

**HABIB BANK LIMITED**

Statement of Principal Interest Rates and Service Charges (VAT inclusive) as from 13 March 2023

For domestic operations

		<i>Individuals</i>	<i>Corporates</i>	<i>Others</i>
<b>A</b>	<b>INTEREST RATES</b>			
<b>1</b>	<b>Deposits</b>			
	> Savings	3.10%	3.10%	N/A
	> Call	3.10%	3.10%	N/A
	> Term (MUR)	3.12%	3.12%	N/A
	> Term (FCY)			N/A
	US DOLLAR	N/A	N/A	N/A
	EURO	N/A	N/A	N/A
	POUND	N/A	N/A	N/A
<b>2</b>	<b>Credit facilities (MUR)</b>			N/A
	> Prime Lending Rate	9.50%	9.50%	N/A
	> Credit Cards	N/A	N/A	N/A
	> Other credit facilities - margin over PLR	PLR-5.25 - PLR+5.25%	PLR-5.75 - PLR+3.25%	N/A
<b>3</b>	<b>Credit facilities (FCY)</b>	Negotiable	Negotiable	N/A
<b>B</b>	<b>DEPOSITS</b>			
<b>4</b>	<b>Savings Account</b>			
	> Minimum account opening balance	500.00	500.00	N/A
	> Minimum credit balance to earn interest	15,000.00	15,000.00	N/A
	> Monthly service charges if credit balance falls below minimum balance	N/A	N/A	N/A
<b>5</b>	<b>Current Account</b>			
	> Minimum account opening balance	2,000.00	2,000.00	N/A
	> Cost of cheque book	5.00 per leaf	6.00 per leaf	N/A
	> Half Yearly service charges on Overdraft	517.50	517.50	N/A
<b>6</b>	<b>Call Deposit Account</b>			N/A
	> Minimum balance	25,000.00	25,000.00	N/A
	> Minimum credit balance to earn interest	N/A	N/A	N/A
	> Monthly service charges	N/A	N/A	N/A
<b>7</b>	<b>Term deposits (MUR)</b>			
	> Minimum amount	25,000.00	25,000.00	N/A
	> Deposit withdrawn before maturity	1% Penalty	1% Penalty	N/A
	> If withdrawn before 3 months	No Interest	No Interest	N/A
<b>8</b>	<b>Term deposits (FCY)</b>			
	> Minimum amount	At Management Discretion	At Management Discretion	N/A
	> Deposit withdrawn before maturity	1% Penalty	1% Penalty	N/A
	> If withdrawn before 3 months	No Interest	No Interest	N/A
<b>9</b>	<b>Foreign Currency Account</b>			N/A
	> Minimum balance			N/A
	• Euro	At Management Discretion	At Management Discretion	N/A
	• Pound Sterling	At Management Discretion	At Management Discretion	N/A
	• US Dollar	At Management Discretion	At Management Discretion	N/A
	> Minimum credit balance to earn interest	N/A	N/A	N/A
	> Monthly service charges	N/A	N/A	N/A
<b>C</b>	<b>CREDIT FACILITIES</b>			
<b>10</b>	<b>Credit Cards</b>			
	> Annual fee	N/A	N/A	N/A
	> Replacement of lost/stolen cards	N/A	N/A	N/A
	> Cash advance fee	N/A	N/A	N/A
	> Overlimit fee	N/A	N/A	N/A
<b>11</b>	<b>Loans and advances</b>			

	<b>Processing fee</b>			
	Against cash collateral	3,1000.00 flat	3,1000.00 flat	N/A
	Against non cash collateral	5,100.00 (Up to 3M)	5,100.00 (Up to 3M)	N/A
		10,100 (3M TO 10M)	10,100 (3M TO 10M)	N/A
		25,100 (Over 10M)	25,100 (Over 10M)	N/A
	Temporary Overdraft/ facility	Min 1,000.00	Min 1,000.00	N/A
	Disbursement fee	1% (Min1,000.00 & Max. 25,000.00)	1% - Max 25,000.00	N/A
	Arrangement fee	N/A	N/A	N/A
	Overdraft fee	517.50 half yearly	517.50 half yearly	N/A
	Commitment fee	N/A	N/A	N/A
	Early redemption/prepayment fee	N/A	N/A	N/A
	Valuation Survey & Report fee	As claimed by the Valuator	As claimed by the Valuator	N/A
	Legal charges for creation of security documents			
	• Fixed/Floating Charges	Actual fee + 500.00	Actual fee + 500.00	N/A
	• Gages sans displacement	Actual amt + 500.00	Actual amt + 500.00	N/A
	• Erasure of charges	Actual amt +500.00	Actual amt +500.00	N/A
	• Search cost	As claimed by Notary	As claimed by Notary	N/A
<b>12</b>	<b>Guarantees</b>			
	Performance bonds	1.5% p.a (Up to 5M) plus 1% p.a. (Above 5M). Minimum 1,000.00	p.a. (Above 5M). Minimum 1,000.00	N/A
	Tender/bid bonds	1% flat for the first 6 month plus 0.25% flat for each additional period of 6 month (Min 1,000.00)	1% flat for the first 6 month plus 0.25% flat for each additional period of 6 month (Min 1,000.00)	N/A
	Payment Guarantee	1% p.a. (Min 1,000.00)	1% p.a. (Min 1,000.00)	N/A
	Retention money bonds/guarantees	N/A	N/A	N/A
	Shipping guarantee	Min 1,000.00 for the first 2 months plus 500.00 for each additional month	Min 1,000.00 for the first 2 months plus 500.00 for each	N/A
	Avalisation	2% flat (Min. 1,000.00)	2% flat (Min. 1,000.00)	N/A
	Other Guarantee	Minimum 2% p.a. (Min. 1,000.00)	Minimum 2% p.a. (Min. 1,000.00)	N/A
	LG Amendment	500.00	500.00	N/A
<b>D</b>	<b>GENERAL SERVICES</b>			
<b>13</b>	<b>Treasury Bills</b>			
	Account opening fee	N/A	N/A	N/A
	Transaction fee	N/A	N/A	N/A
<b>14</b>	<b>Debit Cards</b>			
	Annual fee	N/A	N/A	N/A
	Replacement of lost/stolen cards & PINS	287.50	287.50	N/A
	Withdrawals			
	• Bank's ATM	N/A	N/A	N/A
	• Other bank's ATM	N/A	N/A	N/A
	• Overseas	6% (Min. 35.00)	6% (Min. 35.00)	N/A
	Balance Enquiry on other bank's ATM	15.00	15.00	N/A

<b>15</b>	<b>Others</b>			
	Telegraphic transfer	300.00 - 500.00	300.00 - 500.00	N/A
	MACSS facility	100.00 per transaction	100.00 per transaction	N/A
	Audit confirmation certificate	500.00	1000.00	N/A
	Testimonial/Banker's reference fee	500.00	500.00	N/A
	Letter of reference	500.00	500.00	N/A
	Payroll fee			
	In house	N/A	N/A	N/A
	Others (MACSS)	100.00 per MACSS transfer	100.00 per MACSS transfer	N/A
	Internet banking fee	N/A	N/A	N/A
	Duplicate statement of account	200.00 per month	200.00 per month	N/A
	Standing Instructions	10.00 - 250.00	10.00 - 250.00	N/A
	Internal transfer	free	free	N/A
	• Transfer to other banks (MACSS)	100.00 per MACSS transfer	100.00 per MACSS transfer	N/A
	Direct debit	free	free	N/A
	Purchase of foreign cheques/bank drafts	N/A	N/A	N/A
	Office cheque issuance	250.00	250.00	N/A
	Cheque book facility	5.00 PER LEAF	6.00 PER LEAF	N/A
	Cheque returned			
	• Inward	25.00	25.00	N/A

	• Outward	250.00	250.00	N/A
➤	Stop payment orders	100.00 per instruction	100.00 per instruction	N/A
➤	Safe deposit lockers	N/A	N/A	N/A
➤	Night safe	N/A	N/A	N/A
➤	Bank's opinion	500.00	500.00	N/A
➤	Special Clearing	250.00 per cheque	250.00 per cheque	N/A
➤	Certificate of Balance	300.00	300.00	N/A
➤	Fee on unclaimed account	1150.00	1150.00	N/A
➤	Drafts			N/A
	• Issuance	250.00	250.00	N/A
	• Duplicate draft	500.00	500.00	N/A
	• Cancellation fee	500.00	500.00	N/A
	• Stop payment	500.00	500.00	N/A
➤	Purchase of TCs	N/A	N/A	N/A





