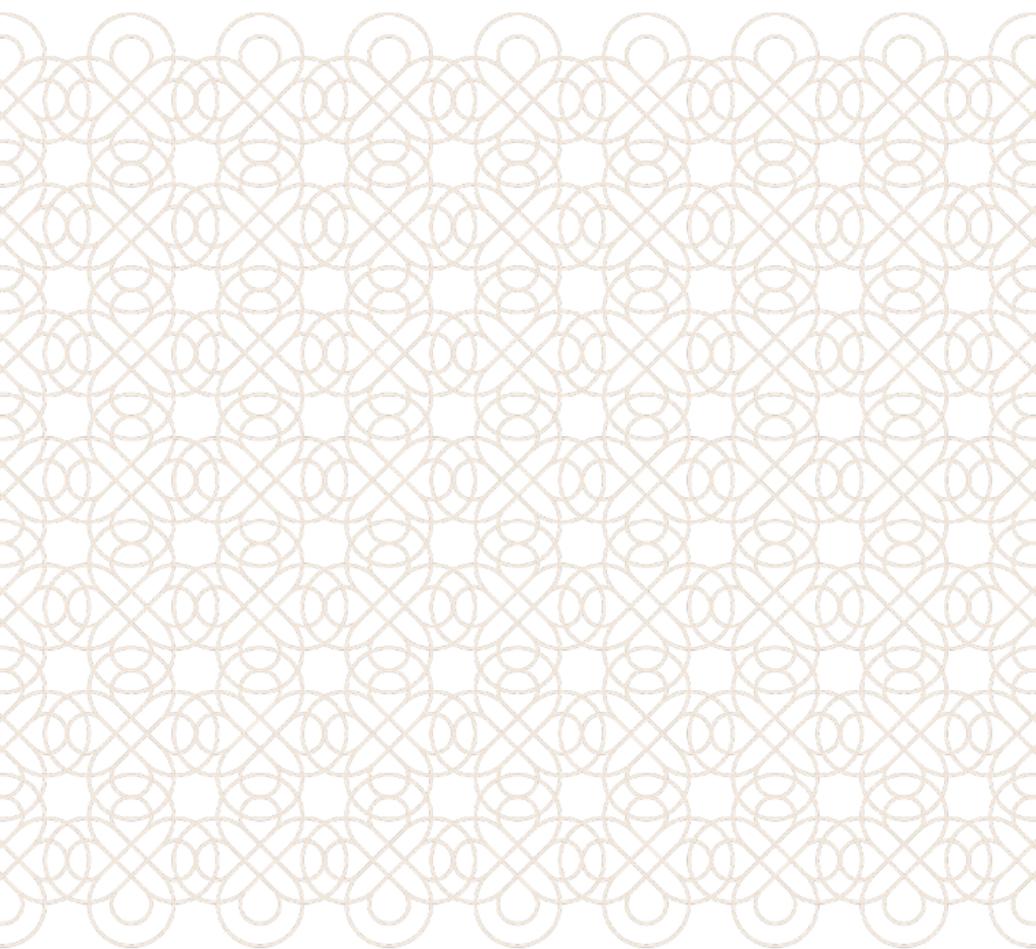




**ABC Banking**



**CORPORATE  
BANKING**  
TARIFF GUIDE

## ACCOUNTS & DEPOSITS

### Current Account

Minimum Opening Balance	Rs 50,000
Monthly Account service fee	Rs 250 + VAT or equivalent in FCY on a monthly basis
Dormancy Fee*	Rs 500 per account on a monthly basis
Abandoned funds processing Fee	Rs 1,000
Closure Fee	Rs 750 for accounts in MUR and 50 units for FCY-denominated accounts

### Term Deposit

Minimum Deposit	Rs 100,000
Fixed/ Floating Interest Rates, Frequency and Deposit Periods	As applicable

### Deposit withdrawal before Maturity

*(At the discretion of the bank subject to penalty)*

Within three months	No interest will be payable.
After three months	The applicable rate will be fixed at the contractual deposit rate less 2% or the prevailing savings rate whichever is lower for the whole period up to the date of redemption.

## FOREIGN CURRENCY ACCOUNTS

*(Available in major currencies)*

### Call Deposit

Minimum Opening Balance	5,000 units
Charges on Deposits and Withdrawals of Foreign Currency notes in same Currency	0.50% commission in lieu of exchange (Min. USD 15 or equivalent, Max. USD 75 or equivalent - subject to availability of notes upon withdrawal)

### Term Deposit

Minimum Deposit	10,000 units
Fixed Interest Rates and Deposit	As applicable from time to time Periods
Interest Frequency	At Maturity
Penalty on Term Deposit Withdrawal before Maturity	The penalty applicable will be determined at the time of the premature encashment and at the discretion of the bank and subject to prevailing interest and market conditions.

\* An account becomes dormant after 2 years of inactivity after a customer-induced transaction.

Commission in lieu of Exchange	0.50% (Min. USD 25, Max. USD 100)
--------------------------------	-----------------------------------

### **Current Account**

Account service fees for FCY account	Rs 250 + VAT or equivalent in FCY on a monthly basis
--------------------------------------	--

Dormancy fee for FCY account	Rs 500 or equivalent in FCY per account on a monthly basis
------------------------------	--

Abandoned funds processing Fee	100 units
--------------------------------	-----------

Reactivation of account	Rs 500 for accounts in MUR or 50 units for FCY accounts. Special one off fees may be applicable for complex and/or high value cases. The client will be advise when such case arise
-------------------------	---

## **LOCAL BANK TRANSFERS**

### **MACCSS**

Manual Payment	Rs 200
----------------	--------

Through Internet Banking	Rs 75
--------------------------	-------

### **Bulk Transfer**

*Note: Free of charge to internal account within ABC Banking Corporation*

Manual processing payroll through Inter Bank	Rs 8 per transfer
--	-------------------

Manual processing payment through Inter Bank	Rs 25 per transfer
--	--------------------

### **Special Clearing**

*Note: Rs 250 is deducted from amount sent*

Min. amount of Rs 200,000	Rs 250
---------------------------	--------

### **MNS Payment**

CNP, ROC, TRADENET and FSC	Rs 100
----------------------------	--------

## **Telegraphic transfer in Foreign Currencies**

*Note: Including to another local bank*

SWIFT Manual Transfer fee	Rs 400 or equivalent + overseas bank charges applicable
---------------------------	---

SWIFT Transfer fee through internet banking	Rs 300 or equivalent + overseas bank charges applicable
---	---

*Note: Overseas bank charges apply; amount varies according to country of destination. The Telegraphic transfer charge is deducted from amount sent and the beneficiary will receive funds minus the correspondent (intermediary) bank charge apply. Other charges may apply as claimed by overseas banks Amendment/ Cancellation/ Investigate Instrument Status/ Request additional information or any other investigations charges apply.*

Payment Related Query (in MUR)	Rs 1,000
--------------------------------	----------

## **LOANS & FACILITIES**

### **Loans & Advances**

Commitment fee: For facilities approved but not availed	0.5%
Amendment & Cancellation Fee	Rs 500
Charges Payable for Renewal of Overdraft	0.50% of amount with a minimum of Rs 5,000 and a maximum of Rs 50,000
Processing Fee	1.00% (Min. Rs 5,000)
Valuation Fees	As per valuer's fees
Early Redemption/ Prepayment Fee	1.00% of outstanding amount
Fee per reminder issued for credit facilities in arrears	Local : Rs 150 per reminder Overseas: Rs 250 per reminder

### **Legal Charges for Creation of Security Documents**

Registration Fixed/ Floating charges	As levied by registrar office
Fixed and Floating Charges	As levied by registrar office applicable legal fees
Site Inspection	Rs 500 per visit
Erasure of Charges/Partial Erasure	Govt fees + Rs 200 admin charges
Search Fees	As per number of searcher required Min. Rs 250 up to Rs 500 per search
MCIB Request	Rs 100

### **Change of Security**

Cession de Priorite	G.O.M charges + Rs 500
(a) Pari Passu Request	G.O.M charges + Rs 500
(b) Other Consent Letters	G.O.M charges + Rs 500
Change Requiring Fresh Documentation	G.O.M charges + Rs 500
Change in security involving fixe charge by individuals Sociétés/ Partnership/ Floating charge on assets/ other complex documentation	G.O.M charges + Rs 500
Renewal Charges/Sureties	Govt fee + Rs 500
Crystallisation Fees	Rs 5,000
Temporary Increase in OD Limit	1.00% of amount annually on excess amount
Vetting of Title Deeds	Rs 500 per certificate
Certificate of Assets & Charge	Rs 500
Preparation of "Quittance & Main Rs 1,000 + applicable legal fees levee"	Rs 1,000 + applicable legal fees

Unauthorised Excess/Overdraft	Rs 1,000 Service fee & Penalty Rate of 5.00% above OD rate
-------------------------------	---

## INTERNET BANKING & MOBILE BANKING

ABC e-Banking	No Charge
---------------	-----------

### Cards

#### Debit Card

Annual Fee	No Charge
------------	-----------

Replacement Card Fee	Rs 100 + VAT
----------------------	--------------

Pin Re-issue	No Charge
--------------	-----------

Withdrawal Fee at ABC Banking ATM	No Charge
-----------------------------------	-----------

Withdrawal Fee at Non ABC Banking ATM	No Charge
---------------------------------------	-----------

Withdrawal Fee at ABC Banking ATM	No Charge
-----------------------------------	-----------

Balance Inquiry at Non ABC Banking ATM	Rs 10
--	-------

Mark-up on Foreign Exchange Transaction	3.00% for MasterCard Debit and 1.50% for UnionPay Cards
---	--

Cash Advance Fee	Rs 250
------------------	--------

Stop payment fee	Rs 300
------------------	--------

#### Credit Card

Interest Rate	Up to 1.8% per month
---------------	----------------------

Joining Fee/Annual Fee	Rs 1500 +VAT
------------------------	--------------

Supplementary cards	Rs 1000 +VAT
---------------------	--------------

Forex Fee	3%
-----------	----

Cash Advance Fee	2% minimum Rs 200
------------------	-------------------

Overlimit Fee	Rs 200
---------------	--------

Replacement Fee	Rs 500 +VAT
-----------------	-------------

PIN Re-Issuance Fee	Rs 75 +VAT
---------------------	------------

Increase Limit	Rs 200
----------------	--------

Stop payment fee	Rs 300
------------------	--------

## TRADE FINANCE

### Import Transaction

#### Documentary Credit

Opening/ extension of expiry date	0.40% for the first 6 months (Min. Rs 1,000)
-----------------------------------	---

Amendments	Rs 400 + swift fee
------------	--------------------

SWIFT Costs (Account of applicant)	Rs 200 per swift
------------------------------------	------------------

SWIFT Cost (Account of beneficiary)	USD 25 per swift (beneficiary)
-------------------------------------	--------------------------------

Unutilised Fee	Rs 500
Cancellation Fee	Rs 500
<b>Payment</b>	
Negotiation	0.20% Min. Rs 400
Acceptance comm under Usance L/C	0.10% Min. Rs 500
Local Fee	Rs 150
Handling Fees	Rs 150
Discrepancy Fee (Account of beneficiary)	USD 75 (beneficiary)
Commission in lieu of exchange	0.5% Min. USD 25, Max. USD 100
Extra set copy of documents not submitted	USD 30 beneficiary
<b>Bills for Collection</b>	
Payment	0.40% Min. Rs 500
Acceptance & Payment Fees	0.40% Min. Rs 500
Conversion of D/ P to D/ A or Extension	0.40% Min. Rs 500
Handling Fees on Unpaid Bills	0.40% Min. Rs 1,000
Processing/ Handling Fees	Rs 200
Fees for Overdue Bills	Rs 500 per fortnight
Endorsement (Aval) Fees	2.00% Min Rs 1,000
Courier Charges	As per courier tariffs
Protest Fee	As per legal fee
Commission in lieu of exchange	0.5% Min. USD 25, Max. USD 100
Swift Cost	Rs 200 per swift
Local Fee	Rs 200
<b>Local Bills</b>	
Collection Fee	0.50% Min. Rs 500
<b>Export Transaction</b>	
<b>Documentary Credit</b>	
Pre-advice Fee	Rs 300
Advising Fee	Rs 300
Amendment	Rs 300
Confirmation	As per country and bank risk profile (Min. Rs 1,000)
<b>DC Transfer</b>	
Outside Mauritius	0.20% Min. Rs 600 + swift
<b>Amendment to Transferred DC</b>	

Outside Mauritius	Rs 500
Local	Rs 300
Increase in amount	Same as DC transfer fee
Unutilised DC	Rs 600
Cancellation	Rs 400
Swift/Message	Rs 200
<b>Negotiation under DC</b>	
Bills in Local Currency	0.25% Min. Rs 500
Bills in Foreign Currency	0.125% Min. Rs 400
Local Fee	Rs 150
Handling Fee	Rs 300
Usance	Rs 200
Cable/Swift Charges	Rs 200
Courier Charges	As per courier tariffs
<b>Negotiation under Collections</b>	
Bills in Local Currency	0.40% Min. Rs 500
Bills in Foreign Currency	0.125% Min. Rs 400
Commission on Unpaid Bills	0.50% Min. Rs 1,000
Local Fee	Rs 150
Handling Fee	Rs 300
Cable/Swift Charges	Rs 200
Courier Charges	As per courier tariffs
Acceptance	Rs 200
Letters of Credit - Export Cancellation/ Unutilised	Rs 400
<b>Guarantees</b>	
Performance Bonds	1.00% p.a. of amount Min. Rs 1,000
Shipping Bonds/Guarantee	First 2 months: Rs 800 Each extra month: Rs 300
Guarantees to Customs & PVT of Cheque	1.00% p.a. Min. Rs 1,000
Aval <sup>1</sup> of Negotiable Instruments	2.00% p.a. Min. Rs 1,000
Advance Payment Bonds/ Retention	1.00% p.a. Min. Rs 1,000
Guarantees ifo Govt & Corporate Bodies	1.00% p.a. Min. Rs 1,000
Amendment	Rs 500
Cancellation	Rs 1,000
Immigration Bond	1.00% p.a. Min. Rs 1,000
Other Guarantees	1.00% p.a. Min. Rs 1,000

Unredeemed Shipping Guarantee	MU 500 per Month
-------------------------------	------------------

Bills Discounted/Accepted Bills Disc	0.50% flat Min. Rs 500
--------------------------------------	------------------------

Overdue Guarantees (without claim period)	Rs 500 monthly
---	----------------

Testimonial Fee	Rs 500
-----------------	--------

### **Import Loan**

Invoice/ bill in foreign currency	LIBOR + applicable risk margin
-----------------------------------	--------------------------------

Invoice/ bill in local currency	PLR + applicable risk margin
---------------------------------	------------------------------

Handling Fee (Local Currency)	Rs 500
-------------------------------	--------

### **Discounting**

Invoice/ bill in foreign currency	LIBOR + applicable risk margin
-----------------------------------	--------------------------------

Handling Fee (foreign currency)	USD 50 or equivalent
---------------------------------	----------------------

Invoice Fee (local currency)	PLR + applicable risk margin
------------------------------	------------------------------

Handling Fee (local currency)	Rs 500
-------------------------------	--------

Credit Insurance	As per arrangement
------------------	--------------------

### **LEASING**

Front End Fee	1.00% of lease facility amount with a Min. of Rs 5,000
---------------	--

Valuation Fee	As per valuer's fee
---------------	---------------------

Registration and Stamp Duty	As levied by Registrar office
-----------------------------	-------------------------------

Administrative Fee	Min. Rs 10,000 subject to terms and conditions
--------------------	--

Variation Letter for Lease	Rs 500 per variation.
----------------------------	-----------------------

Transfer of Ownership Document	First is free of charge subsequent Rs 200.
--------------------------------	--

Credit Credit facilities in arrears Reminder	Local Rs 150 per reminder Overseas Rs 250 per reminder
--	---

### **GENERAL CHARGES ON OTHER SERVICES**

#### **Statement**

Hard copy statement	First copy is free
---------------------	--------------------

Duplicate	Rs 75 + Rs 25 per additional sheet
-----------	------------------------------------

#### **Cheque Book**

Cheque Book Issue Charges (25, 50,100 Leaves)	Rs 20 per sheet
---	-----------------

Customised Cheque Book	Rs 25 per sheet
------------------------	-----------------

Stop Payment of Cheques	Rs 150 per request
-------------------------	--------------------

Outward Unpaid Cheques (Cheques returned on drawer's account)	Rs 50
---	-------

Outward Unpaid Cheques (Cheques returned on drawee's account)	Rs 300
---	--------

### **Standing Instructions**

Standing Orders (Internal Accounts)	Rs 8 (free to the credit of internal loan accounts)
--	--

Standing Orders (Other Banks)	Rs 50
-------------------------------	-------

Standing Order Reject Fee	Rs 150
---------------------------	--------

Salary processing (Payroll Fee)	Free for accounts within ABC Banking Rs 8 per item to other local bank accounts
---------------------------------	--

### **Treasury Bill**

Transaction Fee	0.25% with a Min. of Rs 1,000 and a Max. of Rs 5,000
-----------------	---

### **Direct Debit**

Direct Debit (all types)	Rs 8
--------------------------	------

Unpaid Direct Debit	Rs 150
---------------------	--------

### **Banker's Cheque**

Banker's Cheque Issue Manual	Same Day delivery Rs 500. Within 1-2 days Rs 250
------------------------------	---

Banker's Cheque Issue Internet Banking	Rs 300
---	--------

Banker's cheque cancellation/ lost	Rs 100 (For lost cheque only)
---------------------------------------	-------------------------------

### **Certificates**

Certificate of Balance	Rs 200
------------------------	--------

Loan Certificate of Balance	Rs 200
-----------------------------	--------

Liability Certificate	Rs 200
-----------------------	--------

Letter of Reference	Rs 500
---------------------	--------

### **Certificate of Interest**

Original	No Charge
----------	-----------

Duplicate	Rs 100
-----------	--------

Audit Confirmation Letter	Rs 1,000
---------------------------	----------

Inward Remittances Note: In local and Foreign currency	Free of charge
---	----------------

## **DISCLAIMER**

This Tariff Guide is designed specifically to enable the customers of ABC Banking Corporation Ltd the “bank”) to understand the services provided as well as the costs associated with those services.

The Fees, Charges and Commission found in this booklet apply to the products and services provided by the bank. Any changes for services not included in this guide shall be disclosed on request or at the time the service is provided.

The bank reserves the right to modify, add or substitute its fees, charges and commissions or any one or more of them from time to time. Such modifications will be communicated to its customers through notice at Branch and/ or through its website [www.abcbanking.mu](http://www.abcbanking.mu)

Our customer service officers will be most happy to discuss our products and/ or services with you.

For more information on any of the fees and charges contained in this booklet, please contact us on (230) 206 8000 or visit our website [www.abcbanking.mu](http://www.abcbanking.mu) for latest update.

---

WEAL House, Duke of Edinburgh Avenue,  
Place d’Armes, 11328 Port Louis,  
Mauritius

t : +230 206 8000  
e : [info@abcbanking.mu](mailto:info@abcbanking.mu)  
w : [abcbanking.mu](http://abcbanking.mu)

ABC Banking Corporation Ltd is a bank duly licensed and regulated by the Bank of Mauritius.