

# SCHEDULE OF CHARGES SME BANKING

Dear valued customer,

Please find herewith a summary of tariff and charges applicable to SME (small and medium enterprises) 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 30<sup>th</sup> November 2022.

# Need an information? An advice?

Your Relationship Manager will be glad to assist you.

Contact us on:

Phone: (+230) 207 1000 Website: <u>www.bcpbank.mu</u>



- Account in EUR - Account in GBP - Other currency  Dormant account (after 12 months inactivity) - Monthly ledger fee per account (Personal or Joint accounts)  b) SAVINGS  Fixed deposit in MUR  OTHER SERVICES  Cash deposit  In MUR  In FCY  In MUR  Cash withdrawal over counter - From account in MUR - Free or CHARG - In FCY - Archived document less than one year - Archived document more than one year - Statement of account (less than 2 years)  MUR 150 or equivalent + VA  MUR 150 or equivalent + VA  MUR 50 or MUR 300  MUR 50 OC  MUR 300  MUR 50 OC  MUR 50 OC  MUR 300  MUR 50 OC  MUR 50 OC  MUR 300  MUR 50 OC  FREE OF CHARG - 1% of amount deposite - More of amount withdraw Min. 10 uni Max. 100 uni Max. 100 uni Max. 100 uni Mur 50  MU	1	
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Courier charges (excl payment instruments)	
- Registered	MUR 800
- International	MUR 1 000
International Business Information	
- Via SWIFT	MUR 350 + overseas charges <sup>2</sup>
- Via Courier	MUR 325
Audit Report	
- Standard	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

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
Bank Account Identity/ IBAN download	FREE OF CHARGE
Pin reset	FREE OF CHARGE
Retention of pincode (to be collected in person at head-office)	MUR 210
Local/International transfers	As per schedule of charges



a) CARDS			
GOLD			
- Debit card 50% off on additional card	per year		MUR 900 + VAT
- Deferred debit 50% off on additional card	per year		MUR 1 200 + VAT
CLASSIC			
- Debit card			FREE OF CHARGE
- Deferred debit 50% off on additional card	per year		MUR 300 + VAT
Others			
		VISA Gold or Classic	FCY VISA Gold
		Debit card / Deferred debit (in MUR)	Debit card (in EUR/USD)
ATM cash withdrawal Fee			
<ul> <li>Through another local bank ATMs</li> </ul>		FREE OF CHARGE	FREE OF CHARGE
- Abroad		MUR 100	EUR 5 / USD 5
Card limit increase		<b>1%</b> Min. MUR 200	N/A
Stop payment fee (to block lost or stolen card)		MUR 300 + VAT	EUR 10 / USD 10
Card replacement fee (damaged, lost, stolen card)			
<ul> <li>VISA Gold Debit card / Deferred debit</li> </ul>		MUR 450 + VAT	
- VISA Classic Debit card / Deferred debit		MUR 250 + VAT	
- EUR/USD Visa Gold Debit Card			EUR 15 / USD 15
Pin Code :			
- Fee of pin code reissuance		MUR 210	EUR 8 / USD 8
Inquiry fee on ATM			
- Balance inquiry- Through another local			
bank ATMs	per inquiry	FREE OF CHARGE	N/A
Card collection at the Business Centre			
The card shall be destroyed if same hasn't been collected within 3 morequest should then be made by the client	nths. A new card	MUR 300	FREE OF CHARGE
Forwarding card by post			
- International		MUR 1 000	EUR 20 / USD 25

# b) REMITTANCES



	Standard (paper based)	BCP Bank (Mauritius) Direct	
En <u>local currency</u> • <u>Internal (within BM)</u> - Inter account transfer  - Third party transfer  - in MUR  - in EUR/USD/GBP/CHF  - in AUD/CAD  - in ZAR	MUR 15  MUR 25 0.5 units 1 unit ZAR 8	FREE OF CHARGE	
External (another local bank)     Normal transfer (2 days)     Urgent/MACSS¹ Transfer (same-day value)      In foreign currency     Telegraphic transfer (via SWIFT)	MUR 60 MUR 125 MUR 425 + overseas charges <sup>2</sup> + CILE <sup>3</sup> if applicable	MUR 25 Not applicable  MUR 375 + overseas charges² + CILE³ if applicable	

Standing order		
<ul> <li>Internal</li> <li>Inter account</li> <li>Third party transfer inter-bank</li> </ul>		FREE OF CHARGE
- In MUR		MUR 10
- In FCY		MUR 25
External (another local bank)		
- MUR		MUR 20
<ul> <li>FCY (overseas standing order)</li> </ul>		MUR 425
		+ overseas charges <sup>2</sup> + CILE <sup>3</sup> if applicable
Others		
Direct debit		MUR 12
Payroll – through electronic list processing	per operation	MUR 10
Payment via MNS		MUR 125
Bulk payment in favor of suppliers	per operation	MUR 10
Commission In lieu of Exchange(CILE) <sup>3</sup>		0,50%
		Min. USD 10
		Max. USD 100
Inwards remittance		MUR 200



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

	Standard (paper based)	BCP Bank (Mauritius) Direct (Internet Banking)
	Processed	on same day
<u>Internal</u>		
- Inter account transfer	2:30 p.m.	Real time
- Third party transfer inter-bank	2:30 p.m.	Real time
External (another local bank)		
- Normal Transfer (2 days)	2:30 p.m.	3:00 p.m.
<ul> <li>Urgent/MACSS<sup>1</sup> Transfer (Same-day value)</li> </ul>	2:30 p.m.	Not applicable
International Transfer		
- via SWIFT	2:30 p.m.	3:00 p.m.

# c) CHEQUES

Cheques paid over counter		FREE OF CHARGE
Cheque deposit		FREE OF CHARGE
Cost of chequebook in MUR, choice of 50 or 100 sheets	per sheet	MUR 8
Office cheque issuance		
- in MUR	per cheque	MUR 160
- in FCY	per cheque	MUR 200
		+ CILE <sup>3</sup> if applicable
- in FCY in favour of government bodies	per cheque	MUR 200
G		+ CILE <sup>3</sup> if applicable
		+ overseas charges <sup>2</sup>
Office cheque cancellation (client's request)		
- in MUR	per cheque	MUR 160
- in FCY	per cheque	MUR 200
		+ overseas charges <sup>2</sup>
Stop cheque payment		
- in MUR	per cheque	MUR 150
- in FCY	per cheque	MUR 450
		+ overseas charges <sup>2</sup>
Chequebook retention at Business Centre		
- Less than one month		MUR 125
- More than one month		MUR 300
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.		
« Special clearance » For amounts greater than MUR 200 000 per cheque, draw	wn from a main branch	MUR 250
Forwarding chequebook by post		
Registered local post		MUR 100
<ul> <li>International</li> </ul>		MUR 1 000
Remittance advice		
<ul> <li>minimum order of 1000 sheets</li> </ul>	per sheet	MUR 10



#### 4. PACKAGES

#### a) BCP BUSINESS PACK

The BCP Business is a package which combines essential products for small and medium sized businesses.

- Card
  - An international debit VISA CLASSIC
- Day-to-day essential products & services
  - Free access to "BCP Bank (Mauritius)" for the first subscriber
- Savings solutions
  - MUR Savings Account, interest rate calculated on a daily basis and payable quarterly as from MUR 500 000/-
  - Preferred rate on term deposits as from MUR 1 000 000/-
- Loans benefits
  - Preferred rate on various types of loans
- Other Benefits:
  - Monthly ledger fees on current account fully waived
  - Discounts benefits from our selected partners

Package fee	per month	MUR 200 + VAT

#### b) Foreign Currency Package(s)

An exclusive package in foreign currency. The fees vary as per the formula chosen and are taken on a monthly basis.

- Card
  - An international VISA Debit GOLD Card (in EUR or USD)
- Other Advantages:
  - Monthly ledger fees on current account are fully waived
  - Free access to "BCP Bank (Mauritius)" & Mobile Banking (app available on App Store or Google Play)
  - No Currency fluctuations or exchange commissions while using same currency

Monthly package		
- In EUR	per month	EUR 5.50 + VAT
- In USD	per month	USD 6.50 + VAT
Additional VISA Debit GOLD Card		
- In EUR	Annually	EUR 18 + VAT
- In USD	Annually	USD 20 + VAT



#### c) Foreign Currency Package(s) with a MUR option

A package designed to cater to your needs in foreign currency as well as in Mauritian Rupees to ease your day-to-day transactions.

#### In Foreign Currency:

- Card
  - An international VISA Debit GOLD Card (in EUR or USD)
- Other Advantages:
  - Monthly ledger fees on current account are fully waived
  - Free access to "BCP Bank (Mauritius)" & Mobile Banking (app available on App Store or Google Play)
  - No Currency fluctuations or exchange commissions while using same currency

#### In Mauritian Rupees:

- Card
  - An international, VISA debit GOLD
- **50%** off on additional cards (in MUR)
- Day-to-day essential products & services
  - Unlimited standing orders (local only)
- Unlimited direct debits (local only)
- Free access to "BCP Bank (Mauritius)" & Mobile Banking (app available on App Store or Google Play)

Monthly package - In EUR - In USD	per month per month	EUR 7.50 + VAT USD 9 + VAT
Additional VISA Debit GOLD Card - In EUR - In USD	Annually Annually	EUR 18 + VAT USD 20 + VAT



#### 5. 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 300	
b) Incident payment on account			
Debit balance			
- Fee on unauthorised debit balance		MUR 300	
- Reminder fee on overdue balance		MUR 450	
Unpaid instalment		A 411D 200	
- Reminder fee on unpaid loan instalme	ent/bank overdraft	MUR 300	
Dormant account		MUR 300	
- Reminder fee on dormant account		WON 300	
Cheque returned			
- Fee on dishonoured cheque	per cheque	MUR 400 + VAT	
- Fee on cheque returned inwards	per cheque	MUR 55	
Unpaid standing instructions			
<ul> <li>Fee on failed standing order/direct debit</li> </ul>	per operation	MUR 200	

# 6. CREDIT FACILITIES

#### a) OVERDRAFT

Processing fee	
- Initial set-up	1% of the facility amount
	Min. MUR 1 000
	Max. MUR 50 000
Renewal (on a yearly basis)	0,5% of the facility amount
	Min. MUR 500
	Max. MUR 25 000
Increase of bank overdraft limit	1% of the facility amount
	Min. MUR 1 000
b) IMPORT CREDIT FACILITIES	·
Processing fee	1%
- Import Loan	(AAir AAID FOO)
	(Min. MUR 500)
Amendment fee on import facilities	MUR 1 000



# c) FINANCING

Processing fee in MUR		1% on credit amount
		Min. MUR 3 000
		Max. MUR 50 000
Processing fee in FCY		1% on credit amount
		Min. MUR 2 500
Commitment fee on undrawn credit facilities		1% of undisbursed credit
		amount
Facility amendment fee		
<ul> <li>Review of existing loan</li> </ul>		<b>0,5%</b> (Min. MUR 1 000)
<ul> <li>Review of new credit request</li> </ul>		MUR 300
Loan cancellation fee		MUR 500
Legal fees		MUR 2 000
Search fees		
- MCIB fees	per request	MUR 200
- Mortgage fees	per request	MUR 500
Valuation survey fees		
- By the bank's chartered valuator	per visit	As per report
- Site visit by bank	per visit	MUR 500
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
- Gage sans deplacement		+ registration fees
Pledge of life policy, stock and shares		
- Local		MUR 1 100
		+ registration fees
- International		MUR 2 000
		+ registration fees
Change in collateral/security/guarantee		(
- Pari-Passu	per guarantee	MUR 1 100
- Transfer of priority	per guarantee	+ registration fees
- Change in guarantor or type of security	per guarantee	
Renewal of sureties		MUR 600
		+ notary fees
Cystallisation fees		MUR 1 100
		+ registration fee
Erasure of charges (total or partial)		MUR 1 100
		+ registration fee



# 8. TRADE FINANCE

# a) IMPORT TRANSACTIONS

- For the first six months  - Each additional quarter  - Commission depairment  - Cancellation fee  - MUR 4:  - SWIFT MUR 5:  - Cancellation fee  - MUR 5:  - Cancellation fee  - MUR 5:  - WIFT MUR 5:  - Cancellation fee  - MUR 5:  - WIFT MUR 6:  - Cancellation fee  - MUR 5:  - WIFT MUR 7:  - Cancellation fee  - MUR 5:  - WIFT MUR 8:  - WIFT MUR 1:  - (Min. MUR 50:  - Hower for collection  - Commission charges  - Aswift MUR 5:  - SWIFT MUR 1:  - (Min. MUR 50:  - Hower for collection  - WIFT MUR 1:  - WIFT MUR 1:	Documentary credit/Letters of credit	
- Each additional quarter - Colon (Min. Mur 60) - Colon (Min. Mur 60) - Colon (Min. Mur 10) -	Opening commission / change in amount or term	
- Each additional quarter  (Min. MUR 1 00 0,022 (Min. MUR 1 00 0,022 (Min. MUR 60 0) 0,022 (Min. MUR 1 00 0) 0,022 (Min. MUR 1 00 0) 0,025 (Min. MUR 50 0) 0,025 (Min. MUR 10 0) 0,025 (Min.	- For the first six months	0,50%
Standby documentary credit per year 2% + SWIFT MUR 1 00 (Min. MUR 1 00 00 00 00 00 00 00 00 00 00 00 00 0		+ SWIFT MUR 500
(Min. MUR 60 Standby documentary credit per year 2% + swift Murs 1 or (Min. MUR 1 or MUR 4)  Acceptance Commission per month indivisible 0.125  Acceptance Commission per month indivisible 0.125  (Min. MUR 50  Acceptance Commission per month indivisible 0.125  (Min. MUR 50  - Swift Murs 1 or MUR 51  - Swift Murs 1 or Murs 50  - Swift Murs 1 or Murs 1	- Each additional quarter	(Min. MUR 1 000)
Standby documentary credit per year (Min. MUR 10 (Min. MU		0,25%
Other amendment  Acceptance Commission  Acceptance Commission  Payment  Acceptance Commission  Payment  Payment  Payment  Cancellation fee  Acceptance Commission  Commission charges  Payment  Commission charges  Acceptance Commission  Commission charges  Acceptance Commission ch		(Min. MUR 600)
Acceptance Commission per month indivisible C.1.25  Acceptance Commission per month indivisible (Min. MUR 50)  Payment 0,25  + SWIFT MUR 1  (Min. MUR 50)  - SUBJECT COMMISSION CHARGES (MIN. MUR 50)  - Handling fees on documents delivered "franco de paiement"  - MUR 450 (including SWII)  - Handling fees on documents delivered "franco de paiement"  - Handling fees on documents delivered "franco de paiement"  - Handling fees on documents delivered "franco de paiement"  - Handling fees on documents delivered "franco de paiement"  - Handling fees on documents delivered "franco de paiement"  - Handling fees on documents delivered "franco de paiement"  - Handling fees on documents delivered "franco de paiement"  - Handling fees on documents delivered "franco de paiement"  - HANDLE SUBJECT COMMISSION (MIN. MUR 50)  - HANDLE SUBJECT COMMISSION (MIN. MIN. MIN. MIN. MIN. MIN. MIN. MIN.	Standby documentary credit per year	
Acceptance Commission per month indivisible (Min. MUR 50		(Min. MUR 1 000)
Acceptance Commission per month indivisible (Min. MUR 50) Qayment Qaym	Other amendment	MUR 450
(Min. MUR 50 Payment  O, 25 + SWIFT MUR 1 (Min. MUR 50  MUR 450  MUR 450  MUR 450  MUR 10  MUR 50  MUR 10  MUR		+ SWIFT MUR 200
Payment 0,25	Acceptance Commission per month indivisible	0.125%
# SWIFT MUR 1 (Min. MUR 50  Cancellation fee  MUR 5  mport Bill collection  Commission charges  O,50  # SWIFT MUR 1 (Min. MUR 50  # SWIFT MUR 1 # SWIFT MUR		(Min. MUR 500)
Cancellation fee  MUR 50  MUR 50  MUR 50  MUR 50  Commission charges  O, 50  H SWIFT MUR 1 (Min. MUR 50  H SWIFT MUR 1 (Min. MUR 50  H SWIFT MUR 1 (Min. MUR 75  MUR 450 (including SWII  Handling fees on documents delivered "franco de paiement"  MUR 450 (including SWII  Handling fees on documents delivered "franco de paiement"  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O, 50  H SWIFT MUR 1	Payment	0,25%
Commission charges  O,SO  ASWIFT MUR 1 (Min. MUR 50  ASWIFT MUR 1 (Min. MUR 50  ASWIFT MUR 1 (Min. MUR 50  ASWIFT MUR 1  AVAILISED BILL COLLECTION  O,SO  ASWIFT MUR 1  (Min. MUR 75  AVAILISED BILL COLLECTION  O,SO  ASWIFT MUR 1  (Min. MUR 75  AUR 50  ASWIFT MUR 1  (Min. MUR 75  AUR 50  ASWIFT MUR 1  (Min. MUR 50  ASWIFT MUR 1  (Min. MUR 50  AVAILISED BILL COLLECTION  O,SO  ASWIFT MUR 1  (Min. MUR 100  AVAILISED BILL COLLECTION  MUR 500 + SWIFT MUR 1  (Min. MUR 100  AVAILISED BILL COLLECTION  MUR 500  AVAILISED BILL COLLECTION  MUR 100  AVAILISED BILL COLLECTION  MUR 500  AVAILISED BILL COLLECTION  MUR 100  M		+ SWIFT MUR 150
mport Bill collection  Commission charges  0,50 + SWIFT MUR 1 (Min. MUR 50 + SWIFT MUR 1 ) (Min. MUR 30 + SWIFT MUR 1 ) (Min. MUR 75  MUR 450 (including SWIFT MUR 1 ) (Min. MUR 50 + SWIFT MUR 1 ) (Min. MUR 100  Bill of lading endorsement fee  MUR 13  Avalised bills  per year  2% + SWIFT MUR 1 (Min. MUR 100  Fee on unpaid foreign bill  MUR 100		,
Commission charges  O,50  + SWIFT MUR 1 (Min. MUR 50  Handling fees  Bills for collection  O,50  + SWIFT MUR 1  O,50  H SWIFT MUR 1  (Min. MUR 75  MUR 450 (including SWIFT MUR 1  Handling fees on documents delivered "franco de paiement"  MUR 450 (including SWIFT MUR 1  Handling fees on documents delivered "franco de paiement"  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O,50  + SWIFT MUR 1  (Min. MUR 100  Bill of lading endorsement fee  MUR 1 3  Commission on overdue bills  fortnight  MUR 500 + SWIFT MUR 1  (Min. MUR 100  Commission on overdue bills  per year  2% + SWIFT MUR 1  (Min. MUR 100  Commission on overdue bills  MUR 500  Fee on unpaid foreign bill  MUR 1 00  MUR 1	Cancellation fee	MUR 550
Handling fees  Handling fees  Bills for collection  Collection  MUR 350  Handling fees  MUR 450  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HANGLING	Import Bill collection	
Handling fees  Handling fees  Bills for collection  Collection  MUR 350  Handling fees  MUR 450  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HUR 50  Handling fees on documents delivered "franco de paiement"  HANGLING	Commission charges	0,50%
Handling fees  Bills for collection  O,50  + SWIFT MUR 1  (Min. MUR 75  MUR cheque collection from abroad for credit to FCY account  Handling fees on documents delivered "franco de paiement"  MUR 450 (including SWII  + SWIFT MUR 1  + SWIFT MUR 1  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O,50  + SWIFT MUR 1  (Min. MUR 100  Bill of lading endorsement fee  MUR 1 30  Avalised bills  per year  2% + SWIFT MUR 1  (Min. MUR 1 00  Fee on unpaid foreign bill  MUR 1 00		+ SWIFT MUR 150
H SWIFT MUR 1  O, 50  H SWIFT MUR 1  (Min. MUR 75  MUR cheque collection from abroad for credit to FCY account  Handling fees on documents delivered "franco de paiement"  MUR 450 (including SWII  H SWIFT MUR 1  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O, 50  H SWIFT MUR 1  (Min. MUR 100  Still of lading endorsement fee  MUR 1 30  Avalised bills  Per year  WH 500 + SWIFT MUR 1  (Min. MUR 100  Avalised bills  Per year  WH 500 + SWIFT MUR 1  (Min. MUR 100  MUR 100  MUR 100  Tee on unpaid foreign bill  MUR 100		(Min. MUR 500)
Avalised bills  Sills for collection  O,50  + SWIFT MUR 1 (Min. MUR 75)  MUR 450 (including SWIFT MUR 1 (Min. MUR 45)  + SWIFT MUR 1 (Min. MUR 50)  + SWIFT MUR 1 (Min. MUR 10)  Avalised bills  Per year  O,50  - SWIFT MUR 1 (Min. MUR 10)	Handling fees	MUR 300
+ SWIFT MUR 1 (Min. MUR 75)  MUR cheque collection from abroad for credit to FCY account  MUR 450 (including SWII  Handling fees on documents delivered "franco de paiement"  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O,50  + SWIFT MUR 1 (Min. MUR 100  Gill of lading endorsement fee  MUR 1 30  Commission on overdue bills  fortnight  Avalised bills  per year  2% + SWIFT MUR 1 (Min. MUR 1 00  Gill of lading endorsement fee  MUR 1 00  The swift mur 1  Avalised bills  MUR 500 + SWIFT MUR 1  (Min. MUR 1 00  The swift mur 1  The swif		+ SWIFT MUR 150
MUR cheque collection from abroad for credit to FCY account  Handling fees on documents delivered "franco de paiement"  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  Gill of lading endorsement fee  Commission on overdue bills  Avalised bills  Per year  (Min. MUR 75  MUR 450 (including SWIF  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  (Min. MUR 100  MUR 130  Fee on unpaid foreign bill  MUR 500 + SWIFT MUR 1  (Min. MUR 1 00	Bills for collection	0,50%
MUR cheque collection from abroad for credit to FCY account  Handling fees on documents delivered "franco de paiement"  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O,50  + SWIFT MUR 1  (Min. MUR 100  Gill of lading endorsement fee  MUR 1 30  Avalised bills  Per year  The part of the property of the control of t		+ SWIFT MUR 150
Handling fees on documents delivered "franco de paiement"  Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O,50  + SWIFT MUR 1  (Min. MUR 100  Gill of lading endorsement fee  MUR 1 30  Commission on overdue bills  fortnight  MUR 500 + SWIFT MUR 1  (Min. MUR 100  Avalised bills  per year  2% + SWIFT MUR 1  (Min. MUR 1 00  Fee on unpaid foreign bill  MUR 1 00		(Min. MUR 750)
+ SWIFT MUR 1  Gee for conversion of D/P Tenor to D/A Tenor; or extension payment  - SWIFT MUR 1  (Min. MUR 100  Bill of lading endorsement fee  - MUR 1 30  Commission on overdue bills  - Avalised bills  - per year  - WHEN THE SWIFT MUR 1  (Min. MUR 500 + SWIFT MUR 1  (Min. MUR 1 00  - MUR 1 0	MUR cheque collection from abroad for credit to FCY account	MUR 450 (including SWIFT)
+ SWIFT MUR 1  Gee for conversion of D/P Tenor to D/A Tenor; or extension payment  - SWIFT MUR 1  (Min. MUR 100  Bill of lading endorsement fee  - MUR 1 30  Commission on overdue bills  - Avalised bills  - per year  - WHEN THE SWIFT MUR 1  (Min. MUR 500 + SWIFT MUR 1  (Min. MUR 1 00  - MUR 1 0		
Fee for conversion of D/P Tenor to D/A Tenor; or extension payment  O,50  + SWIFT MUR 1 (Min. MUR 100  Bill of lading endorsement fee  MUR 1 30  Commission on overdue bills  Avalised bills  per year  (Min. MUR 100  (Min. MUR 1 00  Fee on unpaid foreign bill  MUR 1 00	Handling fees on documents delivered "franco de paiement"	MUR 500
+ SWIFT MUR 1 (Min. MUR 100 Bill of lading endorsement fee  MUR 1 30 Commission on overdue bills  Avalised bills  per year  (Min. MUR 100 (Min. MUR 1 00 Fee on unpaid foreign bill  MUR 100		+ SWIFT MUR 150
+ SWIFT MUR 1 (Min. MUR 100 Bill of lading endorsement fee  MUR 1 30 Commission on overdue bills  Avalised bills  per year  (Min. MUR 100 (Min. MUR 1 00 Fee on unpaid foreign bill  MUR 100	Fee for conversion of D/P Tenor to D/A Tenor: or extension payment	0,50%
(Min. MUR 100 Bill of lading endorsement fee  MUR 1 30 Commission on overdue bills  Avalised bills  per year  (Min. MUR 500 + SWIFT MUR 1 (Min. MUR 1 00 Fee on unpaid foreign bill  MUR 500 + SWIFT MUR 1 (Min. MUR 1 00 MUR 1 00	,	•
Avalised bills  Pee on unpaid foreign bill  MUR 1 30  MUR 1 30  MUR 500 + SWIFT MUR 1  (Min. MUR 1 00  MUR 1 00		
Commission on overdue bills  Avalised bills  per year  (Min. MUR 1 00  Fee on unpaid foreign bill  fortnight  MUR 500 + SWIFT MUR 1  (Min. MUR 1 00  MUR 1 00	Bill of lading endorsement fee	MUR 1 300
Avalised bills per year 2% + SWIFT MUR 1 (Min. MUR 1 00) Fee on unpaid foreign bill MUR 1 00		
(Min. MUR 1 00 Fee on unpaid foreign bill MUR 1 00	Commission on overdue bills fortnight	MUR 500 + SWIFT MUR 150
Fee on unpaid foreign bill MUR 1 0	Avalised bills per year	<b>2%</b> + 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	
Opening commission	MUR 420
Amendment commission	MUR 420
Payment commission	<b>0,25%</b> + CILE <sup>3</sup> if applicable Min.
	MUR 500
Confirmation commission on documentary credit	As per arrangement
	(Min. MUR 500)
LC Transfer fee	<b>0,25%</b> + SWIFT MUR 350
	(Min. MUR 1 000)
Amendment to transferred LC	MUR 500
	+ SWIFT MUR 200 if applicable
Negotiating commission	0.25%
	(Min. MUR 1 000)
Documentary collection – export	
Export collection payment	<b>0,50%</b> + SWIFT MUR 150
	(Min. MUR 1 000)
Handling fee	MUR 300 + SWIFT MUR 150
Commission for unpaid collection bills	MUR 500 (per fortnight)
Export credit facilities	
Discounting of Draft/Bill of Exchange	MUR 500
Bill Discounting (including discount of invoices)	MUR 500



#### c) GUARANTEES

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

<sup>1.</sup> MACSS: Mauritius Automated Clearing Settlement System

<sup>2.</sup> Overseas bank charges apply. Amount varies according to country of destination.

<sup>3.</sup> CILE: Commission in lieu of exchange

<sup>4.</sup> Transfers received or submitted through BCP Bank (Mauritius) Direct after the cut-off time will be processed at T+1