

BRAMER BANKING CORPORATION LTD
NEW BBC TARIFF STRUCTURE - DOMESTIC OPERATIONS (EFFECTIVE AS FROM 25 JULY 2011)

SN	DETAILS	NEW TARIFFS
1	ORDINARY SAVINGS ACCOUNT	
1.1	Initial Deposit	1,000
1.2	Minimum Amount to Earn Interest	3,000
1.3	Interest Payment	Calculated daily & credited Half-Yearly
1.4	Min Bal to be maintained at all times	2,000
1.5	Interest Rate	Normal Savings Rate applies
2	SAVINGS ACCOUNT WITH CHEQUE BOOK FACILITY	
2.1	Initial Deposit	5,000
2.2	Minimum Amount to Earn Interest	10,000
2.3	Interest Payment	Calculated daily & credited Half-Yearly
2.4	Min Bal to be maintained at all times	2,000
2.5	Interest Rate	Normal Savings Rate applies
2.6	Interest Conditions	Int. will be calculated in the mth in which there are less than 6 customer induced debit transactions
3	JUNIOR SAVINGS PLUS ACCOUNT	
3.1	Initial Deposit	1,000
3.2	Minimum Amount to Earn Interest	3,000
3.3	Interest Payment	Calculated Daily & Credited Half-yearly
3.4	Min Bal to be maintained at all times	2,000
3.5	Interest Rate	Normal Savings Rate applies
4	SENIOR PRIME ACCOUNT	
4.1	Initial Deposit	10,000
4.2	Minimum Amount to Earn Interest	25,000
4.3	Interest Payment	Calculated Daily & Credited Monthly
4.4	Min Bal to be maintained at all times	2,000
4.5	Benefits	Free Medical Check-up
4.6	Interest Rate	Normal Savings Rate + 0.5%
5	MILLENNIUM SAVINGS ACCOUNT (EXISTING ACCOUNTS ONLY)	
5.1	Initial Deposit	10,000
5.2	Minimum Amount to Earn Interest	10,000
5.3	Interest Payment	Multi-tiered Interest rates. Calculated Daily & Credited Quarterly
5.4	Maintenance fees Management Fees	Nil
5.5	Min Bal to be maintained at all times	Nil
5.6	Interest Rate - Multi-tiered	
	<i>From R10k - R 250k</i>	Savings + 0.125%
	<i>From R250k - R 500k</i>	Savings + 0.250%
	<i>From R 500k - R 1M</i>	Savings + 0.500%
	<i>From R 1M - R 5M</i>	Savings + 0.750%
	<i>Above R 5M</i>	Savings + 1.0%

6	TEENAGE SAVINGS ACCOUNT		
	6.1	Initial Deposit	1,000
	6.2	Minimum Amount to Earn Interest	3,000
	6.3	Interest Payment	Calculated Daily & Credited Quarterly
	6.4	Min Bal to be maintained at all times	2,000
	6.5	Interest Rate	Normal Savings Rate applies
7	HIGH YIELD SAVINGS ACCOUNT (EXISTING ACCOUNTS ONLY)		
	7.1	Initial Deposit	5,000
	7.2	Minimum Amount to Earn Interest	5,000
	7.3	Interest Payment	Calculated Daily & Credited Monthly
	7.4	Transfer Fees	No Fees for transfers between accounts held with Bramer Bank
	7.5	Benefits	A free Debit Card is issued on opening of an account
	7.6	Interest Rate	Normal Savings Rate + 0.50%
	7.7	Interest Conditions	No interest will be paid during the month in case there is one or more customer induced debit to the account
8	CURRENT ACCOUNT		
	8.1	Initial Deposit	10,000
	8.2	Minimum Balance to be maintained at all times	2,000
	8.3	Maintenance fees (Charged; every 6 Months- end of May & November)	
		Number of Transactions :	
		001-050	150
		051-100	300
		101-150	450
		151-200	600
		201-250	750
		Above 250	900
9	FLAGSHIP CURRENT ACCOUNT		
	9.1	Initial Deposit	100,000
	9.2	Minimum Amount to earn Interest	200,000
	9.3	Minimum Balance to be maintained at all times	2,000
	9.4	Interest Rate - Multi-tiered	From MUR 200K to MUR 500K : 1%
			Above MUR 500K to MUR 1.0 M : 1.5%
			Above MUR 1.0 M : 1.75%
	9.5	Interest Payment	Calculated Daily & Credited Monthly
	9.6	Maintenance fee	MUR 200 monthly
10	TERM DEPOSIT ACCOUNT		
	10.1	Initial Deposit	50,000
	10.2	Interest Payment	monthly, quarterly, half-yearly, yearly or at Maturity.
	10.3	Period of Deposits	6, 12, 24, 36, 48, 60
	10.4	Deposit uplifted before Maturity	A penalty of 1% calculated from deposit date is charged on encashment of deposit prior to maturity date or prevailing Savings Rate is applied.

	10.5	Issuance of Duplicate Fixed Deposit Receipt	100
	10.6	Interest Rate	Floating (i.e. pegged on the savings interest rate)
11	FOREIGN CURRENCY ACCOUNT		
	11.1	Minimum Deposit for Term Deposits	10,000 (In USD, EUR, GBP or other applicable Currency)
	11.2	Minimum Deposit for Savings Deposits	5,000 (In USD, EUR, GBP or other applicable Currency)
	11.3	Minimum Balance to Earn to earn Interest	5,000 (In USD, EUR, GBP or other applicable Currency)
	11.4	Commission in lieu of Exchange on each Debit Entry	0.50%
	11.5	Processing Fee levied on Deposits in Bank Notes	0.75 % for all Foreign Currencies, except for USD 0.5%
	11.6	Processing Fee levied in case Deposits are in Travellers' cheques, provided transactions is acceptable to the Bank	0.50%
	11.7	Withdrawal of Notes from FCY	1% Charged for USD Notes (Min USD 10) 0.50% charged for other currencies
	11.8	Credit Facilities [FCY] - Margin over LIBOR	As per arrangement
	11.9	Service Fees on Account	1 Unit as per currency per month if balance is below 500
	11.10	Commission in lieu of exchange on Outward Remittance	0.5% (Min MUR 600.00)
	11.11	Deposit uplifted before Maturity	A penalty of 1% calculated from deposit date is charged on encashment of deposit prior to maturity date or prevailing Savings Rate is applied.
12	OTHER CHARGES		
	12.1	Issuance of duplicate passbook	150
	12.2	Issuance of new passbook in replacement of mutilated one	150
	12.3	Cheque Returned unpaid for lack of funds	250
	12.4	No transactions during last 12 mths & min balance not maintained	100 (Vat Inclusive) One off
	12.5	Cost of MICR Cheques	
		25 Leaves	75
		50 Leaves	150
		100 Leaves	300 or depending on specifications
	12.6	Issuance of Certificates of Balance / Liability/ No liability	MUR 300 per certificate
	12.7	Certificate of Means (for visa purposes)	300
	12.8	Fees for Audit Confirmation	1,000
	12.9	MACCS Charges	MUR 100 per swift message
	12.10	Switching Fees between accounts	MUR 25 for each transaction
	12.11	Special Clearing	200
	12.12	Issuance of Office (Bank) Cheque	150
	12.13	Replacement of Office (Bank) cheque reported loss	150
	12.14	Stop payment instruction	125
	12.15	Dispatch of cheque book by registered mail	100 per envelope
	12.16	Copies of Duplicate tax Certificates at Customer's request	25 per copy
	12.17	Fax Service	
		Local	MUR 15 per sheet, min MUR 25
		Overseas	MUR 125 per sheet, min MUR 250
	12.18	Photocopy of Documents	MUR 15 per page

	12.19 Standing Order Instructions	
	Internal Transfer	10
	External Transfer	30
	SO requiring remittance by Bank's cheque	150
	Not Executed due to lack of funds	150
	12.20 Retrieving fees from Archives	200 for data up to 1 year. 500 for data more than 1 year and up to 5 years. 1,000 for data above 5 years.
	12.21 Administrative Charges for sending reminders (To customers having availed facilities)	200 per reminder
	12.22 Pay Roll For credit to beneficiary	Free
	12.23 Letter of Reference	300
	12.24 Direct Debit	5
	12.25 Non-execution fees on rejected direct debits due to insufficient funds	100
	12.26 Issuance of Duplicate statement of account (per sheet) up to One Month	Flat Fee 100 + 25 per page / Flat fee 500 + 25 per page if more than 2 years
	12.27 Closure of Account	200
	12.28 Issuance of Duplicate Statement by Fax /Mail	25 per a/c faxed daily; 500 per ac per month
	12.29 Cash Handling Fee	0.1% on Cash deposits of MUR 100,000 on cumulative basis at end of month in Current account only.
13	LOANS & ADVANCES	
	13.1 Processing & Handling fees on loans/overdraft	
	Up to MUR 100,000	1,000
	Above MUR 100,000 and up to MUR 200,000	2,000
	Above MUR 200,000 and up to MUR 400,000	4,000
	Above MUR 400,000 up to 1,000,000	1% for New Facilities. Discretionary, depending on the complexity/ managerial time spent.
	Above MUR 1,000,000	1% on loan amount [Maximum of MUR 50,000 for Retail Customers]
	Renewal of overdraft	1% with a minimum of MUR 1,000
	13.2 Processing & Handling fees for facilities secured against Fixed Deposits	
	Fully secured	0.50% . Min MUR 1,000 Maximum MUR 5,000
	Partly secured	1% (Min MUR 1,000)
	13.3 Management fees on loans , Overdrafts, LCs & LC Loans	
	Up to MUR 100,000	33.34 Monthly
	Above MUR 100,000 and up to MUR 200,000	50 Monthly
	Above MUR 200,000 and up to MUR 500,000	66.67 Monthly
	Above MUR 500,000 and up to MUR 1,000,000	100 Monthly
	Above MUR 1,000,000 and up to MUR 5,000,000	125 Monthly
	Above MUR 5,000,000	166.67 Monthly
	13.4 Ad-hoc Temporary Overdraft Fee	Flat Fee of MUR 300
	13.5 Temporary Overdraft Facility	1% p.a. (Pro-rata Min MUR 2,000)

	13.6	Temporary Increase in OD Limit	1% p.a. (Pro-rata Min MUR 1,000)
	13.7	Commitment Fee on Loans	1.0% p.a. payable quarterly on undrawn balance. 3 months after official sanction (For Housing Loans : 6 months)
	13.8	Processing fee for Loan approved but not availed	1,000
	13.9	Penalty for Early Repayment [Loan Amount]	Flat 1.0% on amount paid in advance for non BPA loans
	13.10	Site Visit Reports	MUR 500 per Site Visit
	13.11	Security Charges :	
		Change of Security	500 + Govt fees
		Cession De Priorite	500
		Partial Erasure	500
		Pari passu Request	500
		Other consent letters	500
		Change requiring fresh documentation	500 + Govt fees
		Change in security involving fixed charge by individuals/Societies/Partnership	500 + Govt fees
		Erasure of Charge fee	200 + Govt fees
		Renewal Of Charge	200 + Govt fees
		Vetting of Corporate Document	200
		Vetting of Charge Document	1,725
		Vetting of Title Deeds	300
		'Quittance Deed and Main Levee"	500
	13.12	Search Cost	
		At Conservator of Mortgage's office	MUR 300 per search report
		At Registrar of Companies	MUR 300 per search report
	13.13	Guarantees	
		Performance Bonds	1.5% p.a. for first MUR 5.0 M (Min MUR 600) plus 1% p.a. over the MUR 5.0 M
		Tender Bonds	Flat 1.0% for first 6 months (Min MUR 600) & 0.25% for each period of 3 months (Minimum MUR 600)
		Advance Payment Bonds	2% p.a. (Minimum MUR 750)
		Avalised Bill of Exchange	2% p.a. (Minimum MUR 1,000)
		Money Guarantee	2% p.a. (Minimum MUR 750)
		Customs & Others	1.5% p.a. (Minimum MUR 750)
		Financial Standing	0.1% with a minimum of MUR 2,500 and maximum of MUR 10,000
		Amendment to Guarantee :	
		Amendment to Expiry / Amount	Same as Issuance
		Amendment - Others	MUR 400
		Aval of Negotiable instruments	2.0% p.a. (Minimum MUR 1000)
		Other Guarantees	2.0% p.a. (Minimum MUR 1000)
	13.14	Valuation Fees	Valuer's fees plus MUR 200
	13.15	MCIB Charges	
		Personal	MUR100 per report
		Corporate	MUR 250 per report
14	DEBIT CARDS		
	14.1	Annual Fee	Free
	14.2	Replacement Card Fee	100 + VAT
	14.3	Debit Card PIN replacement Fee	50 + VAT
	14.4	First Issue of Bramer Card	Free

	14.5	Renewal of Bramer Card	Free
	14.6	Cash withdrawal fee at Bramer ATMs	Free
	14.7	Cash withdrawal fee at local Non-Bramer ATMs.	75
	14.8	Cash withdrawal fee overseas Non-Bramer ATMs.	100
	14.9	Payment effected at Local Point of Sale (POS)	Free
	14.10	Payment effected at Overseas Point of Sale (POS)	Free
	14.11	Capture Card at local/ Overseas Non-Bramer ATMs.	As per Other Bank charges
15	CREDIT CARDS		
	15.1	Retail Interest Rate (Monthly)	
		Classic	1.99%
		Gold	1.99%
		Platinum	1.75%
	15.2	Cash Advance Interest Rate (Monthly) (applicable as from date of cash withdrawal)	
		Classic	1.99%
		Gold	1.99%
		Platinum	1.75%
	15.3	Annual Fee	
		Classic	MUR 200 + VAT
		Gold	MUR 750 + VAT
		Platinum	MUR 950 + VAT
	15.4	Supplementary Card Fee	
		Classic	MUR 200 + VAT
		Gold	MUR 500 + VAT
		Platinum	MUR 500 + VAT
	15.5	Card Replacement Fee	
		Classic	MUR 200 + VAT
		Gold	MUR 500 + VAT
		Platinum	MUR 500 + VAT
	15.6	PIN Re-issue	MUR 50 + VAT
	15.7	Cash Advance Fee	2% of amount advance Min Rs 100
	15.8	Betting Fee	2% of transaction Min Rs 100
	15.9	Late Payment Fee	1% of amount due Min Rs 200
	15.10	Overlimit Fee	1% of amount due Min Rs 150
	15..11	Increase in Limit Fee	MUR 200 Flat
16	INTERNET BANKING SERVICES		
	16.1	Personal	
		View Only	Free Of Charge
		Security Token First Issue	Free Of Charge
		Replacement of Security Token	MUR 500.00
	16.2	Corporate	
		First Three Months	Free Of Charge
		View Only	MUR 300.00 per month [For 3 users]
		All Options	MUR 500.00 per month [For 3 users]
		Additional Users	MUR 100.00 per month per user
		Security Token First Issue	Free Of Charge[For 3 users]
		Additional Users	MUR 1,000.00 per token
		Replacement of Security Token	MUR 1,000.00

17	SAFE DEPOSIT LOCKERS		
	17.1	Annual Rental Fees	
		Type A: (22X4X8)	1100 + VAT
		Type B: (22X8X8)	2200 + VAT
		Type C: (22X8X16)	3300 + VAT
		Type D: (22X16X16)	4400 + VAT
	17.2	Safe Custody Access	Two accesses per month : Free; over the 2 accesses MUR 100 per access
	17.3	Lost or stolen key	Charges to be borne by client for replacing lost or stolen key, for changing the lock and opening the locker
	17.4	Others	A penalty of Rs 500 per day is payable if the client does not recover the contents of the locker forthwith, following notice served upon non-payment of rental
18	FOREIGN CURRENCY TRANSACTIONS		
	18.1	Inward remittances	MUR 125 plus overseas bank charges where applicable
	18.2	Foreign Cheques sent on Collection (FBC)	MUR 150 plus overseas bank charges where applicable
	18.3	Commissions on Travelers Cheques	
		1) Travellers' cheques exchanged at Bank Counter	MUR 10 per cheque For Euro payable in Germany-Euro 20 (Min MUR 50) + CHF 15 for CHF TC
		2) Travellers' Cheques presented by	
		- Restaurants	As per Arrangement
		- Hotels	
		- For change counters & casinos	
		3) Issue of Travellers' cheques	
		- American Express	2% on amt issued
	18.5	Outward Telegraphic Transfer	
		Swift	MUR 150
		Commission on outward remittances	MUR 250 commission + overseas bank charges where applicable
		Investigation Charges	MUR 300 per item plus Overseas Charges where applicable
		Cancellation of TT	SWIFT MUR 150 + Commission MUR 200 + Overseas bank charges where applicable
	18.6	Issuance & Cancellation of Demand Draft	
		Commission for Issuance	MUR 200 + Overseas Bank Charges where applicable
		Cancellation of Demand Draft/Stop Payment of Demand Draft	MUR 200 + Overseas Bank Charges where applicable
		SWIFT Charges on Stop Payment	150
19	IMPORTS		
	19.1	Commission on Opening of LCs	0.5% on LC for first six months (Min MUR 600) + ¼ % for each additional quarterly period (charged again if LC is extended)
		Payment of Commission under LC	0.25% [Min MUR 400] to be collected at the time of payment
		Local Fee	MUR 150 per neg
		SWIFT Charges	MUR 175

	Acceptance Commission [Under Usance LC]	0.125% per mth [Min MUR 600]
	Transmission Costs- Opening of LC	
	By SWIFT	MUR 400
	Transmission Costs- Amendment	
	By SWIFT	MUR 175
	Letter of Credit Cancellation	As claimed by foreign banks + SWIFT Chgs
	Administrative Fee	MUR 150 for each period of 30 days or part thereof during which goods are warehoused under the responsibility of the bank, apart from other related charges, insurance, warehousing fees etc.
19.2	Amendments of LCs	
	Commission - For extension of validity/increase in amount	Same as Issuance
	Commission - Other Amendments	MUR 400
	Swift	MUR 175
19.3	Local & Foreign Inward Bills for Collection Commission	0.5% on bill amount (Min. MUR 500)
	Negotiation Endorsed Bill	0.5% on bill amount (Min. MUR 500)
	Conversion from D/P to D/A tenor/Extension of payment	0.5% on bill amount (Min. MUR 500)
	Swift	MUR 175
	Avalisation	2% p.a. (Min. MUR 1000)
	Documents deliver free of payment	0.5% (Min. MUR 1,000)
	Handling fee	MUR 500 FLAT
19.4	Shipping Guarantee	Min of MUR 600.00 is levied for the first 2 mths / MUR 300.00 monthly thereafter until receipt of original Bill of Lading
20	EXPORTS	
	Documentary Letters of Credit/Collection	
20.1	Payment / Negotiation Commission	In FCY :0.125% [Min MUR 400] In Rupee : 0.50% [Min MUR 400]
	Handling Fee	300
	Local Fee	100
20.2	Confirming Documentary Credit Adding Confirmation	As per agency arrangements
20.3	Letters of Credit (LCs)	
	Commission on Advising Letter of Credit	MUR 400
	Amendment Commission	MUR 400
20.4	Transferring Documentary Credit	
	Transfer fee [In Mauritius]	MUR 600
	Transfer fee (In case beneficiary is outside Mauritius)	0.25 % (Minimum MUR 600)
	Swift	400
20.5	Collections	
	Commission	In FCY :0.125% [Min MUR 400] In MUR : 0.50% [Min MUR 400]
	Local fee	MUR 100
	Handling Fee	MUR 300
20.6	Cancellation Fee under Export LC	MUR 500 plus swift charges
20.7	Courier Services	
	DHL	1,000
	-Others	600