporates: 0.5% of credit facility amount with a Min of Rs5,000/- and Max of Rs20,000/- (per lot) <i>Note: Where more than 5 properties are offered as securities, valuation fee will be Rs5,000/- per lot.</i>	
» Legal charges for creation of security documents			
- Fixed/Floating Charges	As levied by Registrar Office	As levied by Registrar Office	
- Gages sans déplacement	As levied by NTA	As levied by NTA	

	- Erasure of charges	MUR 200 + Govt duty	MUR 200 + Govt duty	
<b>12</b>	<b>GUARANTEES</b>			
	» Performance bonds	- For amount up to MUR 6.0m: 1.5% p.a - Min MUR 600 - For amount > MUR 6.0m: 1.0% p.a	- For amount up to MUR 6.0m: 1.5% p.a - Min MUR 600 - For amount > MUR 6.0m: 1.0% p.a	
	» Tender/bid bonds	1% flat for first 6 months 0.25% for each additional 3 months - Min MUR 600	1% flat for first 6 months 0.25% for each additional 3 months - Min MUR 600	
	» Advance payment bonds	2% p.a Min MUR 600	2% p.a Min MUR 600	
	» Retention money bonds / guarantees	2% p.a Min MUR 600	2% p.a Min MUR 600	
	» Shipping guarantee	MUR 600 for the first month and MUR 300 monthly thereafter until receipt of original Bill of Lading/ Airway Bill	MUR 600 for the first month and MUR 300 monthly thereafter until receipt of original Bill of Lading/ Airway Bill	
	<b>D. GENERAL SERVICES</b>			
<b>13</b>	<b>Treasury Bills</b>			
	» Account opening fee	MUR 250	MUR 250	
	» Transaction fee	0.10%-0.35%	0.10%-0.35%	
<b>14</b>	<b>Debit Cards</b>			
	» Annual fee	N/A	N/A	
	» Replacement of lost/stolen cards	MUR 75 per card	MUR 75 per card	
	» Withdrawals			
	- Bank's ATM	N/A	N/A	
	- Other bank's ATM	MUR 40 per transaction	MUR 40 per transaction	
	- Overseas	MUR 40 per transaction	MUR 40 per transaction	
<b>15</b>	<b>Others</b>			

» Telegraphic transfer	Inward - MUR 200 Flat Outward - MUR 125 + Any swift charges+ Any Overseas Bank Charges	Inward - MUR 200 Flat Outward - MUR 125 + Any swift charges+ Any Overseas Bank Charges	
» MACSS facility	MUR 100	MUR 100	
» Audit confirmation certificate	MUR 600	MUR 600	
» Testimonial/Banker's reference fee	MUR 1,500	MUR 1,500	
» Letter of reference	MUR 500	MUR 500	
» Payroll fee	MUR 5 per item	MUR 5 per item	
» Internet banking fee	MUR 100 yearly Bill Payment - MUR 5 per bill SMS Banking - MUR 3 per msg	<b>View access only</b> MUR 300 monthly(1st User) MUR 100 monthly(each additional User) <b>View and Transact</b> MUR 400 monthly(1st User) MUR 100 monthly(each additional User)  Bill Payment - MUR 5 per bill SMS Banking - MUR 3 per msg	
» Duplicate statement of account (Excl Credit Card)	MUR 15 per sheet	MUR 15 per sheet	
» Standing Instructions			
- Internal transfer	MUR 8	MUR 8	
- Transfer to other banks	MUR 30	MUR 30	
» Direct debit	MUR 6	MUR 6	
» Purchase of foreign cheques/bank drafts	MUR 75 (+ any overseas bank charges where applicable)	MUR 75 (+ any overseas bank charges where applicable)	
» Office cheque issuance	MUR 100	MUR 100	
» Cheque book facility	MUR 2.25 per leaf	MUR 2.50 per leaf	
» Cheque returned			
- Inward	MUR 25 (postage fee)	MUR 25 (postage fee)	

- Outward	MUR 200	MUR 200	
» Stop payment orders	MUR 100 per request	MUR 100 per request	
» Safe deposit lockers	N/A	N/A	
» Night safe	N/A	N/A	
<b><i>For further information or details on any of the above or full range of fees, please contact the bank or visit its website.</i></b>			