



SCHEDULE OF CHARGES **(Effective from 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	MUR300.00
100 leaves	MUR500.00	MUR600.00
200 leaves	-	MUR1,200.00

SAVINGS DEPOSITS

Minimum Amount for opening of A/C – MUR500.00

Minimum Balance for payment of interest – MUR15,000.00

If Balance below minimum – No Charges

Closure of A/C – MUR250.00

CURRENT ACCOUNT

Minimum Amount for opening of Account – MUR2,000.00

SERVICE CHARGE ON CURRENT ACCOUNTS (912309)

Current accounts with less than 5 transactions per month will be FREE of charge.

Additional transactions on all current accounts will bear a charge of MUR5.75 (VAT Inclusive) per transaction with a maximum of MUR1,150.00 (VAT Inclusive).

The service charge will be levied on a monthly basis.

OVERDRAFT FEE (930002)

An overdraft facility fee of MUR517.50 (VAT Inclusive) will be applicable on half yearly 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 each cancellation of Pay Order

FEE ON UNCLAIMED ACCOUNT

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

TERM LOANS

Early Repayment Fee (912242)

When an early repayment of a loan is effected, a fee of 1% per annum will be claimed calculated on the residual lifetime of the loan, provided it is a condition stipulated in the loan agreement (subject to local regulations).

BAD AND DOUBTFUL DEBTS

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

TEMPORARY OVERDRAFT (TOD) (912321)

Penal Rate of 2% per annum over Normal rate is applicable for Personal accounts.

Penal Rate of 5% per annum over Normal rate is applicable for Business accounts.

Request for Temporary Overdraft/other facility – Min MUR1000.00

DISBURSEMENT FEES ON LOANS/OVERDRAFTS (912321)

Corporate 1% with a Maximum of MUR25,000.00

Personal 1% with a Min: MUR1,000.00 and a Maximum of MUR25,000.00

VALUATION FEE (912328)

Amount claimed by Valuator.



RENEWAL OF BANKING FACILITIES (912321)

Against Cash Collateral – MUR3,100.00 flat
Against Non-Cash Collateral – Up to MUR3M - MUR5,100.00 flat
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 NTA + MUR500.00

STATEMENT OF OUTSTANDING LIABILITY FOR BORROWING CUSTOMERS

Flat rate of MUR300.00 per request.

GUARANTEES (912007)

The following minimum commission for guarantees issued will be levied:

PERFORMANCE BONDS: 1.5% p.a 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

TERM DEPOSITS

MINIMUM AMOUNT FOR FIXED DEPOSIT – MUR25,000.00

FOR DEPOSITS WITHDRAWN BEFORE MATURITY:

- If within three months of date of deposit, NO INTEREST will be paid.
- Otherwise, the Bank will apply the prevailing rate at the placement time less 1%, for the period funds have stayed with the Bank

REMITTANCES

IMPORTS	Commission	MUR300.00
SWIFT CHARGES		MUR200.00
OTHERS		MUR300.00 (Swift Charges included)
DEMAND DRAFT		MUR250.00
DUPLICATE DRAFTS		MUR500.00
STOP/CANCELLATION OF DRAFTS		MUR500.00
INVESTIGATION CHARGES		MUR100.00

<u>FOREIGN CHEQUES SENT</u>	0.25% with a minimum of MUR200.00 plus foreign bank's charges.
<u>ON COLLECTION (FBC)</u>	Actual Courier Charges wherever applicable.



IMPORTS SECTION

DOCUMENTARY CREDITS

LC Opening MUR600.00)	0.5% for the first six months (Minimum: 0.25% for each additional quarterly period (Min MUR400.00) SWIFT charges – MUR500.00
LC 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 (Min. MUR500.00) in lieu of Amendment Commission.
Cancellation Fee	Amount claimed by Foreign Banks + MUR500.00
Discrepancy Fee	Equivalent of USD75.00

PAYMENT COMMISSION ON INWARD BILLS UNDER LC

Sight LC

Negotiation Commission	:	0.25% (Minimum:MUR500.00)
SWIFT Chgs	:	MUR350.00
Local fees	:	MUR250.00

Usance LC

Negotiation Commission	:	0.25% (Minimum:MUR500.00)
Acceptance Commission	:	0.125% per month
SWIFT Chgs	:	MUR350.00
Local fees	:	MUR250.00

In case an LC is not paid on due date, the penalty interest will be applicable



COLLECTION BILLS

COMMISSION CHARGES

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

DOCUMENTS DRAWN UNDER LC

Commission	:	0.25%(Minimum:MUR600.00)
SWIFTchgs	:	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 MUR500.00
Interest – As per OD facility

DEBIT CARDS

Annual Fee	NIL
Card/Pin replacement fee (lost/stolen Inclusive)	MUR287.50 (VAT)
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/ Savings	Term Deposit
EURO	2000.00	25000.00
GBP	2000.00	25000.00

No interest payable on:

1. Current Account
2. Balance below minimum in Savings

(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 USD200.00

Encashment from FCY Account in MUR No Charges

Ledger Fees (Half yearly) Minimum Equivalent of
USD10.00

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