

CREDIT CARDS

	CLASSIC	GOLD
• Annual fee	Rs 200 + VAT	Rs 800 + VAT
• Annual fee for two cards	Rs 300 + VAT	RS 1,000 + VAT
• Card replacement fee	Rs 200 + VAT	Rs 200 + VAT
• Courier fee for cards sent abroad	Rs 800	Rs 800
• Cash advance fee (Min of Rs150)	2.5% of amount withdrawn	2.5% of amount withdrawn
• Late payment fees	Rs 250	Rs 250
• Overlimit fee	Rs 250	Rs 250
• Statement request fee	Rs50	Rs50
• Cheque returned fee	Rs100	Rs100

LOANS and ADVANCES

• Base Lending Rate	Check the latest interest rate applicable
Home Loan and Personal Loan	
• Handling fees	
- Home loan	1% of loan amount (minimum Rs 2,000)
- Personal Loan	1% of loan amount (minimum Rs 1,000)
	AssetVantage: 20% discount on fees
• Early redemption fee	On early repayment of the whole or any part of the loan, the Bank reserves the right to claim a fee. The fee will be equivalent to 1% of the loan amount prepaid
• Rescheduling	1% of loan amount (minimum Rs 1,000)
Indicative third party fees applicable to Home Loan and Personal Loan	
• Valuation fee	As per tariff of the bank's approved valuers and surveyors. Varies between Rs 3,500 to Rs 10,000 and subject to review
• Legal fees	As from Rs 1,200 + VAT
• Search fees	Rs 150
• Registration fee	As levied by Registrar Office/ National Transport Authority
Overdraft	
• Handling fee	1% of overdraft limit (minimum of Rs 1,000)
• Increases	1% of increased overdraft limit (minimum of Rs 1,000)
• Unauthorised overdraft	Penalty interest of +5% above overdraft pricing
Guarantee	
• Application fee for non-facility customers	0.5% flat with a min. of Rs1,500
• Performance bonds	1.5% p.a. with min. of Rs 600
• Tender bonds	1% for the first 6 months with a min. of Rs 600
	0.25% for each additional period of 3 months or part thereof with min. of Rs 600
• Aval of negotiable instruments	2% p.a. with min. of Rs 1,000
• Advance payment bond	2% p.a. with min. of Rs 600
• Retention money bond	2% p.a. with min. of Rs 600
• Other guarantees	2% p.a. with min. of Rs 600
• Bills discounted/ accepted bills discounted	0.5% flat with a min. of Rs 600
• Overdue guarantees (without claim period)	Rs 500 monthly
• Amendment fee	Rs 500
• Testimonial fee	Rs 500

OTHER FACILITIES

Treasury Bills	
Transaction fee	Rs150
Demand draft	
- Demand draft issuance	
From local currency account	Rs 250
From foreign currency account	Same charges applicable as above from local currency account + 0.5% commission in lieu of exchange (min USD 10 ; max USD 100)
- Additional charge for demand draft issued in South African Rand / Singapore Dollar / Swiss Franc / Indian Rupee / Australian Dollar	Rs 150
- Demand draft stop payment request	Rs 300
- Purchase of foreign cheques	Rs 150 per cheque + overseas bank charges if any
- Purchase of travellers cheques	1.15% commission (min Rs 150)
- Sale of travellers cheques	1% commission (min Rs 250)
Safe Deposit Lockers	
• Refundable Deposit	Equivalent to 1 year's rental
• Loss of key	Deposit fee forfeited plus breakage charges of Rs 6,000
• Annual rental price:	
- Type A (22" x 16" x 16")	Rs 4,900 + VAT
- Type B (22" x 8" x 16")	Rs 3,800 + VAT
- Type C (22" x 8.125" x 8")	Rs 2,700 + VAT
- Type D (22" x 4" x 8")	Rs 1,800 + VAT
International Services	
• International Group Encashment	USD 20
• Overseas Account Opening	
- Personal account	USD 200
- Student account	USD 100
Other Services	
• Duplicate statement of account	
- Registered PIB* customers	FREE
- Not registered PIB customers	Personal Banking - Rs 150 per statement
*Personal Internet Banking	AssetVantage - Rs 100 per statement
• Duplicate of transactions history requested at counter (not exceeding 3 months)	Rs 25 per page
• Duplicate archived documents	Search fee of Rs 100 + Rs 15 per page
• Request to hold/collect statement	Rs 200 per statement
• Certificate of balance	
- Loan Balance Certificate	Rs 1,000
- Others	Rs 300
• Letter of reference	Rs 300

A guide to our Personal Banking Tariff of Charges

effective 1st January 2012

INTRODUCTION TARIFF OF CHARGES

This guide lists the charges applicable to services offered by The Hongkong and Shanghai Banking Corporation Limited "HSBC" in Mauritius to personal banking customers, including AssetVantage customers, as from the 1st January 2012.

HSBC usually carries out review of its fees and charges on an annual basis, but under exceptional circumstances requiring an update in the same, a notice is published in all branches as well on the website of the Bank. Customers are also invited to regularly check the latest interest rates applicable for the different banking services offered by HSBC Mauritius, in branches or on the website www.hsbc.co.mu.

HSBC is committed to delivering a good service to you. Should you have any suggestion on how we can better serve you, please contact us either through your relationship manager, through the contact centre on 800 1234 or via email on hsbcmauritius@hsbc.co.mu.

ACCOUNTS and DEPOSITS

	Personal Banking	AssetVantage
Package fee (monthly)	N/A	Rs 180+VAT
Current Account		
• Minimum Balance	Rs 5,000	Rs 5,000
• Monthly Fee (If average monthly balance is below Rs 15,000), else free	Rs 30 + VAT	
• Activity Fee (Per transaction. Applied on counter cash withdrawals and cash/cheque deposits)	Rs 5: if (1) Total transactions exceeds 5 per month and (2) Average monthly credit balance is below Rs 15,000	Free

Savings Account		
• Minimum Balance	Rs 5,000	Rs 5,000
• Monthly Service Charge (If monthly average credit balance falls below minimum balance), else free	Rs 50 + VAT	Free

Time Deposit Account		
• Minimum Balance	Rs 50,000	
• Premature withdrawal of term deposit	Penalty will be applied based on cost incurred by the bank in making up for the shortfall in funds.	

Foreign Currency Account		
• Minimum Balance	EUR,GBP,USD, CAD, HKD	CNY
- Savings Account	2,000	10,000
- Time Deposit	5,000	25,000
	Personal Banking	AssetVantage
• Commission	Deposit and withdrawal: 1% (minimum USD 10)	Deposit and withdrawal: 20% discount on commission (minimum USD 5)

*Deposit and withdrawal of foreign currency notes in same currency as account
Subject to availability and within regulatory limits applicable*

ATM CARDS

	Personal Banking	AssetVantage
• ATM card	Free	Free
• Replacement of defective card	Free	Free
• Replacement of lost/stolen card	Rs 100 + VAT	Free
• Cash withdrawal on HSBC's ATMs		
- In Mauritius	Free	Free
- Overseas	Rs 60 per transaction	Free
• Cash withdrawal on VISA/PLUS ATM network (local and international)	Rs 80 per transaction	Rs 80 per transaction

SERVICES

	Personal Banking	AssetVantage
Cheques		
• Cheque Book:		
- 25 leaves	Rs 100	Free
- 50 leaves	Rs 200	Free
- 100 leaves	Rs 400	Free
• Cheque returned outward (per cheque)	Rs 250	Rs 250
• Cheque returned inward (per cheque)	Rs 25	Rs 25
• Office cheque issuance	Rs 200	Rs 150
• Special clearance (Applicable for amount Rs. 200,000 and above only)	Rs 200	Rs 200
• Stop payment instructions	Rs 125	Rs 125

Personal Internet Banking		
- Personal Internet Banking Service	Free	Free
- Personal Internet Banking Token	Free	Free

Standing Instruction/Direct Debit		
• Standing Instruction:		
- Internal transfer	Rs 10	Free
- Transfer to other banks	Rs 25	Free
• Unpaid standing instruction due to lack of funds	Rs 100	Rs 100
• Direct Debit	Rs 10	Free
• Unpaid direct debit due to lack of funds	Rs 100	Rs 100

Transfers		
Over the counter		
• Local interbank transfer		Rs 100
• Inward telegraphic transfer		Rs 200
• Overseas telegraphic transfer		
- from a local currency account*		Rs 400
- from a foreign currency account		Rs 400 + 0.5% commission in lieu of exchange (min USD 10 ; max USD 100)
• Investigation charges**		Rs 300

*In case of cross currency transactions, no CILE is levied

** Additional overseas bank charges, if any, will be applied at cost

On internet banking		
	In same currency	In different currency
• From MUR account:		
- Local interbank transfer	Rs 75	Rs 300
- Overseas transfer	N/A	Rs 300
• From Foreign currency account:		
- Local interbank transfer	Rs 300 + 0.5% commission in Lieu of Exchange (min USD 10; max USD 100)	
- Overseas transfer		Rs300