



<b>Bank of Mauritius -Statement of fees, charges and commission</b>	
<b>Individuals</b>	
<b>A</b>	
<b>Accounts</b>	
<b>Savings Account Regular</b>	
Savings Rate	2.10% to 2.70%
Minimum account opening amount	Not applicable
Minimum credit balance to earn interest	Not applicable
Frequency of interest payment	Half yearly ( in June and December)
Reissuance/ replacement of passbook/ account card	Not applicable
Monthly service charges if credit balance falls below minimum balance	Free
Statement of fee on quarterly/monthly issuance of paper statements of account [June&Dec issuance free of charge]	Free
Cash deposits (LCY)	Free
Cash withdrawals (LCY)	Free
Service / Ledger / Maintenance Fee	Free
Dormant / Inactive account charges	Free
Reminder fee for dormant / inactive account	Free
Closure of account	Free
Salary Credit	Free
Pension Credit	Free
<b>Current Account Regular</b>	
Monthly service fee	Free
Debit interest on unauthorised overdrawn balances	2% penalty interest on overdraft pricing
Yearly fee for renewal of overdraft of Rs1,000,000	Not applicable
<b>Time deposit Account in local currency</b>	
Minimum deposit amount	Rs.30,000
Penalty for deposit withdrawn before maturity	<p>1. Penalty fee= (Difference between current interest rate and deposit contract interest rate) x Deposit amount x (Remaining number of days before maturity / number of days in a year)</p> <p>2. Current interest rate refers to current deposit rate for nearest period corresponding to remaining days until maturity.</p> <p>3.The penalty applied will range from nil to a maximum of 4% of the initial deposit amount at time of uplift prior maturity.</p> <p>4. The penalty fee, if applicable, will be deducted from any interest amount payable. The capital amount will not be reduced.</p>
<b>Account Access Services</b>	
<b>Internet Banking</b>	
E-statement fee	Free
Bill payment fee	Free except for (Mauritius Network Services )MNS payment- Rs.100
<b>ATM</b>	

Commission on withdrawal - through another local bank	Rs.80 per transaction
Commission on withdrawal - abroad	Rs.80 per transaction
Account balance enquiry through the bank's ATM	Free
Account balance enquiry through a local bank ATM	Free
Mini statement request	Free
Re-pin request	Free
<b>Accounts Transactions or Services</b>	
<b>Local Funds Transfer / Internal Transfer</b>	
<b>For credit to an account pertaining to the same customer</b>	
At Counter	Free
On Internet Banking	Free
<b>For credit to an account not pertaining to the same customer</b>	
At Counter	Free
On Internet Banking	Free
<b>Local Funds Transfer / Domestic Transfer</b>	
<b>To another bank on same day (MACCS)</b>	
At Counter	Rs125
On Internet Banking	Rs.75
<b>To other bank if it takes 2 or more days (MACCS)</b>	
At Counter	Rs125
On Internet Banking	Rs.75
<b>International Funds Transfer</b>	
<b>Telegraphic transfer</b>	
No foreign currency account	Rs.400 Additional transfer charge may be claimed by overseas banks and will be applicable to customer More details on Retail Banking Tariff of charges guide
Foreign currency account	Rs.400 Additional transfer charge may be claimed by overseas banks and will be applicable to customer More details on Retail Banking Tariff of charges guide
<b>Standing Instruction</b>	
<b>Standing instructions</b>	
Transfer to same bank	Rs. 15 over the counter/Free for AssetVantage customers Free through Internet Banking
Transfer to other banks	Rs. 30 over the counter Rs.75 through Internet Banking
Failed standing order	Rs.100
Standing order Cancellation Fee	Free
<b>Direct Debit</b>	
Direct debit for water, electricity and telephone bills	Rs.10/Free for Asset Vantage Customers
Other direct debit	Rs.10/Free for Asset Vantage Customers
Unpaid direct debit	Free
<b>Debit Card</b>	
Annual fee	Not applicable
Replacement fee for lost / stolen card	Not applicable
Debit card pin replacement fee	Not applicable
Debit card cancellation fee	Not applicable
<b>Credit Card (Standard)</b>	

Interest rate per month	1.85% for platinum 1.90% for gold and classic
Annual Fee	Rs.230 for classic/Rs.920 for Gold/ Rs.1,610 for platinum
Over limit fee	Rs.150
Cash advance fee	2% with a min Rs 100, max of Rs 2,000
Late payment fee	Rs.200
Minimum monthly income to be eligible for basic credit card	Rs.20,000 (classic credit card)
Request for Increase in limit fee	Free
<b>Interest Rates</b>	
Prime Lending Rate (PLR)	7.25% p.a.
<b>Fixed deposits rate</b>	
7 days	Not applicable
6 months	Variable, refer to Savings and Deposits Rates document on <a href="http://www.hsbc.co.mu/rates/">www.hsbc.co.mu/rates/</a>
12 months	Variable, refer to Savings and Deposits Rates document on <a href="http://www.hsbc.co.mu/rates/">www.hsbc.co.mu/rates/</a>
24 months	Variable, refer to Savings and Deposits Rates document on <a href="http://www.hsbc.co.mu/rates/">www.hsbc.co.mu/rates/</a>
36 months	Variable, refer to Savings and Deposits Rates document on <a href="http://www.hsbc.co.mu/rates/">www.hsbc.co.mu/rates/</a>
48 months	Variable, refer to Savings and Deposits Rates document on <a href="http://www.hsbc.co.mu/rates/">www.hsbc.co.mu/rates/</a>
60 months	Variable, refer to Savings and Deposits Rates document on <a href="http://www.hsbc.co.mu/rates/">www.hsbc.co.mu/rates/</a>
<b>Reports</b>	
<b>Fee for testimonial for educational / medical purpose</b>	
First copy fee	Free
For each additional copy fee	Free
<b>Fee for testimonial for travel purpose</b>	
First copy fee	Free
For each additional copy fee	Free
Banker's reference fee	Free
Loan balance certificate fee	Free
Audit confirmation certificate fee	Free
<b>Financing</b>	
<b>Processing Fee</b>	
Against cash collateral	1% of loan amount (minimum Rs.2500)
Against non cash collateral	1% of loan amount (minimum Rs.25000)
Unsecured loans	1% of loan amount (minimum Rs.2500)
Ledger fee	N/A
<b>Valuation Survey &amp; Report Fee</b>	
Valuation survey & report fee	1st valuation free
Legal charges for creation of security documents	Free
<b>Site Inspection Fee</b>	
Site inspection fee	N/A
<b>Legal &amp; Administration Fees</b>	

Pari-Passu documents fee	Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Pari Passu Agreement .Determined by the number of charges in the Pari Passu Agreement .
Cession de priorité'	Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Cession de priorité .Determined by the number of charges in the Cession de priorité .
Erasure of charges ('Radiation')	Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Erasure of Charges .Determined by the number of charges in the Erasure Letter .
Part erasure of charges ('Dégrevement')	Non- bank fees charged and remitted to The Conservator of Mortgage for the Registration of Erasure of Charges .Determined by the number of charges in the PartErasure Letter .
Gages sans déplacement fee	N/A
Reminder fee (account in arrears)	N/A
MCIB fee	N/A
<b>Other Services</b>	
Cost of cheque book	Rs.300 for 50 leaves
Stop payment orders	Rs.125
Cheque returned / Dishonored cheque (Outward)	Rs.275
Cheque returned (Inward)	Free
Special presentation of cheques	Free
<b>Office Cheque / Bank Draft / Travellers' Cheque</b>	Office cheque issued in MUR only. Bank draft/traveller's cheque are not issued.
Issue of bank cheque - by debit of account	Normal: Rs.200/Same day delivery: Rs.400
Issue of bank cheque- by cash	Not applicable
Banker's cheque cancellation / lost	Free
<b>Copies, photocopies &amp; Duplicate Printouts</b>	
Statement of account or other documents	Rs. 150 per statement/Free for Internet Banking customers
Documents from electronic archives	Free
Documents from manual archives	Free
<b>Twenty year housing loan of Rs. 3 million</b>	
<b>Interest rate</b>	
Interest rate per annum- primary	Rates varies according to other factors
Interest rate per annum- secondary	Rates varies according to other factors
Interest rate per annum- others	Rates varies according to other factors
<b>Monthly instalment</b>	
Monthly instalment - primary	Rates varies according to other factors
Monthly instalment - secondary	Rates varies according to other factors
Monthly instalment - others	Rates varies according to other factors
Annual Percentage Rate	Rates varies according to other factors
Aggregate one-off fees and charges	Rs.30,000
Fees and charges payable yearly	Free
Total repayment after 20 years including all fees	Rates varies according to other factors

<b>Twenty year housing loan of Rs. 1 million</b>	
<b>Interest rate</b>	
Interest rate per annum- primary	Rates varies according to other factors
Interest rate per annum- secondary	Rates varies according to other factors
Interest rate per annum- others	Rates varies according to other factors
<b>Monthly instalment</b>	
Monthly instalment - primary	Rates varies according to other factors
Monthly instalment - secondary	Rates varies according to other factors
Monthly instalment - others	Rates varies according to other factors
Annual Percentage Rate	Rates varies according to other factors
Aggregate one-off fees and charges	Rs.25,000
Fees and charges payable yearly	N/A
Total repayment after 20 years including all fees	Rates varies according to other factors
<b>Guarantees</b>	
<b>Performance bonds</b>	
For amounts up to Rs. 5 million	N/A
For amounts above Rs. 5 million	N/A
<b>Tender bonds</b>	
For the first 3 months	N/A
For each additional period of 3 months or part thereof	N/A
Retention money bonds / guarantees	2% p.a. (Minimum Rs 600, maximum Rs 2,000) Amendment fee Rs.500
Advance payment bonds	N/A
<b>Shipping guarantees</b>	
For the first month	N/A
For each additional month or period thereof	N/A

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