

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 **8th September 2023**.

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 (paper based)	BCP Bank (Mauritius) Direct (Internet)
In local currency		
<ul style="list-style-type: none"> • Internal (within BM) <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 • External (another local bank) <ul style="list-style-type: none"> - Normal Transfer (2 days) - Urgent/MACSS¹ Transfer (Same-day value) 	<p>FREE OF CHARGE</p> <p>FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE</p> <p>MUR 50 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>
In foreign currency	0.15%	0.125%
<ul style="list-style-type: none"> - Telegraphic transfer -via SWIFT <small>(Overseas bank charges are excluded from the above-mentioned amounts)</small> 	(Min. USD 40 or equivalent) (Max. USD 125 or equivalent)	(Min. USD 20 or equivalent) (Max. USD 50 or equivalent)

Standing order	
<ul style="list-style-type: none"> • Internal <ul style="list-style-type: none"> - Inter account (MUR) - Third party transfer within this office <ul style="list-style-type: none"> - MUR - FCY • External (another local bank) <ul style="list-style-type: none"> - MUR - FCY (overseas standing order) 	<p>FREE OF CHARGE</p> <p>MUR 10 MUR 25</p> <p>MUR 30 0.15% (Min. USD 40 or equivalent) (Max. USD 125 or equivalent)</p>
Inwards remittance	FREE OF CHARGE

Cut off time of payment instruction⁴

	Standard (paper based)	BCP Bank (Mauritius) Direct (Internet)
	Processed on same day	
Internal		
<ul style="list-style-type: none"> - Inter account transfer - Third party transfer interbank 	2.30 p.m. 2.30 p.m.	Real time Real time
External (another local bank)		
<ul style="list-style-type: none"> - Normal Transfer (2 days) - Urgent/MACSS¹ Transfer (Same-day value) 	2.30 p.m. 2.30 p.m.	3 p.m. <i>Not applicable</i>

• 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 1 000

c) CARDS

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

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

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	<i>As per schedule of charges</i>

3. BANK ACCOUNTS

a) ACCOUNT SERVICE FEE

Current Account in MUR	
- Monthly ledger fee	Contact us
Current Account in FCY	
- Minimum balance for account opening	5 000 units
- Monthly ledger fee	Contact us
Fee on dormant Account (after 12 months inactivity)	

- Monthly ledger fee	per account	USD 15 + VAT
Account closure fee	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

Cash deposit <ul style="list-style-type: none"> - In MUR - In FCY 	FREE OF CHARGE 1% of amount deposited Min. 3 units Max. 100 units
Cash withdrawal over counter <ul style="list-style-type: none"> - From account in MUR - From account in FCY 	FREE OF CHARGE 1% of amount withdrawn Min. 10 units Max. 100 units
Fees for document search <ul style="list-style-type: none"> - Archived document less than one year - Archived document more than one year 	USD 10 or equivalent USD 15 or equivalent
Duplicate statement fees <ul style="list-style-type: none"> - Statement of account <ul style="list-style-type: none"> - From account in MUR - From account in FCY - Transaction note - Bank Account Identity / IBAN 	MUR 250 USD 20 or equivalent USD 7 MUR 100
Courier charges <ul style="list-style-type: none"> - Express International 	USD 55
International Business Information <ul style="list-style-type: none"> - Via SWIFT - Via Courier 	USD 25 or equivalent + overseas charges ² USD 9
Audit report <ul style="list-style-type: none"> - Standard - Complex 	USD 35 or equivalent 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
----------------------------------	---------------	---------

b) PAYMENT 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	
- MCIB	per request
- Mortgage search	per request
Valuation survey fees	
- By the bank's chartered valuator	per visit
- Site visit by bank	per visit
Early repayment fee	As per report
Loan balance certificate	MUR 500 or equivalent
	MUR 1 000 or equivalent

Legal and administrative fees	As per arrangement
-------------------------------	--------------------

6. 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)	USD 50 USD 50
- For the first two months - Each additional month	
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 BCP Bank (Mauritius) Direct after the cut-off time will be processed at T+1.