

SCHEDULE OF CHARGES

INDIVIDUALS

Dear valued customer,

Please find herewith a summary of tariff and charges applicable for Individuals 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 **29th October 2022**.

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. BANK ACCOUNTS

a) Account service fee

Current account in MUR		
- Minimum balance for account opening - Monthly ledger fee - Autosweep facility Eparfix/Eparplus	per month	MUR 5 000 MUR 100 + VAT FREE OF CHARGE
Current account in FCY		
- Minimum balance for account opening - Monthly ledger fee - in USD - in EUR - in GBP - Other FCY	per month per month per month per month	1 000 units USD 4 + VAT EUR 3 + VAT GBP 2 + VAT MUR 150 or equivalent + VAT
Ledger fee for dormant account		NIL
Processing fees - Inactive account		MUR 300
Definitive closure of all bank accounts (accounts in MUR and FCY) (Personal or Joint accounts)		MUR 300

b) Savings

Fixed deposit in MUR	Min. MUR 50 000
Fixed deposit in FCY	Min. 5 000 units

c) Other services

Cash deposit		FREE OF CHARGE 1% of deposit amount Min. 3 units Max. 100 units
- MUR - FCY		
Cash withdrawal over counter		FREE OF CHARGE 1% of withdrawal amount Min. 10 units Max. 100 units
- From account in MUR - From account in FCY		
Fees for document search		MUR 500 MUR 750
- Archived document less than one year - Archived document greater than one year		
Duplicata statement fees		MUR 250 FREE OF CHARGE MUR 100 MUR 300
- Statement of account - Transaction note - Bank Account Identity / IBAN - Statement of interest	per request per request per request	

Courier charges (excl payment instruments)	MUR 800
- Registered	MUR 1 000
- International	
Banker's reference	MUR 500
Miscellaneous testimonials	MUR 300
Certificate of Balance	FREE OF CHARGE
Letter for Travel	FREE OF CHARGE
Loan Balance Certificate	FREE OF CHARGE
Liability Certificate	FREE OF CHARGE

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

Monthly subscription fee (<i>Internet & Mobile banking</i>)	FREE OF CHARGE
Viewing	FREE OF CHARGE
Bank statement download (PDF)	FREE OF CHARGE
Pin reset	MUR 50
Bank Account Identity/ IBAN download	FREE OF CHARGE
Retention of pin code (<i>to be collected in person at head-office</i>)	MUR 210
Local/International transfers	<i>As per schedule of charges</i>

Your login number and your PIN give you unlimited access to online banking services through our internet banking platform or our mobile banking app. You may manage your bank accounts and execute your day-to-day banking transactions.

Good to know: no need to wait to execute your local & international transfers online. You may add your beneficiaries instantly on your internet banking platform.

3. PAYMENT INSTRUMENTS

a) Cards

GOLD		
Debit card	50% on supplementary card for joint account holder	per year
Deferred debit	50% on supplementary card for joint account holder	per year
CLASSIC		
- Debit card		per year
- Deferred debit	50% on supplementary card for joint account holder	per year

MUR 900 + VAT
MUR 1 200 + VAT

FREE OF CHARGE
MUR 300 + VAT

Others

	VISA Gold or Classic Debit card / Deferred debit (in MUR)	FCY VISA GOLD Debit card (in FCY)
ATM cash withdrawal fee		
- Through another local bank ATMs	FREE OF CHARGE	FREE OF CHARGE
- Abroad	MUR 100	EUR 5/ USD 5
Increase of limit on deferred debit card	FREE OF CHARGE	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)		
- VISA Gold Debit card / Differed debit	MUR 450 + VAT	
- VISA Classic Debit card / Differed debit	MUR 250 + VAT	
- FCY VISA Gold Debit Card		EUR 15 / USD 15
Pin code :		
- Fee of pin code reissuance (sent by post)	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 months. A new card request should then be made by the client	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 (Internet)
In local currency		
Internal (within BCP) - Inter account transfer - Third party transfer - in MUR - in EUR/USD/GBP/CHF - in AUD/CAD - in ZAR	MUR 20 MUR 25 0,5 units 1 unit ZAR 8	FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE FREE OF CHARGE
External (another local bank) - Normal transfer (2 days) - Urgent/MACSS¹ Transfer (same-day value)	MUR 60 MUR 125	MUR 25 <i>Not applicable</i>
In FCY		
Telegraphic transfer (via SWIFT)	MUR 400 + overseas charges² + CILE³ if applicable	MUR 375 + overseas charges² + CILE³ if applicable
Standing orders		
Internal - Inter account - Third party transfer inter-bank - MUR - FCY		FREE OF CHARGE MUR 10 MUR 25
External (another local and/or international bank(s)) - MUR - FCY		MUR 25 MUR 425 + overseas charges² + CILE³ if applicable
Others		
Direct debit		MUR 12
Commission In lieu of Exchange(CILE) ³		0,50% Min. USD 10 Max. USD 100
Inwards remittance		MUR 100
International Business Information		
- Via SWIFT - Via Courier		MUR 350 + overseas charges² MUR 325
Processing fee on Abandoned funds		
Fees applicable for the transfer of abandoned fund to the Bank of Mauritius - MUR - FCY		MUR 200 50 units

Cut off Time of payment instructions⁴

	Standard (paper based)	BCP Bank (Mauritius) Direct (Internet)
	Processed on same day	
• Internal - Inter account transfer - Third party transfer inter-bank	<i>(in branch)</i> Received before 5 p.m. Received before 2.30 p.m.	Instantly Instantly
• External (another local bank) - Normal Transfer (2 days) - Urgent/MACSS¹ Transfer (Same-day value)	Received before 2.30 p.m. Received before 2.30 p.m.	Submitted before 3 p.m. <i>Not applicable</i>
• International Transfer via SWIFT	Received before 2.30 p.m.	Submitted before 3 p.m.

c) CHEQUES

Cheques paid over counter		FREE OF CHARGE
Cheque deposit		FREE OF CHARGE
Cost of chequebook in MUR, choice of 25, 50 or 100 sheets	per sheet	MUR 8
Office cheque issuance - in MUR - in FCY - in FCY in favor of governmental bodies	per cheque per cheque per cheque	MUR 160 MUR 200 + CILE ³ if applicable MUR 200 + CILE ³ if applicable + overseas charges ²
Office cheque cancellation (client's request) - in MUR - in FCY	per cheque per cheque	MUR 160 MUR 200 + overseas charges ²
Stop cheque payment - in MUR - in FCY	per cheque per cheque	MUR 150 MUR 450 + overseas charges ²
Chequebook retention at the Business Centre <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>		MUR 300
« Special clearance » For amounts greater than MUR 200, 000 per cheque, drawn from a main branch		MUR 250

Forwarding chequebook by post - Registered local post - International	MUR 100 MUR 1 000
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4. PACKAGES

a) Sérénité & Sérénité +

The "Sérénité" package is a bundle of services and a set of essential products for your day-to-day banking transactions. The fees varies as per formula chosen and is based on a monthly basis.

- **Card**
 - An international card of your choice, VISA GOLD or VISA CLASSIC (either debit or differed payment)
- **Day-to-day essential products & services**
 - Unlimited standing orders (local only)
 - Unlimited direct debits (local only)
 - Unlimited office cheques issuance
 - Unlimited chequebooks of either 50 or 100 sheets (depending on chosen formula)
 - Frees access to "BCP Bank (Mauritius)" & Mobile Banking (app available on App Store or Google Play)
- **Other advantages :**
 - Monthly ledger fees on current account fully waived
 - Discounts benefits from our selected partners

• Monthly package fee (as per card/formula chosen) VAT included - "Sérénité" with a VISA CLASSIC Card - "Sérénité Plus" with a VISA GOLD Card	per month per month	MUR 175 MUR 290
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b) Aspire Package

A package designed to ease young professionals' day-to-day banking transactions. It also includes the Stepper Savings Plan with an attractive remuneration, helping you save steadily and progressively.

- **Card**
 - An international VISA CLASSIC card
- **Day-to-day essential products & services**
 - Unlimited standing orders in MUR (local only)
 - Unlimited direct debits in MUR (local only)
 - Free access to "BCP Bank (Mauritius)" & Mobile Banking (app available on App Store or Google Play)
- **Other advantages :**
 - Monthly ledger fees on current account fully waived
 - Discounts from our selected partners
 - A host of advantages on credit facilities that includes discounted processing fees and competitive interest rates

Package fee	per month	MUR 125 + VAT
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c) Foreign Currency Package(s)

An exclusive package in foreign currency. The fees varies as per formula chosen and is based on a monthly basis.

- **Card**
 - An international VISA Debit GOLD Card (in EUR or USD)
- **Other Advantages:**
 - Monthly ledger fees on current account 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

d) Foreign Currency Package(s) with a MUR option

A package designed to cater 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 fully waived
 - Frees 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	
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- In EUR	per month	EUR 7.50 + VAT
- In USD	per month	USD 9 + VAT
Additional VISA Debit GOLD Card		
- In EUR	Annually	EUR 18 + VAT
- In USD	Annually	USD 20 + VAT

5. IRREGULARITIES AND PAYMENT INCIDENTS

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 250
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b) Incident payment on account

Debit balance		
- Fee on unauthorised debit balance		MUR 300
- Reminder fee on overdue balance		MUR 450
Unpaid instalment		
- Reminder fee on unpaid loan instalment/bank overdraft		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	MUR 200

6. CREDIT FACILITIES

a) OVERDRAFT

Processing fees:		
- Bank overdraft		1% (of facility amount) Min. MUR 1 000 Max. MUR 50 000
- Renewal (on a yearly basis)		0,50% (of facility amount) Min. MUR 500
- Temporary bank overdraft		0,50% (of facility amount) Min. MUR 500
- Increase of bank overdraft limit		1% (of facility amount) Min. MUR 1 000
Unauthorised credit facility		+ 2% on the applied rate

b) LOANS

Handling Fees :		
-Mortgage loan		1% (of loan facility) Min. MUR 3 000 Max. MUR 100 000
- In MUR		
- In FCY		1% (of loan facility) Min. MUR 2 500
-Loan fully secured by cash collateral		0,50% (of loan facility) Min. MUR 1 000 Max. MUR 25 000
-Secured personal loan		1,50% (of loan facility) Min. MUR 2 000
-Unsecured personal loan		1,50% (of loan facility) Min. MUR 2 000
-Restructuring / Rescheduling Loan review fee		0,50% (of loan facility) Min. MUR 1 000
Early repayment fee		
- Credit facilities under BPA		FREE OF CHARGE
- Credit facilities granted on or after 1st Jan 2014		FREE OF CHARGE
- Others		as per arrangement
Loan cancellation fee		MUR 500
Loan amendment fee		MUR 300
Legal fees		MUR 2 000
Duplicate of amortization tables		FREE OF CHARGE
Ledger fees for loans >= MUR 100 000	per month	MUR 75 + VAT
Search fees		
- MCIB fees	per request	MUR 100
- 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

c) 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		MUR 1 100 <i>+ registration fees</i>
- Local		MUR 2 000 <i>+ registration fees</i>
- International		
Change in collateral/security/guarantee		
- Pari-Passu	per guarantee	
- Transfer of priority	per guarantee	MUR 1 100 <i>+ registration fees</i>
- 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>
Letter on customer instructions - attorney (succession etc.)		MUR 1 100

d) GUARANTEES

Bank guarantee for immigration purposes		2% (Min. MUR 1 000)
Personal guarantee		MUR 1 100
Miscellaneous guarantees	per year	2% (Min. MUR 500)
Amendments to guarantees		MUR 600

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.