

### Fees and Charges

	Barclays	MCB	Nouvobanq	Baroda	Habib	Savings
<b>Savings Account</b>						
Savings a/c Closure	R150 if close within first 6 months	R100	R50	R50	R25	R100
Balances below R200*, R1,500**, R100***, R300****	R15 p.m.**	R50 p.q****	No charge	R50 p.m.***	R15 p.m.*	No charge
Dormant a/c maintenance fee	R15 p.m.	R25 p.m. on balance below R 300	No charge	No charge	R50 half yearly	SR 15 p.m
Issuance of Duplicate Pass Book	R50	n/a	No charge	n/a	No charge	R100
Duplicate Statement per page	R15	R15	No charge, archive statement R15 per month or R5 per page whichever higher	R10	R10	R5
Lost/ replacement card/ Pass book	R70	R50	R50	R50	No charge	R100
Ledger Fees - counter cash transaction	R5 per entry	No charge	less than R4,000 is R50 for ATM Accounts only	No charge	No charge	No charge
Cash machine usage	R1 per trans, other banks R7.50	No charge, other banks R10	No charge	n/a	n/a	No charge other banks R10
Unauthorized O/D	R250	Above agreed limit- PLR + 6%	24% Savings Account	24% on overdrawn amount	n/a	R150
Every withdrawal in excess of 5/months	No charge	No charge	No charge	No charge	No charge	R15
Electron Cards	Replacement R70	First card free of charge R50 for subsequent renewal, Replacement Card R50, Transactions at MCB atms Free	Replacement of Electron card R100 if cards lost or for new pin	n/a	n/a	First Card free, Replacement if lost SR 100
Withdrawals from other banks ATM	R7.50 per trans	R 10	R10	n/a	n/a	R10 per trans
Salary processing fee	No charge	No charge	R35 per bank	No charge	No charge	R10 per Month
Processing payment order against customer instructions	R35 per entry	No charge	Internal R5 - standing instructions R25	R50	R25	Internal SR...25, External SR...50.

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<b>Current Account</b>						
Current a/c closure	No charge	R100	R50	R50	R50	R100
Cheque books	60cents/page	100 pages - R75, 50 pages - R60, 30 pages R40	Ranges from R15 to R50	25 leaves R25, 50 leaves R50, 100 leaves R100	10 leaves R5, 25 leaves R15, 50 leaves R25, 100 leaves R50	For 50 leaves R75 For 25 leaves R50
Cheque returned for technical reasons	No charge	No charge	No charge	No charge	No charge	R100
Cheque returned for lack of funds	R280 per cheque	R50 per Cheque, refer to drawer cheques R200 per Cheque	R200	Savings account R100, current account R250	R100 retained and customers agree to cover the shortfall & R200 return charges	R200
Service Fee	R15 per month	See ledger fees	R2 per transaction (charged half yearly)	10 per month	No charge	No charge
Request Archive Statements	R15- per page	<1 yr - R100, 1-2 yrs - R200, > 2 yrs - R500	R15 per month or R5 per page whichever is higher	R10 per page	R10 per page	R5 per page
Duplicate statements - per page	R15	R15	R3 where photocopies are required	R10	R10	R5 per page
Ledger fees	If avg balance <R5,000 p.m. - R3 per entry.	Individuals: 0-10 lines = Flat fee R30 above 10 lines = R3 per line Corporate: 0-10 lines = Flat Fee R45 above 10 lines = R3.75 per line	No charge	R10 p.m. + 25cts per debit above 20 debits p.m.	No charge	No charge
Stop payment of Cheque	R60	R50 per cheque max. R150	R25	R20	R25	R100 per Cheque
Special Presentation	R170 per cheque	R150	R100 per cheque	No charge	R100 Outward & Inward below R100K R50	R100
Automated Transfers	R300 p.m.	No charge	internal R5 - R35 external	No charge	R15 per transaction	Internal SR...25, External SR...50.
Cash machine usage	R1 per trans	Same as Electron card	No charge	n/a	n/a	No charge - R10 for other atms
Balances below R500*, R1,000	No charge	n/a	No charge	R100 per month	R 15 p.m.* SB R200 CD R500	No charge

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<b>Current Account (Cont)</b>						
Lost/replacement cards	R70	n/a	R100 for ATM Account	n/a	n/a	R100
Transfers to customers third party a/c	R35 per entry + Transfers to customers in same name Free.	Internal transfer = R10, external transfer = R25	R5 internal transfer, R35 external	No charge	For SB to CD or Vice Versa No Charges. SNTD to CD v/v R25	Internal SR...25, External SR...50.
Dormant a/c maintenance	R15 p.m.	No charge	No charge	No charge	R50 half yearly	No charge
Endorsing a customer's Cheque	No charge	No charge	No charge	No charge	n/a	No charge
<b>Savings Prize Bond</b>						
Encashment before one year	n/a	n/a	n/a	n/a	n/a	R50
Issuance of Duplicate Bond	n/a	n/a	n/a	n/a	n/a	R100
					R50 Flat	
<b>Advances Fees</b>						
OD/Loans - Arrangements/renewal fee	1% min. R250	1% flat, min. R165	1%	above R100000 = 1%, below Min R200-R1000	1% min. R150	1% min. R250 for Commercial Loans, 1% min R 350 for Mortgage loan.
OD/Loans - Excess fee	R200	6% above PLR	2% + PLR	2% + normal rate	2% - 4% above PLR min R300	Penalty Interest @30% on excess amount
OD/Loans - Pre-payment fee	1%	2% of repaid amount or as per contract	1.5% of amount prepaid & mortgage loan 1.5%	No charge	n/a	R500 flat
Commitment fee	No charge	No charge	Consumer Loans 0.5% (minimum R50) Corporate business loans- negotiable	No charge	No charge	No charge
Amendment to Loan Contracts/Agreement	No charge	n/a	n/a	No charge	No charge	R300
Request by client to allow 2nd Line mortgage	No charge	R100	n/a	No charge	n/a	R300
Request for partial release of mortgage including MLUH issue	No charge	R100	n/a	No charge	n/a	R300

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<b>Advances Fees (Cont)</b>						
Adjustment of facility by party before expiry	No charge	n/a	1.5% of amount paying	No charge	1% of outstanding facility	R500
Copy of Loan Agreement	No charge	No charge	No charge	No charge	No charge	No charge (R150 for Duplicate Agreement)
Detail of loan repayment	No charge	No charge	No charge	No charge	No charge	R150
Part-repayment (require reschedulement)	No charge	2% of prepayment amount	1.5% of amount paying	No charge	1% of prepayment amount or require Reschedulement.	R500
Reschedulement of loan	No charge	No charge	1%	No charge	No Charges	R300
Change of repayment date	No charge	No charge	No charge	No charge	No Charges	R200
Interest certificate	no charge	R25	R125	No charge	R25	R150
Letter-No commitment with the bank	No charge	R25	No charge	No charge	No charge	R150
Unpaid term loan	No charge	R50	same as standing order charges	2% + normal interest rate	2% of amount outstanding	30% penalty interest on unpaid amount
Penalty Interest Rate	No charge	6% above agree rate	2% over agreed rate.	2%	2% to 4% above prime lending rate	30% p.a. on unpaid amount
Release of guarantees	No charge	R100	1% min. R150	No charge	No charge	No charge
Loan - Cancellation of agreement	No charge	1.5% of the remaining amount	1.50%	n/a	Pre disbursement No Charges, post disbursement 1% of o/s amount,	R200
Documentation fees	n/a	n/a	cost of lawyers	No charge	Registrar + lawyer fees	1% min R150
Barclay loans - arrangement fee	1% min. R150	n/a	n/a	n/a	n/a	n/a
Barclay loans - unpaid standing order	R250	n/a	n/a	n/a	n/a	n/a

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<b>Advances Fees (Cont)</b>						
Barclay loans - repayment rescheduling	0.5%	n/a	n/a	n/a	n/a	n/a
Home Finance loan - Arrangement fee/processing fee	1% min. R150	n/a	n/a	1%	n/a	1% of loan amount
Home Finance loan - Renewal fee	0.5% on outstanding	n/a	n/a	1%	n/a	n/a
Home Finance loan - unpaid order	R250	n/a	n/a	n/a	n/a	n/a
Home Finance loan - pre-payment fee	1%	n/a	n/a	No charge	n/a	R500
Home Finance loan - legal fee	1% of loan amount	n/a	n/a	actual cost	n/a	whatever is chargeable by registrar and the lawyer
Home Finance loan - inspection fee	N/A	n/a	n/a	n/a	n/a	Actual
<b>Foreign Payments</b>						
Drafts	R100	Remittance to individuals = 0.125% min R100 max R750 Remittance to business entities = 0.5% min R150 max R1250	R25	1% min USD 20 or SCR 2000	<USD 150 - 1.5% min. R50 + postage/telex R150. >USD 150 - 1.5% min. R200 + postage/telex R250	R50
Cancellation of Draft	R60	R100	R125 for USD & R25 for other currency	R20	R100 - handling charges + R300 telex charges	R50
Stop payment of Draft	R60	R100 + transmission charges + corr. charges	Actual	No charge	R 250 flat	R125

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<b>Foreign Payments (Cont)</b>						
Telex/ TT/ Swift (incase currency/country differs)	<\$200 - R175 + correspondent charges; > \$200 - R225 + correspondent charges; Visa payment R125 + correspondent charges	See below	R150 - R200	1% max USD 50 or SCR 500	1.5% min. R200 + Telex charges R300 min.	R250
Telex/ TT/ Swift from SCR	R50 + correspondent charges	Remittance to individuals = 0.125% min R100 max R750 Remittance to business entities = 0.5% min R150 max R1250 + transmission fees	R150 - R200	SCR500	0.75% min. R200 + Telex charges R300	R200
Foreign Calls	100%	At cost	cost	No charge	At Cost	Cost+50%
Postage	Local R15 ; Overseas R25	Cost of postage	R25	Actual	Cost of Postage	n/a
Commission	No charge	Same as Telex/TT/Swift	No Charge	1%	0.75% min. R200 + Telex charges R300 min.	No Charge
Issue of Travelers Cheques	No issued for the time being	product not available	Commission 2% ( 1% for bank / 1% for agent)	n/a	1%-Minimum R100	n/a
Payments through third parties	R120	n/a	n/a	n/a	n/a	n/a
<b>Local Payments</b>						
Payments made on customers' behalf	R35	R25	R25	R50	R25	Internal SR...25, External SR...50.
Manager's cheques	R60 per cheque	R50	R25	R50	R25	R50
<b>Foreign Inward Payments</b>						
Drafts/ Cheques negotiated	R25	No charge	No charge	1% + other bank charges + actual postal expenses	No charge	2% subject to a min of R100
Drafts/ Cheques sent for collection	0.5% min	No charge	1%	1% + other bank charges + actual postal expenses	1% min R100 + F. Bank Charges post R25	2% subject to a min R100

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<b>Standing Orders</b>						
Current a/c & Savings a/c	R25 & R30		Foreign exchange R15, Internal R10, External R25 to R40	R50 per order	R25 & R30	Internal SR...25, External SR...50.
New standing Order set up	No charge	R25	No charge	No charge	No charge	R25
Weekly transfer to other banks	No charge	Product not available	No charge	R50 per order	n/a	No charge
Unpaid due to lack of funds	R300	R50	R50	R250	R50	R100
<b>Foreign Cash</b>						
Cash sold	2% max	No commissions	cash purchased for deposit on SC A/C by Bureau De Change- 1.5%	1%	R 20	No charge
Cash notes purchased	No charge	No charge	No charge	No charge	No charge	No charge
Inward transfers received from banks	External \$10; within Seychelles No charge	No charge	No charge	No charge	No charge	No charge
<b>Foreign Currency Account</b>						
Foreign Currency Account	US\$ 10.00 for opening	Individuals: 0-10 lines = Flat fee USD 1.80 or equiv. Above 10 lines = USD 0.18 per line Corporate: 0-10 lines = Flat Fee USD 2.76 Above 10 lines = USD 0.23 per line	No charge	No charge	No charge	No charge
Transfer within Branch	US\$ 3.00	USD 1.60	n/a	no charge	n/a	n/a
Cash withdrawal	1% comm	No charge	No charge	1% commission	0.50% min USD 5	No charge
Cheque Books	R50	100 pages USD5, 50 pages USD3.75, 30 pages USD2.5	R50	R1 per leaf	n/a	n/a
Cash deposit		1.5% on notes deposited to currency accounts	Cash Deposit by Bureau De Change- 1.5%	3%	10% cash handling charges may be levied in future for cash deposit involving outward remittances	No charge
	1%					

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<b>Documentary Credits (Outwards)</b>						
Notification	3%	No charge	No charge	n/a	n/a	n/a
Acceptance	No charge	1.00% p.q.min R300	2% min. R 400	n/a	n/a	n/a
Confirmation	No charge	No charge	No charge	n/a	n/a	n/a
Negotiation	No charge	1% flat min R500	1%	n/a	n/a	n/a
Opening / Transferring	2% min.R400+Brief details by telex/swift - R250. Full details by telex/swift - R400	1% first 6 months min R500 and fee pro-rated for each additional month	0.2% to 1.5% plus R500 swift charges	2% min. R300 p.q. >3 months 50% p.q. or part thereof	1% Min SR200/- + SWIFT & F. Bank charges SR550/-	n/a
Drawing/verification of documentation	1% min. R500	R100 + USD60 per discrepancy	from min. R300 to max. R600 charged for assisting customer with preparation of application depending on time involved	n/a	n/a	n/a
Amendment	2% min.R250.+full recovery of transmission cost+50% - overseas min.R125,local minR50 - Any type	Relating to amount 1% p.q. min. R500 + transmsion fees; Relating to other items e.g. validity, change of location; 0.5& min R500+transmission fees	0.2% to 1.5% on amount of increase plus R215 overseas min. - Any type	2% of additional amount +SCR 1250	n/a	n/a
Delivery orders goods consigned to bank	R250	n/a	n/a	n/a	n/a	n/a
Shipping guarantee	1% + R10 stamp duty	1% Min R 400	R150 + R5 stamp duty	R500	1% Min R200 (inwards)	n/a
Postage & courier charges inward	R10 - local, R20 - overseas	Cost + 25%	Min. R10 per item local & R20 for overseas registered item or Charged as per couriers invoice + 25% min. R500	R 50	R25 (inwards)	n/a
Telex/ Fax/ Swift sent at client's request	Full recovery cost + 50% - Overseas min. R125, local min. R50	USD 8/R125	R150 +R50 where cover required, Com 0.5% to 1% from Sey Rupee (over R25,000) & 0.5% to 1% from foreign currency a/c. Queries at remitters instruction R100	R1000	SR 300/-	n/a
Commission	No charge	Same as opening/transferring - Documentary Credit Outwards	0.25% - 2%	2% up to 3 month 1% thereafter	n/a	n/a
Postage charges	R15 local; R25 international	Cost of postage	R500	R50	Actual cost (inwards)	n/a
Other charges	No charge	Correspondent charges @ cost	n/a	Amendment by cable R1250	n/a	n/a

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<b>Documentary Credits (Inwards)</b>						
Pre-advising	R75 or R125 (depending on whether authentication required)	No charge	No charge	n/a	n/a	n/a
Opening / Establishment of LC	R150	R300	0.20% to 1.50% + R500 swift charge	2% min. R300 p.q. >3 months 50% p.q. or part thereof	2% min. R200 + F/bank charges R550	n/a
Advising	No charge	R300	R175	No charge	n/a	n/a
Negotiation	No charge	0.5% per quarter min SCR 250	No charge	1%	n/a	n/a
Confirmation	0.50%	0.75% per quarter min SCR400	No charge	1%	n/a	n/a
Amendment	0.5% p.q.min R150	R300+ transmission fees + postage	R65 * swift charge R150	2% of increased amount, min. R1250	1% min R200/- + Telex charges SR300/-	n/a
Transferring of LC	No charge	USD 50/equivalent	No charge	No charge	n/a	n/a
Irregularities	USD 75	USD 60	No charge	No charge	n/a	n/a
Other	R125	No charge	Courier R500	No charge	n/a	n/a
Payment	0.75% min.R300	No charge	0.20% to 1.50%	No charge	n/a	n/a
Acceptance	0.5% p.q. min. R150	No charge	No charge	1% min. R250	n/a	n/a
Under other credits	0.5% p.q. min. R300	No charge	n/a	No charge	n/a	n/a
Commission on Payment	1%	No charge	0.20% to 1.50%	No charge	n/a	n/a
Commission on Issuance	1%	No charge	0.20% to 1.50%	No charge	n/a	n/a
Verification of documentation, collection	0.5% min.R125	No charge	included in commission	No charge	n/a	n/a
Discrepant documents	R125	No charge	No charge	No charge	n/a	n/a
Telex/Fax/ Swift sent at client's request	Full recovery cost + 50% - Overseas min. R125, local min. R50	Same as foreign payments	R150 per swift	No charge	Min R300	n/a

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<b>Guarantees, Bonds, Indemnities, etc</b>						
Services	25 p.a.min. R250 p.q.	bonds - 2% annually min R400	1% p.a. min. R150	No charge	Handling charges 2%	1.50%
Postage charges	R15 - local & R25 - overseas	R25	Min. R10 per item local & R20 for overseas registered item	R50	Actual cost	n/a
Shipping guarantees	1%	2% flat/min R400	R155	R500	n/a	n/a
Financial Guarantee	2%	2% flat/min R400	1% min R150	2% p.a	n/a	n/a
Immigration Guarantee	R300 p.a	2% flat/min R400	1% min R150	R300 Up to 12 months above 12 months R300 per year	n/a	1.50%
Telex/ Fax/ Swift sent at client's request	cost + 50%. min. R125 overseas, min. R50 local	R125	Full cost recovery + 50%, overseas min R125,local min R50	actual	R300	n/a
<b>Bills for Collection</b>						
Inward documentary	1% min R250.+ Postage min. R15. Transmission costs min. R125	1% min R350 + postage +transmission fees	0.5% to 1% commission on drawing amount + R10 stamp duty and R150 per swift message	1% min. R250	1% min. R200 + telex charges R300	n/a
Commission	No charge	Same as below	0.5% to 1%	No charge	1%	
Inward (clean)	Equivalent \$10	1% min R350 + postage +transmission fees	1% + R200	1% min. R250	1% min. R25	n/a
Overseas bank charges	as stipulated	as stipulated	depend on overseas bank	Actual	Actual cost	n/a
Collection of cheques postages	1%	No charges	1% commission subject to managing director's approval, R50min, R25 for postage registered	R50	Actual cost	n/a
Holding of Bills beyond due dates	R250	No charges	No charge	R200 p.m	n/a	n/a
Handling drafts payment thru' bank	R250. + Postage min. R15. Transmission costs min. R125	R200, Swift charges R125, Advice of fate R100+transmission fees	R200+ Postage cost min. R10, Transmission costs min. R150	1% + R 20	No charge	n/a
Bills forwarded to local banks	R250	R350	R200	R50	1%, foreign bills forwarded only	n/a
Protest fees for unpaid bills	R500 + legal fees	USD100 /equiv.+Legal Costs	R500 + legal fees	actual	2%	n/a
Outward (sight)	1% min. R250 + postage R35	To discuss	0.5% + Postage cost R25 + Stamp Duty R10	1% min. R300	1% min. R200 + F/Bank charges + DHL charges Actual.	n/a

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<b>Bills for Collection (Cont)</b>						
Outward (Tenor)	1% min. R250 + postage R35		0.5% + Postage R35	1% min. R300	n/a	n/a
Outwards (clean) - unpaid cheques	R200 + Postage min. R15. Transmission costs min. R125		R200 + postage R10 & Transmission R125	1% min. R300	n/a	n/a
Outwards (clean) - tracers sent	Postage min. R15. Transmission costs min. R150		R75 + Postage min. R10 Transmission cost min. R125	no charge	No charge	n/a
Telex Charges	n/a	Replaced by SWIFT	n/a	n/a	Actual cost	n/a
Caretaking of Goods	n/a	Warehousing costs + USD 100	n/a	n/a	n/a	n/a
Postage & courier charges	USD 90	At cost+ 25%	R10 & R20	R50	R25	n/a
Delivery order goods consigned to bank	R300	No charge	n/a	No charge	n/a	n/a
<b>Miscellaneous</b>						
Bank audit report to company's auditors	balance - R150; balance + liability/security- R300	R250. Balance confirmation for Audit R125	R125 Balance only or R250 Balance and Security	No charge	R150	R100
Status report for customers	R150 per bill		R125	No charge	No charge	R100 per request
Replying to overseas status enquiries	USD 50	No charge	R125 to cover swift	No charge	No charge	No charge
Replacement/copy statements/vouchers	R15 per page	R15 per page	Statement R15 per month	R10 per page	R50 per cheque	R5 per page
Safe custody	R150 to R600 p.q.	n/a	Ranges from R50 to R400 + Access to safe custody R50 per access	R500 to R800 p.a. depending on the size of the lockers	n/a	n/a will be reintroduced
Night safe	R300 p.q. replacement for lost key R600	R750 per quarter	R100 per month + loss night safe box R150	n/a	n/a	R150 per month
Temporary withdrawals	R70 p.q.to R240 p.q.	n/a	2% + PLR	n/a	n/a	30% p.a on overdrawn
Items held in open custody	R90 and R30 for each additional document	n/a	No charge	n/a	n/a	n/a
Investigations on behalf of customers	Commensurate with the time involved	R100 less than 1 year/ R200 over 1 year less than 2 years/ R 500 over 5 years	R100	No charge	No charge	No charge

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<b>Miscellaneous (Cont)</b>						
Tendering for Treasury Bills & Certificates	R150 per bill+ R120 per treasury certificate	n/a	R150 per bill	n/a	n/a	n/a
Processing of tax payments	R35 only available on La Digue	standing order	No charge	No charge	No charge	n/a
Transfer of fund outside bank	R50	Same as Swift/Standing Order	No charge	Rs 50	R25	Internal SR...25, External SR...50.
Loss of Wallet/Key	n/a	R500	R100	for locker R1000	n/a	n/a
Overseas telephone calls made on behalf of customers	Charged according to destination and length of call+100%	Actual cost	Cost	actual	At Cost	Cost +50%
Inward special clearing with amount below R100,000	n/a	No charge	At customer's request R100	no charge	R50	R100
Research/document fee per instrument	n/a	R100 less than 1 year/ R200 over 1 year less than 2 years/ R 500 over 5 years	No charge	No charge	No charge	R50
Photocopies	R15 per page	R10 per page	Ranges from R3 to R5 per copy	No charge	R50 per cheque	R10 per page
Other			Payment of cheques without arrangement or exceeding arrangements- Rs100 per cheque	salary transfer of employee by corporates USD 10 or SCR 150 others USD 20 or SCR 300		

#### **Abbreviations**

n/a - Service not being provided by bank  
p.m - Per Month  
p.q - Per Quarter  
PLR - Prime Lending Rate  
trans - Transaction  
a/c - Account  
O/D - Overdraft  
MLUH - Ministry of Land Use and Habitat  
min - Minimum  
LC - Letter of Credit  
p.a - Per Annum

**Prepared by Financial Services Supervision Division**