



## Rates and Fees Schedule

20-Jun-2022

All amounts in USD Equivalents unless specified otherwise

### Business Accounts (USD, EUR, GBP, ZAR, MUR)

Minimum Balance <sup>1</sup>	100,000 - 299,999	300,000 - 999,999	1,000,000+	Complex Structure <sup>2</sup>
Account Set-up	free	free	free	1000-3000
Maintenance	75	75	50	250

<sup>1</sup>A fee calculated at annualised 3% on daily fall-below amounts is applicable for balances less than US\$100K and payable quarterly

<sup>2</sup> Offshore and/or non-equivalent country domiciled companies; commodity traders; complex businesses - above fee is a function of complexity

**Closure of Account\*** USD 200 (or equivalent in other foreign currency)

\*If account is not funded and remains inactive for a period of 3 months as from the date of the account opening, the bank reserves the right to automatically close the account without giving prior notice to the customer.

Local Transfers				
b/w own accounts	free	free	free	free
to another Bank client	free	free	free	free
within local clearing zones (MUR)	100	100	100	100
International Transfers (USD, EUR, GBP, ZAR or equivalent in other foreign currency)				
incoming	20	20	20	**0.20%
outgoing <sup>3</sup>	0.3% <sup>4</sup>	75	50	0.3% <sup>4</sup>
f/x transaction (spread on spot rate)	2.00%	1.50%	1.00%	2.00%

\*\*Minimum of 100 in the respective currency

<sup>3</sup> Mitigated Risk Wires - ask to confirm, requires pre-clearance compliance research.

<sup>4</sup> Minimum of 100 and max of 500 in the respective currency

### Personal Accounts (USD, EUR, GBP, ZAR, MUR)

Minimum Balance <sup>5</sup>	50,000 - 99,999	100,000 - 999,999	1,000,000+
Account Set-up	free	free	free
Maintenance (per month)	waived	waived	waived

<sup>5</sup> A fee calculated at annualised 3% on daily fall-below amounts is applicable for balances less than US\$50K and payable quarterly

**\*\*\*Closure of Account** USD 200 (or equivalent)

\*\*\*If account is not funded and remains inactive for a period of 3 months as from the date of the account opening, the bank reserves the right to automatically close the account without giving prior notice to the customer.

Local Transfers			
b/w own accounts	free	free	free
to another Bank client	free	free	free
within local clearing zones (MUR)	100	100	100
International Transfers			
incoming	20	20	20
outgoing <sup>6</sup>	0.1% <sup>7</sup>	50	50
f/x transaction (spread on spot rate)	1.50%	1.00%	0.50%

<sup>6</sup> Mitigated Risk Wires - ask to confirm, requires pre-clearance compliance research.

<sup>7</sup> Minimum of 50 and max of 100

### Deposits and Accounts

	Interest Rate (FCY <sup>7</sup> )	Interest Rate (MUR)	Max Transactions/month	Min Balance
Current Account	0.50%	0.50%	unlimited	Fall-below fees apply
Call Deposit	1.00%	1.00%	4	300,000
Term Deposit				
12 months	1.20%	2.00%		
24 months	1.50%	2.25%		
36 months	1.80%	2.50%		
60 months	2.00%	3.00%		
Interest in Case of Early Withdrawal in				
<12 months	0%	0%		
12-24 months	0.50%	0.75%		
>24 months	0.75%	1.00%		

<sup>7</sup> USD, EUR and GBP. Rates in other supported Foreign Currencies are negotiable

### Corporate and Lombard Loans

	FCY	MUR
Prime Lending Rate	N/A	5.00%