

Debit & Credit Cards	Individual	Corporate
World Credit Card		
First Issue Fee / Annual fee	€ 149 (incl VAT)	N/A
Supplementary Card	€ 75 (incl VAT)	N/A
Card Replacement Fee	€ 10 (incl VAT)	N/A
Late Payment Fee	€ 10 (incl VAT)	N/A
Overlimit Fee	2.5% of Overlimit amount or Min € 10	N/A
Cash Advance Fee (Local and Foreign)	2.5% of withdrawn amount. Minimum € 5	N/A
Conversion Fee	3.0% of the amount on Foreign Currency transactions	N/A
Interest Charges	2% Monthly, 24% Yearly	

Term Deposits (MUR)	Individual	Corporate
Deposit withdrawn before maturity (at the discretion of the Bank)	No interest is payable on deposit if withdrawn within 3 months from date of deposit. After 3 months - The rate applicable will be that prevailed at the time of placement for the period the deposit has run less 1% penalty. In absence of any quotation, prevailing SB rates less 1% penalty will be applied.	No interest is payable on deposit if withdrawn within 3 months from date of deposit. After 3 months - The rate applicable will be that prevailed at the time of placement for the period the deposit has run less 1% penalty. In absence of any quotation, prevailing SB rates less 1% penalty will be applied.
Fee for issuing duplicate Term Deposit receipt	Rs50/-	Rs100/-
Term deposits (FCY)	Individual	Corporate
Minimum amount (in the currency)	5,000/-	5,000/-
Deposit withdrawn before maturity (at the discretion of the Bank)	No interest is payable on deposit if withdrawn within 3 months from date of deposit. After 3 months – The rate applicable will be that prevailed at the time of placement for the period the deposit has run less 1% penalty. In absence of any quotation, prevailing SB rate less 1% penalty will be applied.	No interest is payable on deposit if withdrawn within 3 months from date of deposit. After 3 months – The rate applicable will be that prevailed at the time of placement for the period the deposit has run less 1% penalty. In absence of any quotation, prevailing SB rate less 1% penalty will be applied.

***The bank reserves the right of recourse to the customer if the cheque: draft is returned unpaid and a fee of USD 15 will be charged; Intermediary banks' charges if any will be for customer's account.

NB: All transaction costs are for customer's account. The bank reserves the right to charge an additional handling fee for import and export bills for collection that are settled after the due date. The bank reserves the right to recover out of pocket expenses wherever application.