

SCHEDULE OF CHARGES

GLOBAL & INTERNATIONAL BANKING

Dear valued customer,

Please find herewith a summary of tariff and charges applicable to Global & International banking transactions. This guide will be helpful in choosing the best products and services best suited to your needs in your day-to-day banking operations.

This list is not exhaustive. The bank reserves the right to recover any other expenses related to those products and services offered which are not mentioned in this booklet. These tariffs shall be disclosed on request or at the time the service is provided.

For further information, please contact your Relationship Manager.

Our tariff guide is applicable with effect as from **1st August 2024**.

Need an information? An advice?

Your Relationship Manager will be glad to assist you.

Contact us on:

Phone: (+230) 207 1000

Website: www.bcpbank.mu

1. PAYMENT INSTRUMENTS

a) REMITTANCES

	Standard	BCP Bank (Mauritius) Direct	BCP Connect
In local currency :Internal (within BCP)			
<ul style="list-style-type: none"> • Inter account transfer • Third party transfer <ul style="list-style-type: none"> - in MUR - in EUR/USD/GBP/CHF - in AUD/CAD - in ZAR 	<p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p>	<p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p>	<p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p>
External (another local bank)			
<ul style="list-style-type: none"> • Normal transfer (2 days) • Urgent/MACSS¹ Transfer (same-day value) 	<p>MUR 50</p> <p>MUR 125</p>	<p>MUR 25</p> <p><i>Not applicable</i></p>	<p>MUR 25</p> <p>MUR 75</p>
In foreign currency			
<ul style="list-style-type: none"> • Telegraphic transfer via SWIFT <p><small>(Overseas bank charges are excluded from the above-mentioned amounts)</small></p>	<p>0.15%</p> <p>(Min. USD 40 or equivalent)</p> <p>(Max. USD 125 or equivalent)</p>	<p>0.125%</p> <p>(Min. USD 20 or equivalent)</p> <p>(Max. USD 50 or equivalent)</p>	<p>0.125%</p> <p>(Min. USD 20 or equivalent)</p> <p>(Max. USD 50 or equivalent)</p>

BULK PAYMENT

	Standard	BCP Bank (Mauritius) Direct	BCP Connect
- In MUR	MUR 10 per item		MUR 5 per item
- In Foreign Currency (FCY)	<p>0.15%</p> <p>(Min. USD 40 or equivalent)</p> <p>(Max. USD 125 or equivalent)</p>	<i>Not applicable</i>	<p>0.125%</p> <p>(Min. USD 20 or equivalent)</p> <p>(Max. USD 50 or equivalent)</p>

STANDING ORDERS

	Standard	BCP Bank (Mauritius) Direct	BCP Connect
Internal			
- Inter account			FREE OF CHARGE
- Third party transfer inter-bank	FREE OF CHARGE		FREE OF CHARGE
<ul style="list-style-type: none"> - MUR - FCY 	<p>MUR 10</p> <p>MUR 25</p>	<i>Not applicable</i>	<p>FREE OF CHARGE</p> <p>FREE OF CHARGE</p>
External (another local bank)			
<ul style="list-style-type: none"> - MUR - FCY (overseas standing order) 	<p>MUR 30</p> <p>0.15%</p> <p>(Min. USD 40 or equivalent)</p> <p>(Max. USD 125 or equivalent)</p>	<i>Not applicable</i>	<p>MUR 20</p> <p>0.125%</p> <p>(Min. USD 20 or equivalent)</p> <p>(Max. USD 50 or equivalent)</p>

Inwards remittance	FREE OF CHARGE
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Cut off time of payment instruction⁴

	Standard	Internet Banking
	Processed on same day	
Internal		
- Inter account transfer	2.30 p.m.	Real time
- Third party transfer interbank	2.30 p.m.	Real time
External (another local bank)		
- Normal Transfer (2 days)	2.30 p.m.	3 p.m.
- Urgent/MACSS ¹ Transfer (Same-day value)	2.30 p.m.	3 p.m.
• Telegraphic transfer via SWIFT	2.30 p.m.	3 p.m.

b) CHEQUES

Cost of chequebook – choice of 50 or 100 sheets	per sheet	MUR 8
Office cheque issuance		
- in FCY	per cheque	USD 50 (or equivalent)
- in FCY in favour of government bodies	per cheque	USD 10 (or equivalent) + Overseas charges ²
Office cheque cancellation (client's request)		
- in FCY	per cheque	USD 50 or equivalent + Overseas charges ²
Stop cheque payment		
- in MUR	per cheque	MUR 150
- In FCY	per cheque	USD 50 (or equivalent) + Overseas charges ²
Chequebook retention in branch		
- Less than one month		MUR 125
- More than one month		MUR 300
<i>The cheque book shall be destroyed if same hasn't been collected within 3 months. A new cheque book request should then be made by the client.</i>		
Forwarding chequebook by post		
- Registered local post		MUR 100
- International		MUR 1 500

c) CARDS

For more details on our cards products, please contact your Relationship Manager.

2. INTERNET BANKING – BCP Bank (Mauritius) Direct / BCP Connect

Monthly subscription fee	FREE OF CHARGE
Viewing	FREE OF CHARGE
Bank statement download (PDF)	FREE OF CHARGE
IBAN No download	FREE OF CHARGE
Pin reset	FREE OF CHARGE
Retention of pin code (to be collected in person at head-office)	MUR 210
Local/International transfers	As per schedule of charges

3. BANK ACCOUNTS

a) ACCOUNT SERVICE FEE

<u>Current Account in MUR</u>	
- Monthly ledger fee	Contact us
<u>Current Account in FCY</u>	
- Minimum balance for account opening	5 000 units
- Monthly ledger fee	Contact us
<u>Fee on dormant Account (after 12 months inactivity)</u>	
- Monthly ledger fee	per account USD 15 + VAT
<u>Account closure fee</u>	per account USD 25

b) TERM DEPOSIT

Fixed deposit in MUR	Min. MUR 50 000
Fixed deposit in foreign currency	Contact Us

c) OTHER SERVICES

<u>Cash deposit</u>	
- In MUR	FREE OF CHARGE
- In FCY	1% of amount deposited Min. 3 units Max. 100 units
<u>Cash withdrawal over counter</u>	
- From account in MUR	FREE OF CHARGE
- From account in FCY	1% of amount withdrawn Min. 10 units Max. 100 units
<u>Fees for document search</u>	
- Archived document less than one year	USD 10 or equivalent
- Archived document more than one year	USD 15 or equivalent
<u>Duplicate statement fees</u>	
- Statement of account	
- From account in MUR	MUR 250
- From account in FCY	USD 20 or equivalent
- Transaction note	USD 7
- Bank Account Identity / IBAN	MUR 100

Courier charges		
- Express International		USD 55
International Business Information		
- Via SWIFT		USD 25 or equivalent
- Via Courier		+ overseas charges ² USD 9
Audit report		
- Standard		USD 35 or equivalent
- Complex		USD 55 or equivalent
Banker's reference		USD 50 or equivalent
Miscellaneous testimonials		USD 50 or equivalent
Comfort letters (capacity, financial means of the customer)		Contact us
Letter on customer instructions - attorney (succession etc....)		As per arrangement
Bank statement monthly package	per month	USD 50
Request for SWIFT copy		USD 25
Request for KYC report		USD 50

4. IRREGULARITIES AND INCIDENTS

Fees taken by the bank resulting bank's intervention on an irregular operation on the account (e.g. insufficient funds)

a) TRANSACTION REQUIRING IMMEDIATE CREDIT DECISION

Fee on immediate credit decision	per operation	MUR 350
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b) P

AYMENT INCIDENT ON ACCOUNT

Debit Balance		
- Fee on unauthorised debit balance		MUR 300 or equivalent
- Reminder fee on overdue balance		MUR 450 or equivalent
Unpaid Instalment		
- Reminder fee on unpaid loan/bank overdraft		MUR 300 or equivalent
Dormant Account		
- Reminder fee on dormant account		MUR 300
Cheque returned		
- Fee on dishonoured cheque	per cheque	Mur 400 + VAT
- Fee on cheque returned inwards	per cheque	MUR 55
Unpaid standing instructions		
- Fee on failed standing order/direct debit	per operation	USD 7

5. CREDIT FACILITES

a) IMPORT CREDIT FACILITIES

Processing fees	As per arrangement
Amendment fee	As per arrangement

b) FINANCING / BANK OVERDRAFT

Processing fees	As per arrangement
Commitment fee on undrawn credit facilities	As per arrangement
Facility amendment fee	As per arrangement
Facility cancellation fee	As per arrangement
Legal fees	MUR 2000 or equivalent
Search fees	
- Mortgage search	per request
	MUR 500 or equivalent
Valuation survey fees	
- By the bank's chartered valuator	per visit
- Site visit by bank	per visit
	As per report MUR 500 or equivalent
Early repayment fee	As per arrangement
Loan balance certificate	MUR 1 000 or equivalent
Legal and administrative fees	As per arrangement

8. TRADE FINANCE

a) IMPORTS TRANSACTIONS

Documentary credit/Letters of credit

Opening commission / change in amount or term		
- For the first 6 months		0,50% + SWIFT USD 40 (Min. USD 100 or equivalent)
- Each additional quarter		0,25% (Min. USD 100 or equivalent*)
Standby documentary credit	per annum	2% (Min. USD 200 + SWIFT USD 40)
Other amendments		USD 50 or equivalent + SWIFT USD 25
Acceptance commission	per month indivisible	0.125% (Min. USD 50 or equivalent)
Payment		0,25% (Min. USD 100 or equivalent*)
Cancellation fee		USD 50 or equivalent + SWIFT USD 25

Import bill collections	
Commission charges on imported bills	0,25% (Min. USD 50 or equivalent)*
Handling fees	USD 50 or equivalent*
Bills for collection	0.25% (Min. USD 50 or equivalent)*
MUR cheque collection from abroad for credit to FCY account	USD 20 or equivalent*
Handling fees on documents delivered "franco de paiement"	USD 30 or equivalent*
Fee for conversion of D/P Tenor to D/A Tenor; or extension payment	0.25% (Min. USD 50 or equivalent)*
Bill of lading endorsement fee	USD 50 or equivalent*
Commission on unpaid bills	0.25% (Min. USD 50 or equivalent)*
Avalised bills	As per arrangement
Fee on unpaid foreign bill	USD 125

b) EXPORTS TRANSACTIONS

Documentary credit / Letter of credit	
Opening Commission	0,125% (Min. USD 100 or equivalent)* (Max. USD 500 or equivalent)*
Cancellation/ Non Utilisation fee	USD 50 or equivalent + SWIFT USD 25
Amendment fee	USD 50 or equivalent*
Payment commission	0,25% (Min. USD 50 or equivalent)*
Confirmation fee on documentary credit	Consulter nous
Transfer fee LC	0,25% (Min. USD 100 or equivalent)* (Max. USD 500 or equivalent)*
Amendment fee to transferred LC	USD 50 or equivalent*

Documentary collection	
Export collection payment	0,50% (Min. USD 50 or equivalent)*
Handling fees	USD 50 or equivalent*
Commission on unpaid bills	0.25% (Min. USD 50 or equivalent)*

Export credit facilities	
Discounting of Draft/Bill of Exchange	USD 25 or equivalent*
Bill Discounting (including discount of invoices)	USD 25 or equivalent*

*SWIFT charges are included in mentioned tariffs.

c) GUARANTEES

Performance bond	As per arrangement
Tender bond	As per arrangement
- For the first six months	
- Each additional quarter	
Shipping guarantee (covering missing B/L)	
- For the first two months	USD 50
- Each additional month	USD 50
Amendment to guarantees	USD 50
Miscellaneous guarantees	Consult us
Change in guarantor or guarantee	As per arrangement

1. MACSS: Mauritius Automated Clearing Settlement System
2. Overseas bank charges apply. Amount varies according to country of destination.
3. CILE: Commission in lieu of exchange
4. Transfers received or submitted through our IB services after the cut-off time will be processed at T+1.