

SCHEDULE OF CHARGES **(Effective 01 September 2021)**

STATEMENT OF ACCOUNT (912082)

Regular statement of account – free of charge.

A fee of MUR200.00 is applicable for additional copy of statement of accounts per month. E-Statement – MUR50.00

AUDIT/ BALANCE CERTIFICATE (930097)

Corporate: MUR1,000.00

Personal: MUR 500.00

SWIFT COPY

A fee of MUR100.00 will be charged for request of a duplicate SWIFT copy (up to 6 months)

A fee of MUR250.00 will be charged for request of a duplicate SWIFT copy (above 6 months)

COPY OF PAID CHEQUE

A fee of MUR100.00 will be charged for request of a copy of a paid cheque (up to 6 months)

A fee of MUR250.00 will be charged for request of a copy of a paid cheque (above 6 months)

BANK'S OPINION (912396)

Bank's opinion at the request of customers will entail a minimum fee of MUR500.00.

FINANCIAL STANDING (FOR JOB CONTRACTORS) (912396)

0.1% with minimum of MUR3,000.00 and maximum of MUR25,000.00

STOP PAYMENT INSTRUCTION (912360)

MUR100.00 per instruction.

STANDING ORDER (912081)

Standing Order fee:

- | | | | |
|----|-----------|---|--|
| 1. | MUR10.00 | - | Per standing order within HBL Mauritius. |
| 2. | MUR25.00 | - | Per standing order for payment to be effected to other banks |
| 3. | MUR250.00 | - | Per each standing order through bank cheques |
| 4. | MUR100.00 | - | If payment to other banks is rejected and reprocessed manually, additional MACSS fee of MUR100.00 will be charged. |
| 5. | MUR250.00 | - | If a rejected payment is reprocessed manually, additional Pay Order fee of MUR250.00 will apply. |
| 6. | MUR100.00 | - | Per each rejected standing order. |

TRAVEL CERTIFICATE

MUR500.00 per certificate

BANK REFERENCE

MUR500.00 per reference

DIRECT DEBIT (912081)

Central Electricity Board	- Free
Central Water Authority	- Free
Emtel (Post Paid)	- Free
Mauritius Telecom	- Free
Orange (Post Paid)	- Free

MACSS TRANSFER (910818)

A fee of MUR100.00 is applicable.

Processing of payment through MNS portal – MUR100.00 per transaction.

PAYROLL (910818)

MUR100.00 per MACSS Transfer (Manual processing)

MUR100.00 per Bank for Electronic Transfer (EFT/BCSX)

UNPAID CHEQUES (912359)

MUR250.00 per cheque returned is applicable for insufficient funds.

Inward Cheque Returned: MUR25.00

CHEQUE BOOKS (912318)

No of leaves	Personal	Corporate
25 leaves	MUR125.00	-
50 leaves	MUR250.00	MUR 300.00
100 leaves	MUR500.00	MUR 600.00
200 leaves	-	MUR1,200.00

CURRENT ACCOUNT

Minimum Amount for opening of Account – MUR2,000.00

Closure of A/C – MUR250.00

SERVICE CHARGE ON CURRENT ACCOUNTS (912309)

If there are more than 5 transactions on current accounts, a charge of MUR5.75 (VAT Inclusive) per transaction will apply with a maximum of MUR1,150.00 (VAT Inclusive).

The service charge will be levied on a monthly basis.

SPECIAL CLEARING (912083)

A fee of MUR250.00 per cheque is applicable for special clearance.

BANKER'S CHEQUE (912017)

A fee of MUR250.00 is applicable per bank cheque.

A fee of MUR100.00 will be charged for cancellation of Pay Orders.

FEE ON UNCLAIMED ACCOUNT

A fee of MUR1,150.00 (VAT Inclusive) will be applicable on unclaimed accounts - being transferred to the Central Bank.

BAD AND DOUBTFUL DEBTS

Costs, expenses, and fees relating to recovery of bad and doubtful debts will be borne by the borrower.

VALUATION FEE (912328)

Amount claimed by Valuator

RENEWAL OF BANKING FACILITIES (912321)

Against Cash Collateral	MUR3,100.00 flat
Against Non-Cash Collateral	MUR5,100.00 flat up to MUR3M
	MUR3M to MUR10M- MUR10,100.00 Flat
	Over MUR10M- MUR25,100.00 Flat

SEARCH COST (CONSERVATOR OF MORTGAGES) (912315)

Amount Claimed by Notary

CHARGES FOR REGISTRATION/RENEWAL/ERASURE OF CHARGES (912315)

Conservator of Mortgages: Amount claimed by Registrar + MUR500.00

Gages Sans Deplacement: Amount claimed by Registrar + MUR500.00

GUARANTEES (912007)

The following minimum commission for guarantees issued will be levied:

PERFORMANCE BONDS:	1.5% for the first MUR5.0M 1% p.a for any amount above MUR5.0M (Minimum charge: MUR1,000.00)
TENDER BONDS:	1% flat for the first six months 0.25% for each additional period of 3 months or part thereof (Minimum: MUR1,000.00)

SHIPPING GUARANTEES: MUR1,000.00 will be levied for the first two months.

MUR500.00 for each additional month.

PAYMENT GUARANTEES: To guarantee cheques in favour of MRA/ Government bodies
1% per annum (Minimum: MUR1,000.00)

AVALISATION: 2% commission flat (Minimum: MUR1,000.00)

OTHER GUARANTEES: Minimum 2% per annum (Minimum: MUR1,000.00)

LG AMENDMENT FEES: MUR500.00

REMITTANCES

TELEGRAPHIC TRANSFER: Commission MUR500.00

DEMAND DRAFT: MUR250.00

DUPLICATE DRAFTS: MUR500.00

STOP/CANCELLATION
OF DRAFTS: MUR500.00

INVESTIGATION CHARGES: MUR100.00

FOREIGN CHEQUES SENT
ON COLLECTION (FBC) Actual Courier Charges wherever applicable

IMPORT SECTION (MURABAHA)

DOCUMENTARY CREDITS

OPENING COMMISSION &
EXTENSION COMMISSION: 0.5% for the first six months (Minimum: MUR600.00)
0.25% for each additional quarterly period (Minimum:
MUR400.00)

SWIFT CHARGES: MUR500.00 for LCs

CANCELLATION FEE: Amount claimed by Foreign Banks + MUR500.00

DISCREPANCY FEE: Equivalent of USD75.00

AMENDMENT

COMMISSION: A minimum amendment fee of MUR500.00 will be charged for
all variations to terms of credit in addition to transmission costs
of MUR250.00.
0.50% commission will also be charged on the additional amount
of LC (Minimum: MUR500.00) in lieu of Amendment
Commission.

PAYMENT COMMISSION ON INWARD BILLS UNDER LC

Documentary credits will be subject to a payment commission of 0.25% (Minimum: MUR500.00 TO MUR1,000.00) to be collected at the time of payment).

A local fee of MUR250.00 will also be charged.

Applicable charges as per facility letter.

In case of usance LC, payment commission will be 0.50% on bill amount (Minimum:MUR600.00 TO MUR1,000.00).

COLLECTION BILLS

COMMISSION CHARGES

On all imports – related bills, other than those negotiated under documentary credits, (Clean or documentary), a 0.50% commission will be claimed (Minimum:MUR600.00).

A Local Processing fee of MUR250.00 will be claimed.

Swift charges – Minimum: MUR350.00.

Commission on unpaid bills - 0.50% (Minimum: MUR600.00)

Handling fee: MUR500.00 per fortnight as from due date.

IMPORT LOAN

Commission of 0.5%. Minimum MUR500.00 for Bills/TT transferred to Import Loan.

EXPORTS SECTION

COLLECTION BILLS

Commission	: 0.50% (Minimum:MUR600.00)
Swift Charges	: Minimum MUR350.00
Local fees	: MUR250.00
Courier charges	: At actual cost + MUR150.00

DOCUMENTS DRAWN UNDER LC

Commission	: 0.25%(Minimum:MUR600.00)
Swift charges	: Minimum MUR350.00
Local fee	: MUR250.00
Courier charges	: At actual cost + MUR150.00

ADVISING EXPORT DOCUMENTARY CREDITS AND AMENDMENTS

Advising Commission:	MUR500.00 (Waived if documents are negotiated at our Counters) MUR1,500.00 for Non-customers Though Offshore Banks: USD50.00
Confirmation of LCs	2% commission with a minimum of MUR5,000.00

LOCAL BILLS DISCOUNTED (930146)

0.5% on Bill Amount – Minimum MUR 500.00
Applicable charges as per facility letter.

DEBIT CARDS

Annual Fee	NIL
Card/Pin replacement fee (lost/stolen)	MUR287.50 (VAT Inclusive)
POS transaction fee Local (Per transaction)	NIL
POS transaction fee International (Per transaction)	6% of transaction amount Minimum MUR35.00
CNPT (Internet)	Less than MUR1,000.00 : MUR35.00 More than MUR1,000.00: 6% of amount
Withdrawals	
HBL Mauritius ATM	NIL
Non on us ATMs – Local	NIL
Non on us ATMs – International	6% transaction amount Minimum MUR35.00
Balance Enquiry – HBL Mauritius ATM	NIL
Balance Enquiry – Non on us ATMs	MUR15.00

SCHEDULE OF CHARGES FOR FOREIGN CURRENCY ACCOUNTS

MINIMUM BALANCE REQUIREMENT (AT MANAGEMENT DISCRETION)

Current

EURO 2000.00
GBP 2000.00

If Balance is below minimum amount – No charges
(Withdrawals in Foreign Currency Notes is subject to availability)

TRANSACTION CHARGES

Cost in Lieu of Exchange:	0.5% (Minimum Equivalent of USD10, Maximum Equivalent of USD200)
Withdrawal below minimum Balance:	Equivalent MUR 300.00 at ruling DD buying rate + normal commission
Foreign Currency Notes (All Deposits/Withdrawals):	1% Commission in lieu of Exchange – Maximum Equivalent of USD200
Encashment from FCY Account in MUR:	No Charges
Ledger Fees (Half yearly)	Minimum Equivalent of USD10

THE MANAGEMENT RESERVES THE RIGHT TO MAKE CHANGES/AMENDMENTS TO THE ABOVE CHARGES, FEES AND COMMISSIONS AT ITS DISCRETION.