

## SCHEDULE OF CHARGES

### CORPORATE BANKING

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Dear valued customer,

Please find herewith a summary of tariff and charges applicable to Corporate banking transactions. This guide will be helpful in choosing the 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 **20<sup>th</sup> May 2024**.

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### ***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](http://www.bcpbank.mu)

## 1. PAYMENT INSTRUMENTS

### a) REMITTANCES

	Standard <i>(paper based)</i>	BCP Bank (Mauritius) Direct <i>(Internet)</i>
<b>In local currency</b>		
<ul style="list-style-type: none"> <li><b>Internal (within BCP)</b> <ul style="list-style-type: none"> <li>Inter account transfer</li> <li>Third party transfer                             <ul style="list-style-type: none"> <li>in MUR</li> <li>in EUR/USD/GBP/CHF</li> <li>in AUD/CAD</li> <li>in ZAR</li> </ul> </li> </ul> </li> <li><b>External (another local bank)</b> <ul style="list-style-type: none"> <li>Normal transfer (2 days)</li> <li>Urgent/MACSS<sup>1</sup> Transfer (same-day value)</li> </ul> </li> </ul>	<p>MUR 10</p> <p>MUR 20 0.5 units 1 unit ZAR 8</p> <p>MUR 100 MUR 125</p>	<p>FREE OF CHARGE</p> <p>FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE</p> <p>MUR 25 <i>Not applicable</i></p>
<b>In foreign currency</b>		
<ul style="list-style-type: none"> <li>Telegraphic transfer via SWIFT</li> </ul>	<p>MUR 425 + overseas charges<sup>2</sup> + CILE<sup>3</sup> if applicable</p>	<p>MUR 375 + overseas charges<sup>2</sup> + CILE<sup>3</sup> if applicable</p>

Standing order		
<ul style="list-style-type: none"> <li><b>Internal</b> <ul style="list-style-type: none"> <li>Inter account</li> <li>Third party transfer inter-bank                             <ul style="list-style-type: none"> <li>MUR</li> <li>FCY</li> </ul> </li> </ul> </li> <li><b>External (another local bank)</b> <ul style="list-style-type: none"> <li>MUR</li> <li>FCY (overseas standing order)</li> </ul> </li> </ul>		<p>FREE OF CHARGE</p> <p>MUR 10 MUR 25</p> <p>MUR 20 MUR 425 + overseas charges<sup>2</sup> + CILE<sup>3</sup> if applicable</p>

OTHERS		
Direct debit		MUR 12
Payroll-through electronic processing	per operation	MUR 10
Payment via MNS		MUR 125
Bulk payment in favour of suppliers	per operation	MUR 10
Commission In lieu of Exchange(CILE)		0.50% (Min. USD 20) (Max. USD 100)
Inwards remittance		MUR 200
Late Swift Payment Fee		Contact us

**Cut off Time of payment instructions<sup>4</sup>**

	Standard (paper based)	BCP Bank (Mauritius) Direct (Internet)
	<b>Processed on same day</b>	
<b>Internal</b>		
- Inter account transfer	2.30 p.m.	Real time
- Third party transfer inter-bank	2.30 p.m.	Real time
<b>External (another local bank)</b>		
- Normal Transfer (2 days)	2.30 p.m.	3 p.m.
- Urgent/MACSS <sup>1</sup> Transfer (Same-day value)	2.30 p.m.	<i>Not applicable</i>
<b>International Transfer</b>		
- via SWIFT	2.30 p.m.	3 p.m.

**b) CHEQUES**

Cheques paid over counter		<b>FREE OF CHARGE</b>
Cheque deposit		<b>FREE OF CHARGE</b>
Cost of chequebook in MUR, choice of 50 or 100 sheets	per sheet	<b>MUR 8</b>
<b>Office cheque issuance</b>		
- in MUR	per cheque	<b>MUR 160</b>
- in FCY	per cheque	<b>MUR 200</b> + CILE <sup>3</sup> if applicable
- in FCY in favour of government bodies	per cheque	<b>MUR 200</b> + CILE <sup>3</sup> if applicable + overseas charges <sup>2</sup>
<b>Office cheque cancellation</b> (client's request)		
- in MUR	per cheque	<b>MUR 160</b>
- in FCY	per cheque	<b>MUR 200</b> + overseas charges <sup>2</sup>
<b>« Special clearance »</b>	per cheque	<b>MUR 250</b>
<i>For amounts greater than MUR 200,000 per cheque, drawn from a main branch</i>		
<b>Stop cheque payment</b>		
- in MUR	per cheque	<b>MUR 150</b>
- in FCY	per cheque	<b>MUR 450</b> + overseas charges <sup>2</sup>
<b>Chequebook retention in branch</b>		
- Less than one month		<b>MUR 125</b>
- More than one month		<b>MUR 300</b>
<i>The chequebook shall be destroyed if same hasn't been collected within 3 months. A new chequebook request should then be made by the client.</i>		
<b>Forwarding chequebook by post</b>		
• Registered local post		<b>MUR 100</b>
• International		<b>MUR 1 500</b>
<b>Remittance advice</b>		
• minimum order of 1000 sheets	per sheet	<b>MUR 10</b>

### c) Cards

<b>GOLD</b>		
Debit card in Euro	per year	EUR 18 + VAT
Debit card in USD	per year	USD 20 + VAT
<b>Others</b>		
<b>ATM cash withdrawal fee</b>		<b>FREE OF CHARGE</b>
- Through another local bank ATMs		EUR 5/ USD 5
- Abroad		
<b>Increase of limit on deferred debit card</b>		N/A
<b>Stop payment fee (to block lost or stolen card)</b>		EUR 10 / USD 10
<b>Card replacement fee (damaged, lost, stolen card)</b>		
- FCY VISA Gold Debit Card		EUR 15 / USD 15
<b>Pin code :</b>		
- Fee of pin code reissuance (sent by post)		EUR 8 / USD 8
<b>Inquiry fee on ATM</b>		
- Balance inquiry - Through another local bank ATMs	per inquiry	N/A
<b>Card collection at the Business Centre</b>		<b>FREE OF CHARGE</b>
<i>The card shall be destroyed if same hasn't been collected within 3 months. A new card request should then be made by the client</i>		
<b>Forwarding card by post - International</b>		EUR 20/USD 25

## 2. INTERNET BANKING – BCP Bank (Mauritius) Direct 24/7

Monthly suscription fee  
Viewing  
Bank statement download (PDF)  
Bank Account Identity/ IBAN download  
Pin reset  
Retention of pincode (to be collected in person at head-office)  
Local/International transfers

**FREE OF CHARGE**  
**FREE OF CHARGE**  
**FREE OF CHARGE**  
**FREE OF CHARGE**  
**FREE OF CHARGE**  
**MUR 210**  
*As per schedule of charges*

## 3. BANK ACCOUNTS

### a. ACCOUNT SERVICE FEE

#### Current account in MUR

- Minimum balance for account opening
- Monthly ledger fee

**MUR 50 000**  
**MUR 0,50 per transaction**  
**Min Mur 130 + VAT**

#### Current account in FCY

<ul style="list-style-type: none"> <li>• Minimum balance for account opening</li> <li>• Monthly ledger fee           <ul style="list-style-type: none"> <li>- Account in USD</li> <li>- Account in EUR</li> <li>- Account in GBP</li> <li>- Other currencies</li> </ul> </li> </ul>	<p>2 000 units</p> <p>USD 4 + VAT EUR 3 + VAT GBP 2 + VAT MUR 150 or e/v + VAT</p>
<b>Dormant account (after 12 months inactivity)</b>	
- Monthly ledger fee <span style="float: right;">per account</span>	MUR 100 + VAT
• <b>Definitive closure of all bank accounts (accounts in MUR and FCY)</b> (Personal or Joint accounts)	MUR 300

### b. Savings

Fixed deposit in MUR	<i>Min.</i> MUR 50 000
Fixed deposit in foreign currency	Contact us

### c. Other services

<b>Cash deposit</b> <b>In MUR</b> <ul style="list-style-type: none"> <li>- Cumulative deposit &lt; MUR 500 000 / per month</li> <li>- Cumulative deposit &gt; MUR 500 000 / per month</li> </ul>	<p><b>FREE OF CHARGE</b> MUR 250</p>
<b>In FCY</b>	<p><b>1% of amount deposited</b> Min. 3 units Max. 100 units</p>
<b>Cash withdrawal over counter</b> <ul style="list-style-type: none"> <li>- From account in MUR</li> <li>- From account in FCY</li> </ul>	<p><b>FREE OF CHARGE</b> <b>1% of amount withdrawn</b> Min. 10 units Max. 100 units</p>
<b>Fees for document search</b> <ul style="list-style-type: none"> <li>- Archived document less than one year</li> <li>- Archived document more than one year</li> </ul>	<p>MUR 500 MUR 750</p>
<b>Duplicata statement fees</b> <ul style="list-style-type: none"> <li>- Statement of account (less than 2 years)</li> <li>- Transaction note</li> <li>- Bank Account Identity / IBAN</li> <li>- Statement of interest</li> </ul>	<p>MUR 250 <b>FREE OF CHARGE</b> MUR 100 MUR 300</p>
<b>Courier charges (excl payment instruments)</b> <ul style="list-style-type: none"> <li>- Registered</li> <li>- International</li> </ul>	<p>MUR 800 MUR 1 500</p>
<b>International Business Information</b> <ul style="list-style-type: none"> <li>- Via SWIFT</li> <li>- Via Courier</li> </ul>	<p>MUR 350 + <i>overseas<sup>2</sup> charges</i> MUR 325</p>
<b>Audit Report</b> <ul style="list-style-type: none"> <li>- Standard</li> </ul>	MUR 450

- Complex		MUR 1 100
Banker's reference		MUR 500
Miscellaneous testimonials		MUR 250
Comfort letters (capacity, financial means of the customer)		0,10% Min. MUR 1 500
Letter on customer instructions – attorney (succession etc.)		MUR 1 100
Bank statement monthly package	per month	MUR 1 500

#### 4. IRREGULARITIES AND INCIDENTS PAYMENT

Fees taken by the bank requiring 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. Incident payment on account

<b>Debit balance</b>		
- Fee on unauthorised debit balance		MUR 300
- Reminder fee on overdue balance		MUR 450
<b>Unpaid instalment</b>		
- Reminder fee on unpaid loan instalment/bank overdraft		MUR 300
<b>Dormant account</b>		
Reminder fee on dormant account		MUR 300
<b>Cheque returned</b>	per cheque	MUR 400 + VAT
- Fee on dishonoured cheque		
- Fee on cheque returned inwards		MUR 55
<b>Unpaid standing instructions</b>		
- Fee on failed standing order/direct debit	per operation	MUR 200
Penalty for excess over authorized limit		As per arrangement

#### 5. CREDIT FACILITIES

##### a. BANK OVERDRAFT

<b>Processing fee</b>		
- Initial set-up		1% of the facility amount (Min. MUR 10 000)
<b>Renewal (on a yearly basis)</b>		0,50% of the facility amount (Min. MUR 5000)
<b>Increase of bank overdraft limit</b>		Contact us

##### b. Import credit facilities

<b>Processing fee</b>		
- Import Loan		1% (Min. MUR 500)

Amendment fee on import facilities	MUR 1 000
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### c. FINANCING

Processing fee (% on credit amount)	1% (Min. MUR 10 000)
Commitment fee on undrawn credit facilities	As per arrangement (maximum of 1% per annum on non-utilised portion)
Facility amendment fee	0,5% (Min MUR 1 000)
- Review of existing loan	MUR 300
- Review of new credit request	
Loan cancellation fee	MUR 1 000
Legal fees	MUR 2000
Search fees	
- MCIB fees	one-off
- Mortgage fees	per request
Valuation survey fees	
- By the bank's chartered valuator	per visit
Early repayment fee	As per arrangement
Loan balance certificate	MUR 1 000

### d. LEGAL AND ADMINISTRATIVE FEES

Legal charges for creation of security document	MUR 1 100 <i>+ registration fees</i>
- Gage sans déplacement	
Pledge of life policy, stock and shares	
- Local	MUR 1 100 <i>+ registration fees</i>
- International	MUR 2 000 <i>+ registration fees</i>
Change in collateral/security/guarantee	
- Pari-Passu	per guarantee
- Transfer of priority	per guarantee
- Change in guarantor or type of security	per guarantee
Renewal of sureties	MUR 600 <i>+ notary fees</i>
Cystallisation fees	MUR 1 100 <i>+ registration fee</i>
Erasure of charges (total or partial)	MUR 1 100 <i>+ registration fee</i>

## 6. TRADE FINANCE

### a. IMPORT TRANSACTIONS

Documentary credit/Letters of credit	
Opening commission / change in amount or term	
- For the first six months	0,50% + SWIFT MUR 500 (Min. MUR 1 000)
- Each additional quarter	0,25% (Min. MUR 600)
Standby documentary credit	per year
	2% + SWIFT MUR 500 (Min. MUR 1 000)
Other amendment	MUR 450 + SWIFT MUR 200
Acceptance Commission	per month indivisible
	0.125% (Min. MUR 500)
Payment	0,25% + SWIFT MUR 150 (Min. MUR 500)
Cancellation fee	MUR 550
Import credit facilities	
Processing fees	
- Import loan	1% (Min. MUR 500)
Amendment fee on import facilities	MUR 1 000
Import Bill collection	
Commission charges	0,50% + SWIFT MUR 150 (Min. MUR 500)
Handling fees	MUR 300 + SWIFT MUR 150
Bills for collection	0,50% + SWIFT MUR 150 (Min. MUR 750)
MUR cheque collection from abroad for credit to FCY account	MUR 450 (including SWIFT)
Handling fees on documents delivered "franco de paiement"	MUR 500 + SWIFT MUR 150
Fee for conversion of D/P Tenor to D/A Tenor; or extension payment	0,50% + SWIFT MUR 150 (Min. MUR 1000)
Bill of lading endorsement fee	MUR 1 300
Commission on overdue bills	fortnight
	MUR 500
Avalised bills	per year
	2% + SWIFT MUR 150 (Min. MUR 1 000)
Fee on unpaid foreign bill	MUR 1 000 + SWIFT MUR 150

### b. EXPORT TRANSACTIONS

Documentary credit / Letters of credit	
Advising commission	MUR 420 + SWIFT charges if applicable
Cancellation or non utilisation fee	MUR 550
Amendment commission	MUR 420
Payment commission	0,25% Min. MUR 500



	+ CILE <sup>3</sup> if applicable
Confirmation commission on documentary credit	<b>As per arrangement</b> (Min. MUR 500)
LC Transfer fee	<b>0,25%</b> + SWIFT MUR 350 (Min. MUR 1 000)
Amendment to transferred LC	<b>MUR 500</b> + SWIFT MUR 200 (if applicable)
Negotiating commission	<b>0.25%</b> (Min. MUR 1 000)
<b>Documentary collection – export</b>	
Export collection payment	<b>0,50%</b> + SWIFT MUR 150 (Min. MUR 1 000)
Handling fee	<b>MUR 300</b> + SWIFT MUR 150
Commission on unpaid bills	<b>MUR 500 / fortnight</b>
<b>Export credit facilities</b>	
Discounting of Draft/Bill of Exchange	<b>MUR 500</b>
Bill Discounting (including discount of invoices)	<b>MUR 500</b>

### c. GUARANTEES

Performance bond	per year	<b>1,50%</b> (Min. MUR 1 500)
Tender Bond		
- First six months		<b>1%</b> (Min. MUR 1000)
- Additionnal quarter		<b>0,25%</b> (Min. MUR 1 000)
Bank guarantee for immigration purposes		<b>2%</b> (Min. MUR 1 000)
Personal guarantee		<b>MUR 1 100</b>
Miscellaneous guarantees	per year	<b>2%</b> (Min. MUR 500)
Advance payment bond	per year	<b>2%</b> (Min. MUR 1 000)
Retention money bond	per year	<b>2%</b> (Min. MUR 1 000)
Avalised bill of exchange	per year	<b>2%</b> (Min. MUR 1 000)
Shipping guarantee (missing covering B/L)		
- For the first two months		<b>MUR 800</b>
- Every additional month		<b>MUR 400</b>
Customs guarantee and covering payment of cheques	per year	<b>1,50%</b> (Min. MUR 1 000)
Amendments to guarantees		<b>MUR 600</b>
Change in guarantor or guarantee		<b>MUR 1 100</b> + registration fee

+ SWIFT charges if applicable



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 BCP Bank (Mauritius) Direct after the cut-off time will be processed at T+1.