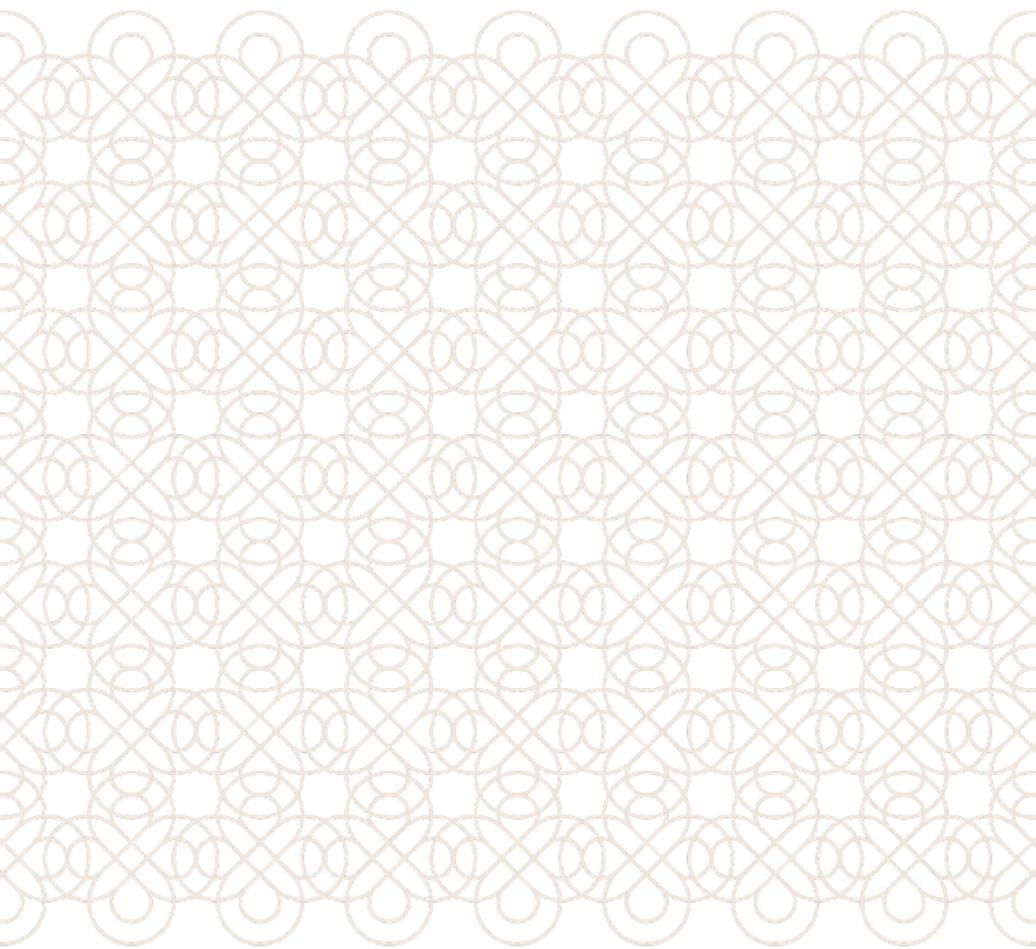




ABC Banking



**RETAIL
BANKING**
TARIFF GUIDE

ACCOUNTS & DEPOSITS

ABC Savings Account

Minimum Opening Balance Rs 5,000

Minimum balance to earn Interest Rs 5,000 with interest payable on a half-yearly basis.

ABC Premier Account

Minimum Opening Balance Rs 10,000

Minimum balance to earn Interest Rs 10,000 with interest payable on a monthly basis.

ABC Senior Account

Minimum Opening Balance Rs 5,000

Minimum balance to earn Interest Rs 5,000 with interest payable on a monthly basis.

ABC Junior Account

Minimum Opening Balance Rs 3,000

Minimum balance to earn Interest Rs 3,000 with interest payable on a monthly basis.

ABC Current Account

Minimum Opening Balance Rs 10,000

Minimum balance to earn Interest N/A

Monthly Account Service Fee Rs 50 + VAT or 50 units for FCY

ABC Optimum + Account*

Minimum balance to earn Interest Rs 5,000 with interest payable on a half-yearly basis.

ABC Diamond Savings Account*

Minimum balance to earn Interest Rs 10,000 with interest payable on a monthly basis.

Closure Fee

Closure Fee Rs 750

Abandoned Funds

Processing fee in relation to the transfer of abandoned funds to Bank of Mauritius Rs 500 or 50 units for FCY accounts

Reactivation of Account

Reactivation of Account Rs 200 for MUR accounts and 50 units for FCY accounts. Special one-off fees may be applicable for complex and/ or high value cases. The client will be advised when such cases arise.

Term Deposit

Minimum deposit Rs 50,000

Fixed/ Floating Interest Rates, Frequency and Deposit Periods As applicable

*This product is no longer available for new requests.

Deposit withdrawal before Maturity

(At the discretion of the bank and 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.

Local Bank Transfers In MUR

Same Day Transfer - MACSS Manual Rs 125

Same Day Transfer - MACSS Through Internet Banking Rs 75

Payment Related Query Rs 1,000

FOREIGN CURRENCY ACCOUNTS

(available in major currencies)

Current Account (Foreign Currency)

Minimum Opening Balance USD 5,000 or equivalent

Account Service Fee Rs 250 or equivalent on a monthly basis
(Applicable to foreigner non resident only)

Dormancy Fee*¹ Rs 500 or equivalent per month

Charges on Deposits and Withdrawals of Foreign Currency notes in same Currency 0.5% commission in lieu of exchange (minimum USD 15 or equivalent, maximum USD 75 or equivalent - subject to availability of notes upon withdrawal)

Closure Fee 50 units

Reactivation of Account

Reactivation of Account 50 units. Special one-off fees may be applicable for complex and/ or high value cases. The client will be advised when such cases arise.

Term Deposit (Foreign Currency)

Minimum Opening Balance USD 5,000 or equivalent

Fixed Interest Rates and Deposit Periods As applicable

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.

¹ Applicable to Foreigner Non Residents Only.

Charges On Foreign Currency Transactions

Outward Remittances

Transfer through internet & mobile banking	Rs 300 or equivalent + Overseas bank charges where applicable*
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Manual Transfer	Rs 500+ Overseas bank charges where applicable*
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Additional Bank Charges	Any bank charge claimed by overseas banks will be passed on to the customer's account
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Investigation Charges	USD 50 or equivalent
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GENERAL CHARGES ON OTHER SERVICES

Statement

Hard Copy Statement	First copy free
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Duplicate	Rs 75 + Rs 25 per additional sheet
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Cheque Book

Cheque Book Issue Charges (25, 50 ,100 Leaves)	Rs 10 per sheet
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Customised Cheque Book	RS 25 per sheet
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Stop Payment of Cheques	Rs 150 per request
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Inward Unpaid Cheques (Cheques returned on drawer's account)	Rs 25
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Outward Unpaid Cheques (Cheques returned on drawee's account)	Rs 300
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Special Clearing (Minimum Amount Rs 200,000)	Rs 250
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Standing Instructions

Standing Orders (Internal Accounts)	Rs 8
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Standing Orders (ABC Group Accounts)	Free for internal accounts only
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Standing Orders (Other Banks)	Rs 50
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Standing Order Reject Fee	Rs 150
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Treasury Bills

Transaction Fee	0.25% with a Min of Rs 1,000 and a maximum of 5,000
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Direct Debit

Direct Debit (all types)	Rs 8
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Unpaid Direct Debit	Rs 150
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Banker's Cheque

Banker's Cheque Issue Manual	Same Day delivery Rs 500. Within 1-2 days Rs 250
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* Overseas bank charges depend on currency, amount and country of destination

Banker's Cheque Issue Internet Banking	Rs 300
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Banker's Cheque cancellation/lost	Rs 100 (for lost cheque only)
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Archived Document Search

1 year or less than 1 year	Rs 500
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More Than 1 Year	Rs 750
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Certificates

Certificate of Balance	Rs 200
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Loan Certificate of Balance	Rs 100
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Liability Certificate	Rs 200
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Letter of Reference	Rs 500
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Certificates for Overseas Travels	Rs 100
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Certificate of Interest

Original	Free
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Duplicate	Rs 100
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Audit Confirmation Letters	Rs 500 - Rs 1,000 per Financial Year and depending on complexity of letter
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LOANS & FACILITIES

Loans & Overdrafts

Amendment & Cancellation Fee	Min Rs 500 -Max Rs 5,000 depending on amount and complexity of amendment.
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Charges Payable for Renewal of Overdraft	0.5% of amount with a minimum of Rs 1,000 and a maximum of Rs 20,000
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Processing Fee	individual customers: 1% (min. Rs 5,000, max. Rs 150,000), Private Banking customers (HNW): 1% (min. Rs 10,000)
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Valuation Fees	As per valuer's fees
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Legal Charges for Creation of Security Documents.	As levied by registrar office
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Site Inspection	Rs 500 per visit
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Erasure of Charges/ Partial Erasure	Govt fees + Rs 200 admin charges
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Search Fees	Rs 100
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MCIB Request	Rs 100
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Early Redemption/ Prepayment Fee	1% flat on all loans (excluding loans and advances under BPA or granted to an individual in Rs on or after 1st Jan 2014)
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Extension/ New offer letter	Issuance of extension offer letter Rs 250. Issuance of extension offer letter after expiry date Rs 500.
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Payment Related Query

Recall of funds (MUR)	Rs 1,000
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Change of Security

Cession de Priorite	G.O.M charges + Rs 500
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(a) Pari Passu Request	G.O.M charges + Rs 500
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(b) Other Consent Letters	G.O.M charges + Rs 500
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Change Requiring Fresh Documentation	G.O.M charges + Rs 500
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Change in security involving fixed charge by individuals/ Societes/ Partnership/ Floating charge on assets/ other complex documentation	G.O.M charges + Rs 500
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Renewal Charges/Sureties	Govt fee + Rs 200
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Crystallisation Fees	Rs 5,000
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Temporary Increase in OD Limit	To amend to 0.25% of facility amount, minimum Rs 500 and maximum Rs 3000
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Vetting of Title Deeds	Rs 500 per certificate
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Certificate of Assets & Charges	Rs 500
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Preparation of "Quittance & Main levee"	Rs 500
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Unauthorised Excess/Overdraft	Rs 1,000 Service fee & Penalty Rate of 5% above OD rate
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Credit Facilities in Arrears Reminder	Local Rs 150 per reminder. Overseas Rs 250 per reminder.
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INTERNET & MOBILE BANKING

ABC e-Banking (Personal)	Free of charge
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Cards

DEBIT CARD

Annual Fee	Free
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Replacement Card Fee	Rs 100 + VAT per card
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Pin Re-issue	Free
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Withdrawal Fee at ABC Banking ATM	Free
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Withdrawal Fee at Non ABC Banking ATM.	Free
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Balance Inquiry at ABC Banking ATM	Free
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Balance Inquiry at Non ABC Banking ATM	Rs 10
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Mark-up on Foreign Exchange Transaction	3% for MasterCard Debit and 1.5% for UnionPay Cards
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Cash Advance Fee	Rs 250
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Stop Payment Fee	Rs 300
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CREDIT CARD

Interest Rate	Up to 1.8% per month
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Joining Fee/Annual Fee	Rs 1500 +VAT
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Supplementary cards	Rs 1000 +VAT
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Forex Fee	3%
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Cash Advance Fee	2% minimum Rs 200
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Late payment Fee	Rs 200
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Overlimit Fee	Rs 200
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Replacement Fee	Rs 500 +VAT
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PIN Re-Issuance Fee	Rs 75 +VAT
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Increase Limit Fee	Rs 200
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Stop Payment Fee	Rs 300
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Leasing

Front End Fee	1% of lease facility amount with a minimum of Rs 5,000 and maximum of Rs 100,000
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Valuation Fee	As per valuers fee
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Registration and Stamp Duty	As levied by Registrar office
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Variation Letter for Lease	Rs 500
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Duplicate of Transfer of Ownership Document	Rs 200
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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

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 for latest update.

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