

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 May 2026**.

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 <small>(Overseas bank charges are excluded from the above-mentioned amounts)</small> 	<p>0.15% (Min. USD 40 or equivalent) (Max. USD 125 or equivalent)</p>	<p>0.125% (Min. USD 20 or equivalent) (Max. USD 50 or equivalent)</p>	<p>0.125% (Min. USD 20 or equivalent) (Max. USD 50 or equivalent)</p>
<ul style="list-style-type: none"> Telegraphic transfer via MT 101 <small>(Overseas bank charges are excluded from the above-mentioned amounts)</small> 			<p>0.125% (Min. USD 20 or equivalent) (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% (Min. USD 40 or equivalent) (Max. USD 125 or equivalent)</p>	<i>Not applicable</i>	<p>0.125% (Min. USD 20 or equivalent) (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
- MUR	MUR 10	<i>Not applicable</i>	FREE OF CHARGE
- FCY	MUR 25		FREE OF CHARGE
External (another local bank)			
- MUR			

- FCY (overseas standing order)	MUR 30 0.15% (Min. USD 40 or equivalent) (Max. USD 125 or equivalent)	<i>Not applicable</i>	MUR 20 0.125% (Min. USD 20 or equivalent) (Max. USD 50 or equivalent)
Inwards remittance		FREE OF CHARGE	

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)		USD 50 or equivalent + Overseas charges ²
- in FCY	per cheque	
Stop cheque payment		
- in MUR	per cheque	MUR 150
- In FCY	per cheque	USD 50 (or equivalent) + Overseas charges ²
Chequebook retention at Business Centre/Head-Office		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>		
Fee for destruction of chequebook not collected at the Business Centre after 3 months delay		MUR 300
Forwarding chequebook by post		
- Registered local post		MUR 100
- International		MUR 2 000

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 50 or equivalent + VAT
<u>Account closure fee</u>	per account	USD 50 or equivalent

b) TERM DEPOSIT

<u>Fixed deposit in MUR</u>	Min. MUR 50 000
<u>Fixed deposit in foreign currency</u>	Contact Us

c) OTHER SERVICES

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		FREE OF CHARGE 1% of amount withdrawn Min. 10 units Max. 100 units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

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 35
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 FACILITIES

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 2500 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
Change in guarantor or guarantee	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 50 (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 50)
Other amendments	USD 50 or equivalent + SWIFT USD 50
Acceptance commission	per month indivisible
	0.125% (Min. USD 100 or equivalent)+ SWIFT USD 50
Payment	0,25% flat (Min. USD 100 or equivalent*)+ SWIFT USD 50
Cancellation fee	USD 100 or equivalent + SWIFT USD 50 + overseas bank charges if applicable

Import bill collections	
Commission charges on imported bills	0,25% flat (Min. USD 100 or equivalent)+ SWIFT USD 50
Handling fees	As per arrangement
Bills for collection	0.25% flat (Min. USD 100 or equivalent)+ SWIFT USD 50
MUR cheque collection from abroad for credit to FCY account	USD 50 or equivalent* (including SWIFT Charges)
Handling fees on documents delivered "franco de paiement"	USD 50 or equivalent*
Fee for conversion of D/P Tenor to D/A Tenor; or extension payment	0.25% flat (Min. USD 100 or equivalent)+SWIFT USD 50
Bill of lading endorsement fee	USD 100 or equivalent (including SWIFT charges)
Commission on unpaid bills	0.25% flat (Min. USD 100 or equivalent)+SWIFT USD 50
Avalised bills	As per arrangement
Handling fees on unpaid foreign bill	USD 100 per month indivisible

b) EXPORTS TRANSACTIONS

Documentary credit / Letter of credit	
Opening Commission	0,125% (Min. USD 100 or equivalent)* (Max. USD 500 or equivalent)*
Cancellation fee	USD 50 or equivalent + SWIFT USD 50
Amendment fee	USD 50 or equivalent + SWIFT USD 50
Payment commission	0,25% (Min. USD 50 or equivalent) + SWIFT USD 50
Confirmation fee on documentary credit	As per arrangement
LC -Transfer fee	0,25% (Min. USD 100 or equivalent) (Max. USD 500 or equivalent) +SWIFT USD 50
Amendment fee to transferred LC	USD 50 or equivalent* + SWIFT USD 50
Documentary collection	
Export collection payment	0,50% flat (Min. USD 50 or equivalent)*
Handling fees	USD 50 or equivalent*



Commission on unpaid bills	0.25% flat (Min. USD 100 or equivalent)+ SWIFT USD 50
----------------------------	-------------------------------------------------------------

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
Cancellation Fee	USD 50
Miscellaneous guarantees	Consult us

*SWIFT charges will apply on a case-to-case basis

*SWIFT charges: USD 50

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.