

# Mauritius Commercial Bank Limited

## Statement of Principal Interest Rates and Service Charges for domestic operations

(Last updated 14.02.2017)

V.61/14022017

		Interest Rates & Service Charges (Amount in MUR unless stated otherwise)		
		Individuals	Corporates	Others
<b>A</b>	<b>INTEREST RATES (per annum)</b>			
<b>1</b>	<b>Deposits</b>			
	➤ <b>Savings</b>	2.30%	-Balance up to MUR 5.0m: 2.30% -Balance in excess of MUR 5.0m: Savings rate less 2.00%	N/A
	➤ <b>Call</b>	N/A	N/A	N/A
	➤ <b>Term (MUR)</b>			N/A
	• 7 days	0.10%	0.10%	
	• 03 months	0.50%	0.50%	
	• 12 months	S + (0.250% - 0.280%) <sup>(1)</sup>	S + (0.250% - 0.280%) <sup>(1)</sup>	
	• 24 months	S + (0.375% - 0.445%) <sup>(1)</sup>	S + (0.375% - 0.445%) <sup>(1)</sup>	
	• 36 months	S + (0.500% - 0.615%) <sup>(1)</sup>	S + (0.500% - 0.615%) <sup>(1)</sup>	
	• 48 months	S + (0.875% - 1.080%) <sup>(1)</sup>	S + (0.875% - 1.080%) <sup>(1)</sup>	
	• 60 months	S + (1.375% - 1.730%) <sup>(1)</sup>	S + (1.375% - 1.730%) <sup>(1)</sup>	
	<i>Note 1: S = MCB Savings Rate. Interest rate varies according to deposit period &amp; interest payment frequency and is applicable on deposit amount up to MUR 25 million</i>			
	➤ <b>Term (FCY)</b>	LIBOR rates apply	LIBOR rates apply	N/A
<b>2</b>	<b>Credit Facilities (MUR)</b>			
	➤ <b>Prime Lending Rate (PLR)</b>	6.25%	6.25%	N/A
	➤ <b>Credit cards</b>			N/A
	• American Express Green cards	PLR + (9.50% - 13.50%)	N/A	
	• American Express Gold cards	PLR + (9.50% - 13.50%)	N/A	
	• MasterCard/ VISA Classic cards	PLR + 13.50%	N/A	
	• MasterCard/ VISA Gold cards	PLR + 13.50%	N/A	
	• MasterCard PRIMO	PLR + 13.50%	N/A	
	• MasterCard/ VISA Corporate cards	N/A	PLR + 7%	

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V.61/14022017

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	• MasterCard/ VISA Business cards	N/A	PLR + 7%	
➤	<b>Other credit facilities - margin over PLR</b>			N/A
	• Housing Loan <sup>(2)</sup>	PLR + (0.00% - 2.50%)	N/A	
	• Car Loan <sup>(3)</sup>	PLR + (2.50% - 3.25%)	PLR + (2.50% - 3.25%)	
	• Educational Loan	PLR + (0.00% - 4.00%)	N/A	
	• Personal Loan <sup>(3.1)</sup>	PLR + (3.00% - 8.00%)	N/A	
	• Personal Loan guaranteed by cash	Fixed deposit rate + Margin p.a. (Minimum PLR)	N/A	
	<i>Note 2: Interest rate varies according to loan amount and customer category</i>			
	<i>Note 3: Interest rate varies according to level of financing</i>			
	<i>Note 3.1: Interest rate varies according to loan amount, DSR, existing facilities &amp; customer category</i>			
<b>3</b>	<b>Credit Facilities (FCY)</b>			
➤	<b>Margin over LIBOR</b>	Negotiable	Negotiable	N/A
<b>B</b>	<b>DEPOSITS</b>			
<b>4</b>	<b>Savings Account</b>			
➤	<b>Minimum account opening balance</b>			N/A
	• Regular Savings Account	N/A	1,000	
	• Junior Savings Account	N/A	N/A	
➤	<b>Minimum credit balance to earn interest</b>			N/A
	• Regular Savings Account	3,000	3,000	
	• Junior Savings Account	500	N/A	
➤	<b>Monthly service charge if credit balance falls below minimum balance</b>	N/A	N/A	N/A

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V.61/14022017

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	<p>➤ <b>Statement fee on quarterly/ monthly issuance of paper statements of account</b> Note: June &amp; December issuance free of charge. Statement of account sent through e-mail is free.</p>	15 per issuance	15 per issuance	N/A
	➤ <b>Reissuance/ Replacement of passbooks/ Account card</b>	25	N/A	N/A
<b>5</b>	<b>Current Account</b>			
	➤ <b>Minimum account opening balance</b>	1,000	10,000	N/A
	➤ <b>Cost of cheque book (per sheet)</b>	5.00	6.00	N/A
	➤ <b>Monthly service charges</b>	MUR 10 + VAT <sup>(4)</sup>	MUR 35 + VAT	N/A
	➤ <b>Ledger Fee</b>	N/A	N/A	N/A
	<i>Note 4: Including associations</i>			
	<p>➤ <b>Statement fee on daily/ weekly/ twice monthly/ monthly/ quarterly issuance of paper statements of account</b> Note: June &amp; December issuance free of charge. Statement of account sent through e-mail is free.</p>	15 per issuance	15 per issuance	N/A
<b>6</b>	<b>Call Deposit Account</b>			
	➤ <b>Minimum balance</b>	N/A	N/A	N/A
	➤ <b>Minimum credit balance to earn interest</b>	N/A	N/A	N/A
	➤ <b>Monthly service charges</b>	N/A	N/A	N/A
<b>7</b>	<b>Term Deposits (MUR)</b>			
	➤ <b>Minimum amount</b>	100,000	100,000	N/A
	➤ <b>Deposit withdrawn before maturity</b>			N/A
	• Within 3 months of date for deposit	Interest forfeited	Interest forfeited	

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V.61/14022017

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	<ul style="list-style-type: none"> <li>After 3 months of date for deposit</li> </ul>	Flat penalty of 1% applicable to the redeemed capital. If pre-terminated between 3 and 12 months from date of deposit: Savings rate applicable over the period actually covered by the deposit. If pre-terminated after 12 months from date of deposit: interest rate applicable will be that of the preceding term. Amount of interest payable will be computed from the deposit date to the pre-termination date and adjusted accordingly		
<b>8</b>	<b>Term Deposits (FCY)</b>			
	➤ <b>Minimum amount</b>			N/A
	<ul style="list-style-type: none"> <li>Deposit in Pound Sterling</li> </ul>	5,000 GBP	5,000 GBP	
	<ul style="list-style-type: none"> <li>Deposit in US Dollar</li> </ul>	5,000 USD	5,000 USD	
	<ul style="list-style-type: none"> <li>Deposit in Euro</li> </ul>	5,000 EUR	5,000 EUR	
	<ul style="list-style-type: none"> <li>Deposit in Australian Dollar</li> </ul>	10,000 AUD	10,000 AUD	
	<ul style="list-style-type: none"> <li>Deposit in South African Rand</li> </ul>	50,000 ZAR	50,000 ZAR	
<b>9</b>	<b>Foreign Currency Account</b>			
	➤ <b>Minimum amount</b>	No minimum required	No minimum required	N/A
	➤ <b>Service fee on monthly statements of accounts</b>	USD 10 + VAT every 6 mths	USD 10 + VAT every 3 mths	N/A
	➤ <b>Deposit withdrawn before maturity</b>	Penalty rate of 1.5% p.a. charged on amount being redeemed over the period between the date of pre-termination and the date of maturity of the deposit	Penalty rate of 1.5% p.a. charged on amount being redeemed over the period between the date of pre-termination and the date of maturity of the deposit	N/A
	➤ <b>Monthly charges on credit balances in account</b>			N/A
	<ul style="list-style-type: none"> <li>CHF (Swiss Francs) accounts</li> </ul>	Account balance (CHF): -100,000 up to 10 million: 0.3% p.a. -Greater than 10 million: 0.8% p.a.	Account balance (CHF): -100,000 up to 10 million: 0.3% p.a. -Greater than 10 million: 0.8% p.a.	

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	• EUR (Euro) accounts	-Any amount above EUR 100,000: 0.4% p.a.	-Any amount above EUR 100,000: 0.4% p.a.	
	➤ <b>Cash withdrawal fee</b>	-In USD notes: 1.0% of withdrawn amount -In other currencies: 0.125%, min. 10/ max. 75 USD or equivalent	-In USD notes: 1.0% of withdrawn amount -In other currencies: 0.50%, min. 10/ max. 75 USD or equivalent	N/A
	➤ <b>Cash deposit fee</b>	Not applicable	Not applicable	N/A
	➤ <b>Transfer commission charged on debit transactions</b> (over and above standard charges applicable to debit transactions)	0.125%, min. 10/ max. 75 USD or equivalent	0.50%, min. 10/ max. 75 USD or equivalent	N/A
<b>C</b>	<b>CREDIT FACILITIES</b>			
<b>10</b>	<b>Credit Cards</b>			
	➤ <b>Annual fee</b>			N/A
	• American Express Green cards - Primary card	1,500 + VAT	N/A	
	• American Express Green cards - Secondary card	1,000 + VAT		
	• American Express Gold cards - Primary card	3,000 + VAT	N/A	
	• American Express Gold cards - Secondary card	2,000 + VAT		
	• MasterCard/ VISA Classic cards - Primary card	200 + VAT	N/A	
	• MasterCard/ VISA Classic cards - Secondary card	150 + VAT	N/A	
	• MasterCard/ VISA Gold cards - Primary card	800 + VAT	N/A	
	• MasterCard/ VISA Gold cards - Secondary card	600 + VAT	N/A	
	• MasterCard PRIMO (for both primary and secondary cards)	150 + VAT	N/A	
	• MasterCard/ VISA Corporate cards	N/A	1,200 + VAT per card	
	• MasterCard/ VISA Business cards	N/A	200 + VAT per card [One-time set up fee: MUR 1,500 + MUR 200 per card]	
	➤ <b>Replacement of lost/ stolen cards</b>			N/A

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(Last updated 14.02.2017)

V.61/14022017

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	• American Express Green cards	Free of charge	N/A	
	• American Express Gold cards	Free of charge	N/A	
	• MasterCard/ VISA Classic cards	200 + VAT	N/A	
	• MasterCard/ VISA Gold cards	Free of charge	N/A	
	• MasterCard PRIMO	200 + VAT	N/A	
	• MasterCard/ VISA Corporate cards	N/A	500 + VAT	
	• MasterCard/ VISA Business cards	N/A	100 + VAT	
	➤ <b>Cash Advance Fee</b>			N/A
	• American Express Green cards	2% of amount withdrawn, Minimum MUR 100 <sup>(4.2)</sup>	N/A	
	• American Express Gold cards	2% of amount withdrawn, Minimum MUR 100 <sup>(4.2)</sup>	N/A	
	• MasterCard/ VISA Classic cards	2% of amount withdrawn, Minimum MUR 50 <sup>(4.2)</sup>	N/A	
	• MasterCard/ VISA Gold cards	2% of amount withdrawn, Minimum MUR 50 <sup>(4.2)</sup>	N/A	
	• MasterCard PRIMO	2% of amount withdrawn, Minimum MUR 50 <sup>(4.2)</sup>	N/A	
	• MasterCard/ VISA Corporate cards	N/A	2% of amount withdrawn, Minimum MUR 50	
	• MasterCard/ VISA Business cards	N/A	2% of amount withdrawn, Minimum MUR 50 <sup>(4.2)</sup>	
	<i>Note 4.2: applicable on withdrawal done locally &amp; abroad</i>			
	➤ <b>Overlimit Fee</b>			N/A
	• American Express Green cards	200	N/A	
	• American Express Gold cards	200	N/A	
	• MasterCard/ VISA Classic cards	150	N/A	
	• MasterCard/ VISA Gold cards	150	N/A	
	• MasterCard PRIMO	150	N/A	
	• MasterCard/ VISA Corporate cards	N/A	150	
	• MasterCard/ VISA Business cards	N/A	150	

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	➤ <b>Conversion Charge</b>			
	<ul style="list-style-type: none"> <li>Conversion charge on payments in foreign currency</li> </ul> Note: Conversion fee applies where transaction currency is not equal to the billing currency.	2% (over and above network charges)	2% (over and above network charges)	N/A
<b>11</b>	<b>Loans and Advances</b>			
	➤ <b>Credit Processing fee</b>			N/A
	<ul style="list-style-type: none"> <li>Unsecured loans</li> </ul>	1% of facility amount, Minimum MUR 750/ Maximum MUR 25,000	1% of facility amount or as per loan contract	
	<ul style="list-style-type: none"> <li>Housing loans</li> </ul>	1% of facility amount, Minimum MUR 3,000/ Maximum MUR 25,000	N/A	
	<ul style="list-style-type: none"> <li>Loans fully secured by cash collateral</li> </ul>	1% of facility amount, Minimum MUR 1,000/ Maximum MUR 3,000	1% of facility amount, Minimum MUR 1,000/ Maximum MUR 25,000	
	<ul style="list-style-type: none"> <li>Other secured loans</li> </ul>	1% of facility amount, Minimum MUR 1,000/ Maximum MUR 25,000	1% of facility amount or as per loan contract	
	➤ <b>Prepayment Option Fee</b> <sup>(4.3)</sup>	0.75% of loan amount	0.75% of loan amount	N/A
	➤ <b>Arrangement fee</b>	N/A	N/A	N/A
	➤ <b>Ledger fee</b>	N/A	N/A	N/A
	➤ <b>Commitment fee</b>	1% of any undrawn balance as at 3 months after date of letter of conditions + 1% per annum for any subsequent period of 12 months	1% of any undrawn balance as at 3 months after date of letter of conditions + 1% per annum for any subsequent period of 12 months	N/A
	➤ <b>Early Repayment fee</b> <sup>(4.3)</sup>			N/A
	<ul style="list-style-type: none"> <li>MCB Campus/ Housing loans</li> </ul>	1% of loan amount prepaid	N/A	

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V.61/14022017	• Other loan types	2% of loan amount prepaid, Minimum MUR 3,000	Interest on the amount paid in advance at the rate applicable to the loan from date the advance payment is made to the agreed date/s of repayment LESS interest on the amount paid in advance at the prevailing rate for fixed deposits for the same period/s as above or as per loan contract	
	Note 4.3: Individuals & Corporates: Not applicable for loans falling under the Borrowers' Protection Act. -Early Repayment fee: Not applicable to individual loans granted after 01 <sup>st</sup> January 2014.			
	➤ <b>Insurance Handling fee</b>	MUR 500	MUR 500	N/A
	➤ <b>Valuation survey &amp; Report fee</b> <sup>(4.4)</sup>	0.5% of loan amount, Minimum MUR 1,000/ Maximum MUR 5,000	0.5% of loan amount, Minimum MUR 1,000/ Maximum MUR 5,000	N/A
	Note 4.4: -Not applicable in case of banking facilities of MUR 50,000 or less and renewal of a credit facility -Different pricing applies for properties in Rodrigues			
	➤ <b>Legal charges for creation of security documents (excluding Registrar's charges)</b>			N/A
	• Fixed/ Floating charges	100	100	
	• Gages sans déplacement	100	100	
	• Erasure of charges	50	50	
<b>12</b>	<b>Guarantees</b>			
	➤ <b>Performance bonds</b>			
	• Charge amount for the first MUR 5.0 m	1.5% per annum	1.5% per annum	N/A

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	• For any amount above MUR 5.0 m	1.0% per annum, Minimum MUR 1,500	1.0% per annum, Minimum MUR 1,500	
	• Amendment fee	500	500	
➤	<b>Tender/ bid bonds</b>			N/A
	• Charge amount for the first 180 days	1.0% flat, Minimum MUR 750	1.0% flat, Minimum MUR 750	
	• For each additional period of 90 days or part thereof	0.25% flat, Minimum MUR 750	0.25% flat, Minimum MUR 750	
	• Amendment fee	500	500	
➤	<b>Advance payment bonds</b>			N/A
	• Charge amount	1.0% per annum, Minimum MUR 1,500	1.0% per annum, Minimum MUR 1,500	
	• Amendment fee	500	500	
➤	<b>Retention money bonds/ guarantees</b>			N/A
	• Charge amount	1.0% per annum, Minimum MUR 1,500	1.0% per annum, Minimum MUR 1,500	
	• Amendment fee	500	500	
➤	<b>Shipping guarantee</b>			N/A
	• Charge amount for the first two months	800	800	
	• For each additional period of one month or part thereof	300	300	
	• Amendment fee	500	500	
<i>Note: A processing fee shall be charged, where applicable, in addition to the fee charged for a Bank Guarantee transaction</i>				
<b>D</b>	<b>GENERAL SERVICES</b>			
<b>13</b>	<b>Treasury Bills</b>			
➤	<b>Minimum account opening balance</b>	N/A	N/A	N/A
➤	<b>Transaction Fee</b>	0.25%, Minimum MUR 1,000/ Maximum MUR 2,500	0.25%, Minimum MUR 1,000/ Maximum MUR 2,500	N/A
<b>14</b>	<b>Debit Card</b>			
➤	<b>Annual fee</b>	Free of charge	N/A	N/A

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	➤ <b>Replacement of lost/ stolen cards</b>	50 + VAT	N/A	N/A
	➤ <b>Withdrawals</b>			N/A
	• Bank's ATM	Free of charge	N/A	N/A
	• Other bank's ATM	50	N/A	N/A
	• Abroad	1%, Minimum MUR 75 (Conversion fee 2% applicable over and above network charges)	N/A	N/A
	➤ <b>Balance enquiry print request</b>			
	• Balance enquiry requested through MCB ATM	1	N/A	N/A
	• Balance enquiry requested through other bank ATM	10	N/A	N/A
	➤ <b>Mini-statement request</b>			
	• For first two statements within a month	Free of charge	N/A	N/A
	• As from the third statement within same month	2	N/A	N/A
<b>15</b>	<b>Prepaid Cards</b>			
	➤ <b>Card Issuance fee</b>			
	• UPI Prepaid Card	USD 5 + VAT/ CNY 30 + VAT	N/A	N/A
	• VISA Prepaid Card	(USD 5/ GBP 3/ EUR 4/ ZAR 55/ MUR 150) + VAT	N/A	N/A
	➤ <b>Replacement Card fee (UPI/ VISA Prepaid Card)</b>	150 + VAT	N/A	N/A
	➤ <b>Loading/ Reloading fee (UPI/ VISA Prepaid Card)</b>	0.5% with, -Minimum USD 2/ GBP 1.20/ EUR 1.50/ ZAR 20/ MUR 60/ CNY 10 -Maximum USD 65/ GBP 40/ EUR 50/ ZAR 700/ MUR 1,950/ CNY 400	N/A	N/A
	➤ <b>ATM Cash Withdrawal fee (UPI/ VISA Prepaid Card)</b>			
	• Through MCB ATM	Free of charge	N/A	N/A
	• Through other ATM (local & overseas)	1.0%, minimum 75	N/A	N/A

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V.61/14022017

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<b>16</b>	<b>Others</b>			
	➤ <b>Telegraphic transfer</b> <sup>(5)</sup>			
	• SWIFT Transfer fee	325	325	N/A
	• Investigation charges <sup>(5.1)</sup>	300	300	N/A
	<i>Note 5: Overseas bank charges apply; amount varies according to country of destination</i> <i>Note 5.1: Other charges may apply as claimed by overseas banks</i>			
	➤ <b>MACSS facility</b>			N/A
	➤ Standard Payment			
	• Through IB	Free of charge	Free of charge	
	• At counter	40 per local outward transfer	40 per local outward transfer	
	➤ Express Payment			
	• Through IB	75 per local outward transfer	75 per local outward transfer	
	• At counter	125 per local outward transfer	125 per local outward transfer	
	➤ <b>Audit confirmation certificate</b>			N/A
	• For recurrent service	400	400	
	• For ad hoc/ outside date request	800	800	
	➤ <b>Testimonial/ Banker's reference fee</b>			N/A
	➤ Educational and medical purpose			
	• For the first copy	100	100	
	• For each additional copy	25	25	
	➤ Travel purpose - For local residents			
	• For the first copy	300	300	
	• For each additional copy	100	100	
	➤ Travel purpose - For foreigners			
	• For the first copy	USD 20	USD 20	
	• For each additional copy	USD 5	USD 5	

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		Individuals	Corporates	Others
➤	<b>Letter of reference</b>	500	500	N/A
➤	<b>Loan Balance Certificate</b>	300	300	N/A
➤	<b>Payroll fee</b>			N/A
	• Manual processing	N/A	35 per item	N/A
	• Electronic list processing	N/A	1.00 per item + MUR 500 per month	N/A
	• Internet Banking Bulk Payment	N/A	1.00 per item	N/A
➤	<b>Internet banking fee</b>			N/A
	• 'View Only' Option	Free of charge	100 per month	
	• 'All' Option	Free of charge	100 <sup>(7)</sup> per month	
<i>Note Z: Fee applicable per company, irrespective of number of signatories</i>				
➤	<b>Mobile Banking</b>		N/A	N/A
	• Transfer transaction	Free of charge		
	• Payment transaction	Free of charge		
	• Cash transaction	Free of charge		
	• ATM transaction	Free of charge		
	• Funds transfer to a local Visa card	MUR 20 per transfer		
	• Funds transfer to a Visa card abroad	MUR 200 per transfer		
➤	<b>Duplicate statement of account</b>			N/A
	➤ Request for duplicate documents [Including copy of IBAN, SWIFT transfer, Book transfer, statement of account]	50 + Rs 10 per additional page	50 + Rs 10 per additional page	
	Note: In case the retrieval of documents needs to be done manually, the following pricing will apply: MUR 200 + MUR 10 per additional page			
➤	<b>Escheated Accounts (Abandoned Funds)</b>			
	• Processing fee before funds are transferred to Bank of Mauritius	200	200	N/A
➤	<b>Standing instructions/ Standing orders</b>			N/A

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V.61/14022017

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	• Internal transfer	8	8	
	• Transfer to other banks	30	30	
	• Failed standing order	100	100	
➤	<b>Direct debit</b>			N/A
	• Direct debit in favour of CEB, CWA & Mauritius Telecom	6	6	
	• Direct debit in favour of other companies	8	8	
	• Failed direct debit	100	100	
➤	<b>Purchase of foreign cheques/ bank drafts</b>	200/ 300 <sup>(8)</sup>	200/ 300 <sup>(8)</sup>	N/A
	<i>Note 8: Depends whether payment is made by debit of account/ cash/ cheque</i>			
➤	<b>Office cheque issuance</b>	150/ 200 <sup>(9)</sup>	150/ 200 <sup>(9)</sup>	N/A
	<i>Note 9: Depends whether payment is made by debit of account/ cash</i>			
➤	<b>Cheque returned/ Dishonoured cheque</b>	250	250	N/A
➤	<b>Stop payment orders/ Stop cheque payment order</b>	100	100	N/A
➤	<b>Special presentation of cheques</b>			N/A
	• To local banks (minimum amount of Rs 200,000)	100 per cheque	100 per cheque	
	• From local banks (minimum amount of Rs 200,000)	150 per cheque	150 per cheque	
	• MCB cheques credited to MCB accounts (minimum amount of Rs 50,000)	100 per cheque	100 per cheque	
➤	<b>Cheques paid over the counter within one-month period:</b>			N/A
	• First 50 cheques	Free of charge	Free of charge	
	• For each additional cheque cashed within same period	20 per cheque <sup>(10)</sup>	20 per cheque <sup>(10)</sup>	
	<i>Note 10: Fee will be charged to the drawer's account on the 5<sup>th</sup> of each month for cheques cashed during the previous month, if applicable</i>			
➤	<b>Safe deposit lockers</b>	1,000 - 5,000 <sup>(11)</sup> + VAT	1,000 - 5,000 <sup>(11)</sup> + VAT	N/A
	<i>Note 11: Annual rental fee varies according to type of locker</i>			
➤	<b>Night safe</b>			

# Mauritius Commercial Bank Limited

## Statement of Principal Interest Rates and Service Charges for domestic operations

(Last updated 14.02.2017)

		Interest Rates & Service Charges <i>(Amount in MUR unless stated otherwise)</i>		
		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
V.61/14022017	• Annual rental fee on first wallet	150	150	
	• Annual rental fee on each additional wallet up to 3	100	100	N/A
	• Annual rental fee on each wallet in excess of 4	150	150	