

**BRAMER BANKING CORPORATION LTD**  
**NEW BBC TARIFF STRUCTURE - DOMESTIC OPERATIONS (EFFECTIVE AS FROM 01 APRIL 2012)**

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

<b>6</b>	<b>TEENAGE SAVINGS ACCOUNT</b>		
	<b>6.1</b>	<b>Minimum Initial Deposit</b>	MUR 1,000
	<b>6.2</b>	<b>Minimum Amount to Earn Interest</b>	MUR 3,000
	<b>6.3</b>	<b>Interest Payment</b>	Calculated Daily & Credited Quarterly
	<b>6.4</b>	<b>Minimum Balance to be maintained at all times</b>	MUR 2,000
	<b>6.5</b>	<b>Interest Rate</b>	Normal Savings Rate applies
<b>7</b>	<b>HIGH YIELD SAVINGS ACCOUNT (EXISTING ACCOUNTS ONLY)</b>		
	<b>7.1</b>	<b>Minimum Initial Deposit</b>	MUR 5,000
	<b>7.2</b>	<b>Minimum Amount to Earn Interest</b>	MUR 5,000
	<b>7.3</b>	<b>Interest Payment</b>	Calculated Daily & Credited Monthly
	<b>7.4</b>	<b>Transfer Fees</b>	No Fees for transfers between accounts held with Bramer Bank
	<b>7.5</b>	<b>Benefits</b>	A free Debit Card is issued on opening of an account
	<b>7.6</b>	<b>Interest Rate</b>	3.75%
	<b>7.7</b>	<b>Interest Conditions</b>	No interest will be paid during the month in case there is one or more customer induced debit to the account
<b>8</b>	<b>CURRENT ACCOUNT</b>		
	<b>8.1</b>	<b>Minimum Initial Deposit</b>	MUR 10,000
	<b>8.2</b>	<b>Minimum Balance to be maintained at all times</b>	MUR 2,000
	<b>8.3</b>	<b>Maintenance fees (Charged; every 6 Months- end of May &amp; November)</b>	
		Number of Transactions :	
		001-050	MUR 140
		051-100	MUR 290
		101-150	MUR 440
		151-200	MUR 590
		201-250	MUR 740
		Above 250	MUR 890
<b>9</b>	<b>FLAGSHIP CURRENT ACCOUNT</b>		
	<b>9.1</b>	<b>Minimum Initial Deposit</b>	MUR 100,000
	<b>9.2</b>	<b>Minimum Amount to earn Interest</b>	MUR 200,000
	<b>9.3</b>	<b>Minimum Balance to be maintained at all times</b>	MUR 2,000
	<b>9.4</b>	<b>Interest Rate - Multi-tiered</b>	From MUR 200K to MUR 500K : 1% Above MUR 500K to MUR 1.0 M : 1.5% Above MUR 1.0 M : 1.75%
	<b>9.5</b>	<b>Interest Payment</b>	Calculated Daily & Credited Monthly
	<b>9.6</b>	<b>Maintenance fee</b>	MUR 175 monthly
<b>10</b>	<b>TERM DEPOSIT ACCOUNT</b>		
	<b>10.1</b>	<b>Minimum Initial Deposit</b>	MUR 50,000
	<b>10.2</b>	<b>Interest Payment</b>	monthly, quarterly, half-yearly, yearly or at Maturity.
	<b>10.3</b>	<b>Period of Deposits</b>	6, 12, 24, 36, 48, 60 months
	<b>10.4</b>	<b>Deposit uplifted before Maturity</b>	A penalty of 1% calculated from deposit date is charged on encashment of deposit prior to maturity date or prevailing Savings Rate is applied.

	<b>10.5</b>	<b>Issuance of Duplicate Fixed Deposit Receipt</b>	MUR 75
	<b>10.6</b>	<b>Interest Rate</b>	Floating (i.e. pegged on the savings interest rate)
<b>11</b>	<b>FOREIGN CURRENCY ACCOUNT</b>		
	<b>11.1</b>	<b>Minimum Deposit for Term Deposits</b>	10,000 (In USD, EUR, GBP or other applicable Currency)
	<b>11.2</b>	<b>Minimum Deposit for Savings Deposits</b>	5,000 (In USD, EUR, GBP or other applicable Currency)
	<b>11.3</b>	<b>Minimum Balance to Earn to earn Interest</b>	5,000 (In USD, EUR, GBP or other applicable Currency)
	<b>11.4</b>	<b>Commission in lieu of Exchange on each Debit Entry</b>	0.50%
	<b>11.5</b>	<b>Processing Fee levied on Deposits in Bank Notes</b>	0.75 % for all Foreign Currencies, except for USD 0.5%
	<b>11.6</b>	<b>Processing Fee levied in case Deposits are in Travellers' cheques, provided transactions is acceptable to the Bank</b>	0.50%
	<b>11.7</b>	<b>Withdrawal of Notes from FCY</b>	1% Charged for USD Notes (Min USD 10) 0.50% charged for other currencies
	<b>11.8</b>	<b>Credit Facilities [FCY] - Margin over LIBOR</b>	As per arrangement
	<b>11.9</b>	<b>Service Fees on Account</b>	1 Unit as per currency per month if balance is below 500
	<b>11.10</b>	<b>Commission in lieu of exchange on Outward Remittance</b>	0.5% (Min MUR 600)
	<b>11.11</b>	<b>Deposit uplifted before Maturity</b>	A penalty of 1% calculated from deposit date is charged on encashment of deposit prior to maturity date or prevailing Savings Rate is applied.
<b>12</b>	<b>OTHER CHARGES</b>		
	<b>12.1</b>	<b>Issuance of duplicate passbook</b>	MUR 100
	<b>12.2</b>	<b>Issuance of new passbook in replacement of mutilated one</b>	MUR 100
	<b>12.3</b>	<b>Cheque Returned unpaid for lack of funds</b>	MUR 200
	<b>12.4</b>	<b>No transactions during last 12 months &amp; minimum balance not maintained</b>	MUR 100 (Vat Inclusive) One off
	<b>12.5</b>	<b>Cost of MICR Cheques</b>	
		25 Leaves	MUR 80
		50 Leaves	MUR 160
		100 Leaves	MUR 320 (or depending on specification)
	<b>12.6</b>	<b>Issuance of Certificates of Balance / Liability/ No liability</b>	MUR 250 per certificate
	<b>12.7</b>	<b>Certificate of Means (for visa purposes)</b>	MUR 250 per certificate
	<b>12.8</b>	<b>Fees for Audit Confirmation</b>	MUR 900
	<b>12.9</b>	<b>MACCS Charges</b>	MUR 100 per swift message
	<b>12.10</b>	<b>Switching Fees between accounts</b>	MUR 25 for each transaction
	<b>12.11</b>	<b>Special Clearing</b>	MUR 150
	<b>12.12</b>	<b>Issuance of Office (Bank) Cheque</b>	MUR 150
	<b>12.13</b>	<b>Replacement of Office (Bank) cheque reported loss</b>	MUR 150
	<b>12.14</b>	<b>Stop payment instruction</b>	MUR 125
	<b>12.15</b>	<b>Dispatch of cheque book by registered mail</b>	MUR 100 per envelope
	<b>12.16</b>	<b>Copies of Duplicate tax Certificates at Customer's request</b>	MUR 25 per copy
	<b>12.17</b>	<b>Fax Service</b>	
		Local	MUR 15 per sheet (min MUR 25)
		Overseas	MUR 125 per sheet (min MUR 250)
	<b>12.18</b>	<b>Photocopy of Documents</b>	MUR 15 per page

	<b>12.19 Standing Order Instructions</b>	
	Internal Transfer	MUR 10
	External Transfer	MUR 30
	SO requiring remittance by Bank's cheque	MUR 150
	Not Executed due to lack of funds	MUR 100
	<b>12.20 Retrieving fees from Archives</b>	MUR 200 for data up to 1 year. MUR 500 for data more than 1 year and up to 5 years. MUR 1,000 for data above 5 years.
	<b>12.21 Administrative Charges for sending reminders (To customers having availed facilities)</b>	MUR 175 per reminder
	<b>12.22 Pay Roll For credit to beneficiary</b>	Free
	<b>12.23 Letter of Reference</b>	MUR 250 per letter
	<b>12.24 Direct Debit</b>	5
	<b>12.25 Non-execution fees on rejected direct debits due to insufficient funds</b>	MUR 75
	<b>12.26 Issuance of Duplicate statement of account (per sheet) up to One Month</b>	Flat Fee MUR 75 + 25 per page / Flat fee MUR 450 + 25 per page if more than 2 years
	<b>12.27 Closure of Account</b>	MUR 200
	<b>12.28 Issuance of Duplicate Statement by Fax /Mail</b>	MUR 25 per a/c faxed daily; MUR 450 per ac per month
	<b>12.29 Cash Handling Fee</b>	0.1% on Cash deposits of MUR 100,000 on cumulative basis at end of month in Current account only.
<b>13</b>	<b>LOANS &amp; ADVANCES</b>	
	<b>13.1 Processing &amp; Handling fees on loans/overdraft</b>	
	Up to MUR 100,000	MUR 1,000
	Above MUR 100,000 and up to MUR 200,000	MUR 2,000
	Above MUR 200,000 and up to MUR 400,000	MUR 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
	<b>13.2 Processing &amp; Handling fees for facilities secured against Fixed Deposits</b>	
	Fully secured	0.50% . Minimum MUR 1,000 Maximum MUR 5,000
	Partly secured	1% (Minimum MUR 1,000)
	<b>13.3 Management fees on loans , Overdrafts, LCs &amp; LC Loans</b>	
	Up to MUR 100,000	MUR 30 Monthly
	Above MUR 100,000 and up to MUR 200,000	MUR 45 Monthly
	Above MUR 200,000 and up to MUR 500,000	MUR 60 Monthly
	Above MUR 500,000 and up to MUR 1,000,000	MUR 90 Monthly
	Above MUR 1,000,000 and up to MUR 5,000,000	MUR 125 Monthly
	Above MUR 5,000,000	MUR 166.67 Monthly
	<b>13.4 Ad-hoc Temporary Overdraft Fee</b>	Flat Fee of MUR 300
	<b>13.5 Temporary Overdraft Facility</b>	1% p.a. (Pro-rata Min MUR 2,000)

	<b>13.6</b>	<b>Temporary Increase in OD Limit</b>	1% p.a. (Pro-rata Min MUR 1,000)
	<b>13.7</b>	<b>Commitment Fee on Loans</b>	1.0% p.a. payable quarterly on undrawn balance. 3 months after official sanction (For Housing Loans : 6 months)
	<b>13.8</b>	<b>Processing fee for Loan approved but not availed</b>	MUR 1,000
	<b>13.9</b>	<b>Penalty for Early Repayment [Loan Amount]</b>	Flat 1.0% on amount paid in advance for non BPA loans
	<b>13.10</b>	<b>Site Visit Reports</b>	MUR 400 per Site Visit
	<b>13.11</b>	<b>Security Charges :</b>	
		Change of Security	MUR 500 + Govt fees
		Cession De Priorite	MUR 500
		Partial Erasure	MUR 500
		Pari passu Request	MUR 500
		Other consent letters	MUR 500
		Change requiring fresh documentation	MUR 500 + Govt fees
		Change in security involving fixed charge by individuals/Societies/Partnership	MUR 500 + Govt fees
		Erasure of Charge fee	MUR 200 + Govt fees
		Renewal Of Charge	MUR 200 + Govt fees
		Vetting of Corporate Document	MUR 200
		Vetting of Charge Document	MUR 1,725
		Vetting of Title Deeds	MUR 300
		'Quittance Deed and Main Levee"	MUR 500
	<b>13.12</b>	<b>Search Cost</b>	
		At Conservator of Mortgage's office	MUR 250 per search report
		At Registrar of Companies	MUR 250 per search report
	<b>13.13</b>	<b>Guarantees</b>	
		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
		<b>Amendment to Guarantee :</b>	
		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)
	<b>13.14</b>	<b>Valuation Fees</b>	Valuer's fees plus MUR 200
	<b>13.15</b>	<b>MCIB Charges</b>	
		Personal	MUR 100 per report
		Corporate	MUR 250 per report
<b>14</b>	<b>DEBIT CARDS</b>		
	<b>14.1</b>	<b>Annual Fee</b>	Free
	<b>14.2</b>	<b>Replacement Card Fee</b>	MUR 100 + VAT
	<b>14.3</b>	<b>Debit Card PIN replacement Fee</b>	MUR 50 + VAT
	<b>14.4</b>	<b>First Issue of Bramer Card</b>	Free

	<b>14.5</b>	<b>Renewal of Bramer Card</b>	Free
	<b>14.6</b>	<b>Cash withdrawal fee at Bramer ATMs</b>	Free
	<b>14.7</b>	<b>Cash withdrawal fee at local Non-Bramer ATMs.</b>	MUR 75
	<b>14.8</b>	<b>Cash withdrawal fee overseas Non-Bramer ATMs.</b>	MUR 100
	<b>14.9</b>	<b>Payment effected at Local Point of Sale (POS)</b>	Free
	<b>14.10</b>	<b>Payment effected at Overseas Point of Sale (POS)</b>	Free
	<b>14.11</b>	<b>Capture Card at local/ Overseas Non-Bramer ATMs.</b>	As per Other Bank charges
<b>15</b>	<b>CREDIT CARDS</b>		
	<b>15.1</b>	<b>Retail Interest Rate (Monthly)</b>	
		Classic	1.99%
		Gold	1.99%
		Platinum	1.75%
	<b>15.2</b>	<b>Cash Advance Interest Rate (Monthly) (applicable as from date of cash withdrawal)</b>	
		Classic	1.99%
		Gold	1.99%
		Platinum	1.75%
	<b>15.3</b>	<b>Annual Fee</b>	
		Classic	MUR 200 + VAT
		Gold	MUR 750 + VAT
		Platinum	MUR 950 + VAT
	<b>15.4</b>	<b>Supplementary Card Fee</b>	
		Classic	MUR 200 + VAT
		Gold	MUR 500 + VAT
		Platinum	MUR 500 + VAT
	<b>15.5</b>	<b>Card Replacement Fee</b>	
		Classic	MUR 200 + VAT
		Gold	MUR 500 + VAT
		Platinum	MUR 500 + VAT
	<b>15.6</b>	<b>PIN Re-issue</b>	MUR 50 + VAT
	<b>15.7</b>	<b>Cash Advance Fee</b>	2% of amount advance Min MUR 100
	<b>15.8</b>	<b>Betting Fee</b>	2% of transaction Min MUR 100
	<b>15.9</b>	<b>Late Payment Fee</b>	1% of amount due Min MUR 200
	<b>15.10</b>	<b>Overlimit Fee</b>	1% of amount due Min MUR 150
	<b>15..11</b>	<b>Increase in Limit Fee</b>	MUR 200 Flat
<b>16</b>	<b>INTERNET BANKING SERVICES</b>		
	<b>16.1</b>	<b>Personal</b>	
		View Only	Free Of Charge
		Security Token First Issue	Free Of Charge
		Replacement of Security Token	MUR 500
	<b>16.2</b>	<b>Corporate</b>	
		First Three Months	Free Of Charge
		View Only	MUR 300 per month [For 3 users]
		All Options	MUR 500 per month [For 3 users]
		Additional Users	MUR 100 per month per user
		Security Token First Issue	Free Of Charge [For 3 users]
		Additional Users	MUR 1,000 per token
		Replacement of Security Token	MUR 1,000.00

<b>17</b>	<b>SAFE DEPOSIT LOCKERS</b>		
	<b>17.1</b>	<b>Annual Rental Fees</b>	
		Type A: (22X4X8)	MUR 1100 + VAT
		Type B: (22X8X8)	MUR 2200 + VAT
		Type C: (22X8X16)	MUR 3300 + VAT
		Type D: (22X16X16)	MUR 4400 + VAT
	<b>17.2</b>	<b>Safe Custody Access</b>	Two accesses per month : Free; over the 2 accesses MUR 100 per access
	<b>17.3</b>	<b>Lost or stolen key</b>	Charges to be borne by client for replacing lost or stolen key, for changing the lock and opening the locker
	<b>17.4</b>	<b>Others</b>	A penalty of MUR 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
<b>18</b>	<b>FOREIGN CURRENCY TRANSACTIONS</b>		
	<b>18.1</b>	<b>Inward remittances</b>	MUR 125 plus overseas bank charges where applicable
	<b>18.2</b>	<b>Foreign Cheques sent on Collection (FBC)</b>	MUR 150 plus overseas bank charges where applicable
	<b>18.3</b>	<b>Commissions on Travelers Cheques</b>	
		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	As per Arrangement
		- For change counters & casinos	As per Arrangement
		3) Issue of Travellers' cheques	
		- American Express	2% on amount issued
	<b>18.5</b>	<b>Outward Telegraphic Transfer</b>	
		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
	<b>18.6</b>	<b>Issuance &amp; Cancellation of Demand Draft</b>	
		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	MUR 150
<b>19</b>	<b>IMPORTS</b>		
	<b>19.1</b>	<b>Commission on Opening of LCs</b>	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 [Minimum MUR 600]
	<b>Transmission Costs- Opening of LC</b>	
	By SWIFT	MUR 400
	<b>Transmission Costs- Amendment</b>	
	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.
<b>19.2</b>	<b>Amendments of LCs</b>	
	Commission - For extension of validity/increase in amount	Same as Issuance
	Commission - Other Amendments	MUR 400
	Swift	MUR 175
<b>19.3</b>	<b>Local &amp; Foreign Inward Bills for Collection Commission</b>	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 1,000)
	Documents deliver free of payment	0.5% (Min. MUR 1,000)
	Handling fee	MUR 500 FLAT
<b>19.4</b>	<b>Shipping Guarantee</b>	Min of MUR 600 is levied for the first 2 mths / MUR 300 monthly thereafter until receipt of original Bill of Lading
<b>20</b>	<b>EXPORTS</b>	
	<b>Documentary Letters of Credit/Collection</b>	
<b>20.1</b>	<b>Payment / Negotiation Commission</b>	In FCY :0.125% [Min MUR 400] In Rupee : 0.50% [Min MUR 400]
	Handling Fee	MUR 300
	Local Fee	MUR 100
<b>20.2</b>	<b>Confirming Documentary Credit Adding Confirmation</b>	As per agency arrangements
<b>20.3</b>	<b>Letters of Credit (LCs)</b>	
	Commission on Advising Letter of Credit	MUR 400
	Amendment Commission	MUR 400
<b>20.4</b>	<b>Transferring Documentary Credit</b>	
	Transfer fee [In Mauritius]	MUR 600
	Transfer fee (In case beneficiary is outside Mauritius)	0.25 % (Minimum MUR 600)
	Swift	MUR 400
<b>20.5</b>	<b>Collections</b>	
	Commission	In FCY :0.125% [Min MUR 400] In MUR : 0.50% [Min MUR 400]
	Local fee	MUR 100
	Handling Fee	MUR 300
<b>20.6</b>	<b>Cancellation Fee under Export LC</b>	MUR 500 plus swift charges
<b>20.7</b>	<b>Courier Services</b>	
	DHL	MUR 1,000
	-Others	MUR 600