

| Bank of Mauritius -Statement of fees, charges and commission | Individuals |
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| | Accounts |
| Savings Account Regular | |
| Savings Rate | 0.20% p.a. |
| Minimum account opening amount | Not applicable |
| Minimum credit balance to earn interest | Rs.5000 |
| Frequency of interest payment | Half yearly (in June and December) |
| Reissuance/ replacement of passbook/ account card | Not applicable |
| Monthly service charges if credit balance falls below minimum balance | Free |
| Statement of fee on quarterly/monthly issuance of paper statements of account | Free |
| Cash deposits (LCY) | Free |
| Cash withdrawals (LCY) | Free |
| Service / Ledger / Maintenance Fee | Free |
| Dormant / Inactive account charges | Free |
| Reminder fee for dormant / inactive account | Free |
| Closure of account | Free |
| Salary Credit | Free |
| Pension Credit | Free |
| Current Account Regular | |
| Monthly service fee | Free |
| Debit interest on unauthorised overdrawn balances | 2% penalty interest on overdraft pricing |
| Yearly fee for renewal of overdraft of Rs1,000,000 | Not applicable |
| Time deposit Account in local currency | |
| Minimum deposit amount | Rs.30,000 |
| Penalty for deposit withdrawn before maturity | <p>1. Penalty fee= (Difference between current interest rate and deposit contract interest rate) x Deposit amount x (Remaining number of days before maturity / number of days in a year)</p> <p>2. Current interest rate refers to current deposit rate for nearest period corresponding to remaining days until maturity.</p> <p>3.The penalty applied will range from nil to a maximum of 4% of the initial deposit amount at time of uplift prior maturity.</p> <p>4. The penalty fee, if applicable, will be deducted from any interest amount payable. The capital amount will not be reduced.</p> |
| Account Access Services | |
| Internet Banking | |
| E-statement fee | Free |
| Bill payment fee | Free except for (Mauritius Network Services)MNS payment- Rs.100 |
| ATM | |
| Commission on withdrawal - through another local bank | Rs.80 per transaction |
| Commission on withdrawal - abroad | Rs.80 per transaction |
| Account balance enquiry through the bank's ATM | Free |
| Account balance enquiry through a local bank ATM | Free |
| Mini statement request | Free |

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| Re-pin request | Free |
| Accounts Transactions or Services | |
| Local Funds Transfer / Internal Transfer | |
| For credit to an account pertaining to the same customer | |
| At Counter | Rs.10 |
| On Internet Banking | Free |
| For credit to an account not pertaining to the same customer | |
| At Counter | Rs.10 |
| On Internet Banking | Free |
| Local Funds Transfer / Domestic Transfer | |
| To another bank on same day (MACCS) | |
| At Counter | Rs125 |
| On Internet Banking | Rs.75 |
| To other bank if it takes 2 or more days (MACCS) | |
| At Counter | Rs125 |
| On Internet Banking | Rs.75 |
| International Funds Transfer | |
| Telegraphic transfer | |
| No foreign currency account | Rs.400 Additional transfer charge may be claimed by overseas banks and will be applicable to customer More details on Retail Banking Tariff of charges guide |
| Foreign currency account | Rs.400 Additional transfer charge may be claimed by overseas banks and will be applicable to customer More details on Retail Banking Tariff of charges guide |
| Standing Instruction | |
| Standing instructions | |
| Transfer to same bank | Rs. 15 over the counter/Free for AssetVantage customers Free through Internet Banking |
| Transfer to other banks | Rs. 30 over the counter Rs.75 through Internet Banking |
| Failed standing order | Rs.100 |
| Standing order Cancellation Fee | Free |
| Direct Debit | |
| Direct debit for water, electricity and telephone bills | Rs.10/Free for Asset Vantage Customers |
| Other direct debit | Rs.10/Free for Asset Vantage Customers |
| Unpaid direct debit | FREE |
| Debit Card | |
| Annual fee | Not applicable |
| Replacement fee for lost / stolen card | Not applicable |
| Debit card pin replacement fee | Not applicable |
| Debit card cancellation fee | Not applicable |
| Credit Card (Standard) | |
| Interest rate per month | 1.75 % for classic 1.70 % for gold and platinum |
| Annual Fee | Rs.230 for classic/Rs.920 for Gold/ Rs.1,610 for platinum |
| Over limit fee | Rs.150 |
| Cash advance fee | 2% with a min Rs 100, max of Rs 2,000 |
| Late payment fee | Rs.200 |

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| Minimum monthly income to be eligible for basic credit card | Rs.8000 |
| Request for Increase in limit fee | Free |
| Interest Rates | |
| Prime Lending Rate (PLR) | 4.55% |
| Fixed deposits rate | |
| 7 days | Not applicable |
| 6 months | Variable, refer to Savings and Deposits Rates document on www.hsbc.co.mu/rates/ |
| 12 months | |
| 24 months | |
| 36 months | |
| 48 months | |
| 60 months | |
| Reports | |
| Fee for testimonial for educational / medical purpose | |
| First copy fee | FREE |
| For each additional copy fee | FREE |
| Fee for testimonial for travel purpose | |
| First copy fee | FREE |
| For each additional copy fee | FREE |
| Banker's reference fee | FREE |
| Loan balance certificate fee | FREE |
| Audit confirmation certificate fee | FREE |
| Financing | |
| Processing Fee | |
| Against cash collateral | 1% of loan amount (minimum Rs.2500) |
| Against non cash collateral | 1% of loan amount (minimum Rs.25000) |
| Unsecured loans | 1% of loan amount (minimum Rs.2500) |
| Ledger fee | N/A |
| Valuation Survey & Report Fee | |
| Valuation survey & report fee | 1st valuation free |
| Legal charges for creation of security documents | Free |
| Site Inspection Fee | |
| Site inspection fee | N/A |
| Legal & Administration Fees | |
| Pari-Passu documents fee | Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Pari Passu Agreement .Determined by the number of charges in the Pari Passu Agreement . |
| Cession de priorité' | Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Cession de priorité .Determined by the number of charges in the Cession de priorité . |
| Erasure of charges ('Radiation') | Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Erasure of Charges .Determined by the number of charges in the Erasure Letter . |

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| Part erasure of charges ('Dégrevement') | Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Erasure of Charges .Determined by the number of charges in the PartErasure Letter . |
| Gages sans déplacement fee | N/A |
| Reminder fee (account in arrears) | N/A |
| MCIB fee | N/A |
| Other Services | |
| Cost of cheque book | Rs.300 for 50 leaves |
| Stop payment orders | Rs.125 |
| Cheque returned / Dishonored cheque (Outward) | Rs.275 |
| Cheque returned (Inward) | Free |
| Special presentation of cheques | Free |
| Office Cheque / Bank Draft / Travellers' Cheque | |
| Issue of bank cheque - by debit of account | Normal: Rs.200/Same day delivery: Rs.400 |
| Issue of bank cheque- by cash | Not applicable |
| Banker's cheque cancellation / lost | Free |
| Copies, photocopies & Duplicate Printouts | |
| Statement of account or other documents | Rs. 150 per statement/Free for Internet Banking customers |
| Documents from electronic archives | Free |
| Documents from manual archives | Free |
| Twenty year housing loan of Rs. 3 million | |
| Interest rate | |
| Interest rate per annum- primary | Rates varies according to other factors |
| Interest rate per annum- secondary | Rates varies according to other factors |
| Interest rate per annum- others | Rates varies according to other factors |
| Monthly instalment | |
| Monthly instalment - primary | Rates varies according to other factors |
| Monthly instalment - secondary | Rates varies according to other factors |
| Monthly instalment - others | Rates varies according to other factors |
| Annual Percentage Rate | Rates varies according to other factors |
| Aggregate one-off fees and charges | Rs.30,000 |
| Fees and charges payable yearly | Free |
| Total repayment after 20 years including all fees | Rates varies according to other factors |
| Twenty year housing loan of Rs. 1 million | |
| Interest rate | |
| Interest rate per annum- primary | Rates varies according to other factors |
| Interest rate per annum- secondary | Rates varies according to other factors |
| Interest rate per annum- others | Rates varies according to other factors |
| Monthly instalment | |
| Monthly instalment - primary | Rates varies according to other factors |
| Monthly instalment - secondary | Rates varies according to other factors |
| Monthly instalment - others | Rates varies according to other factors |
| Annual Percentage Rate | Rates varies according to other factors |
| Aggregate one-off fees and charges | Rs.25000 |
| Fees and charges payable yearly | N/A |
| Total repayment after 20 years including all fees | Rates varies according to other factors |
| Guarantees | |
| Performance bonds | |
| For amounts up to Rs. 5 million | N/A |
| For amounts above Rs. 5 million | N/A |
| Tender bonds | |
| For the first 3 months | N/A |

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| For each additional period of 3 months or part thereof | N/A |
| Retention money bonds / guarantees | 2% p.a. (Minimum Rs 600, maximum Rs 2,000) Amendment fee Rs.500 |
| Advance payment bonds | N/A |
| Shipping guarantees | |
| For the first month | N/A |
| For each additional month or period thereof | N/A |

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