

# Tariff 2010

## *Personal Banking*

This document lists the charges applicable to personal banking transactions and services offered by The Hongkong and Shanghai Banking Corporation Limited ("HSBC") in Mauritius as from 1<sup>st</sup> March 2010. All rates, commissions and charges in this document are subject to change, under advice to customers.

## ACCOUNTS & DEPOSITS

### Current Account

|                                 |   |
|---------------------------------|---|
| Minimum account opening balance | Rs5,000   |
| Monthly fee                     | A monthly fee of Rs30 + VAT will be applied if the average monthly credit balance falls below - Rs15,000  |
| Activity fee                    | An activity fee of Rs5 will be applied on counter cash withdrawals and cash / cheque deposits if:<br>(1) the monthly total of the above transactions exceeds 5 per month and<br>(2) the average monthly credit balance falls below Rs15,000 |

### Savings Account

|  |   |
|--|---|
| Minimum account opening balance  | Rs5,000   |
| Minimum credit balance to earn interest                                      | Rs5,000   |
| Monthly service charge:  |   |
| - If monthly average credit balance is equal to or above the minimum balance | FREE  |
| - If monthly average credit balance falls below the minimum balance          | Rs50 + VAT, calculated monthly, payable monthly |

### Term Deposit

|                                      |  |
|--------------------------------------|--|
| Minimum amount                       | Rs25,000   |
| Premature withdrawal of term deposit | Penalty will be applied based on cost incurred by the Bank in making up for the shortfall in funds |

Check the latest interest rates and deposit periods available at any HSBC branch.

### Foreign Currency Account

Minimum account opening balance / Minimum credit balance to earn interest

|                                | Savings Account | Time Deposit |
|--------------------------------|-----------------|--------------|
| Available in these currencies: |                 |              |
| Euro                           | 2,000           | 5,000        |
| Pound Sterling                 | 2,000           | 5,000        |
| US Dollar                      | 2,000           | 5,000        |
| Hong Kong Dollar               | 2,000           | 5,000        |
| Canadian Dollar                | 2,000           | 5,000        |

Deposit and withdrawal of foreign currency notes in same currency as account (subject to availability and within regulatory limits applicable)

Commission: 1% of amount deposited/withdrawn with a minimum of USD 10 and a maximum of USD 100

## ACCOUNT SERVICES

### Cheques

|  |       |
|--|-------|
| Cheque-book:                                     |       |
| - 25 leaves                                      | Rs75  |
| - 50 leaves                                      | Rs150 |
| - 100 leaves                                     | Rs300 |
| Cheque returned outward                          | Rs250 |
| Cheque returned inward                           | Rs25  |
| Office cheque issuance                           | Rs150 |
| Special clearing (cheque of Rs200,000 and above) | Rs200 |
| Stop payment instruction                         | Rs125 |

### ATM Cards

|   |                      |
|---|----------------------|
| Issue of ATM card   | FREE                 |
| Replacement of defective card   | FREE                 |
| Replacement of lost/stolen card   | Rs100 + VAT          |
| Cash withdrawal effected on HSBC's ATMs in Mauritius                        | FREE                 |
| Cash withdrawal effected on HSBC's ATMs overseas                            | Rs60 per transaction |
| Cash withdrawal effected on VISA/PLUS ATM network (local and international) | Rs80 per transaction |

### Personal Internet Banking

|                                     |      |
|-------------------------------------|------|
| - Personal Internet Banking Service | FREE |
|-------------------------------------|------|

### Standing Instruction / Direct Debit

|  |       |
|--|-------|
| Standing instruction:                            |       |
| - Internal transfer                              | Rs12  |
| - Transfer to other banks                        | Rs35  |
| Unpaid standing instruction due to lack of funds | Rs250 |
| Direct debit                                     | Rs15  |
| Unpaid direct debit due to lack of funds         | Rs250 |

## TRANSFERS

### Over the counter

|   |  |
|---|--|
| Local interbank transfer (by MACSS#)                            | - Rs100  |
| Inward telegraphic transfer                                     | - Rs150  |
| Overseas transfer by telegraphic transfer (other than MACSS#)*: |  |
| - from a local currency account                                 | - Rs400  |
| - from a foreign currency account                               | - Rs400 + 0.5% commission in lieu of exchange min USD 10 and max USD 100 |
| Investigation charges*  | - Rs300  |

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

# MACSS - Mauritius Automated Clearing Settlement System

### On Internet Banking

|   | In same Currency   | In Different Currency |
|---|--|-----------------------|
| Local interbank transfer from MUR account               | Rs75   | Rs300                 |
| Local interbank transfer from foreign currency account* | Rs300 + Commission in Lieu of Exchange 0.5% ( min USD 10, max USD 100) | Rs300                 |
| Overseas transfer from MUR account                      | N/A  | Rs300                 |
| Overseas transfer from foreign currency account*        | Rs300 + Commission in Lieu of Exchange 0.5% ( min USD 10, max USD 100) | Rs300                 |

\*Equivalent amount will be charged in remitting currency

## CREDIT CARDS

|   | CLASSIC<br>VISA/<br>MASTERCARD                     | GOLD<br>VISA/<br>MASTERCARD                        |
|---|--|--|
| Annual fee:                                   |  |  |
| - Primary                                     | Rs200 + VAT  | Rs800 + VAT  |
| - Supplementary                               | Rs100 + VAT  | Rs400 + VAT (for Master Card only)                 |
| Annual fee for combined<br>Visa & MasterCard: |  |  |
| - Primary                                     | Rs300 + VAT  | Rs1,000 + VAT                                      |
| - Supplementary                               | Rs100 + VAT  | Rs600 + VAT  |
| Card replacement fee:                         |  |  |
| - Primary                                     | Rs200 + VAT  | Rs300 + VAT  |
| - Supplementary                               | Rs100 + VAT  | Rs300 + VAT  |
| - Courier fee for cards sent abroad           | Rs800 + VAT  | Rs800 + VAT  |
| Interest rate                                 | 2.1% per month*                                    | 2.1% per month*                                    |
| Cash advance fee                              | 2.5% of amount withdrawn<br>(Min Rs150)            | 2.5% of amount withdrawn<br>(Min Rs150)            |
| Cash advance interest                         | 2.1% per month charged<br>as from transaction date | 2.1% per month charged<br>as from transaction date |
| Late payment fees                             | Rs250  | Rs250  |
| Overlimit fee                                 | Rs250  | Rs250  |
| Increase limit fee                            | Rs150  | Rs150  |

\*Refer to our credit card terms & conditions.

## LOANS & FACILITIES

### Home Loan

Handling fee

1% of loan amount payable as follows:

- Rs1,000 upon signing of facility offer letter
- Remaining balance upon first disbursement

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.

### Personal Loan

#### Fees and charges

Handling fee: 1% of loan amount Minimum Rs1,000

#### 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 Rs3,500 to Rs8,000 and subject to review. |
| Legal fees           | Rs1,000 + VAT  |
| Search fees          | Rs150  |
| Insurance - Life     | As per insurer's quote.  |
| Insurance - Building | As per insurer's quote.  |
| Registration fee     | As levied by Registrar Office/National Transport Authority   |

### Overdraft

- Handling fee: 1% of overdraft limit with a minimum of Rs1,000

- Increases / Rescheduling: 1% of overdraft limit with a minimum of Rs1,000

- Unauthorised overdraft: Penalty interest of + 5% above overdraft pricing

### Guarantee

|  |   |
|--|---|
| Application fee for non-facility customers | 0.5% flat with a min. of Rs 1500  |
| Performance bonds                          | 1.5% p.a. with a min. of Rs600  |
| Tender bonds                               | 1% for the first 6 months with a min. of Rs600<br>0.25% for each additional period of 3 months or part thereof with a min. of Rs600 |
| Aval of negotiable instruments             | 2% p.a. with a min. of Rs1,000  |
| Advance payment bond                       | 2% p.a. with a min. of Rs600  |
| Retention money bond                       | 2% p.a. with a min. of Rs600  |
| Other guarantees                           | 2% p.a. with a min. of Rs600  |
| Bills discounted/accepted bills discounted | 0.5% flat with a min. of Rs600  |
| Overdue guarantees (without claim period)  | Rs500 monthly   |
| Amendment fee                              | Rs500   |
| Testimonial Fee                            | Rs500   |

## SERVICES

### Treasury bills and notes

Transaction fee Rs150

### Demand draft

Demand draft issuance:

If from a local currency account:

- Issued same day Rs250

- Issued within two working days Rs150

If from a foreign currency account

Same charges applicable as demand draft issued from a local currency account + 0,5% commission in lieu of exchange min USD 10 and max USD 100.

- Additional charge for demand drafts issued in South African Rand / Singapore Dollar / Swiss Franc / Indian Rupee / Australian Dollar

Rs150

Demand draft stop payment request

Rs300

Purchase of foreign cheques

Rs150 per cheque + overseas bank charges if any

Purchase of travellers cheques

0,5% commission (min Rs100)

Sale of travellers cheques

1% commission (min Rs250)

### Safe Deposit Lockers

Refundable Deposit (for new lockers only)

Equivalent to 1 year's rental

Loss of key

Deposit fee forfeited plus breakage charges of Rs6,000

Access fee

- up to two access per month

FREE

- more than two access per month

Rs100 per access

Annual rental price:

- Type A (22' x 16' x 16')

Rs4,000 + VAT

- Type B (22' x 8' x 16')

Rs3,000 + VAT

- Type C (22' x 8.125' x 8')

Rs2,000 + VAT

- Type D (22' x 4' x 8')

Rs1,200 + VAT

### International Services

1) International Group Encashment  
(Free for HSBC Premier customers)

USD 20

2) Overseas Account Opening  
(Free for HSBC Premier customers)

- Personal Account

USD 200

- Student Account

USD 100

### Other Services

Hold / Collect statement

Rs200 per statement

Duplicate statement of account

Rs150 per statement

Duplicate of monthly transaction statement at counter

Rs50 per page

Duplicate archived documents

Search fee of Rs150 + Rs50 per page

Certificate of balance

Rs200

Letter of reference

Rs200

Audit confirmation certificate

Rs300

Processing fee for succession accounts

Rs500