

# Tariff Guide

Effective as from 1st April 2026



## Current Accounts

<b>Minimum Balance for Opening</b>	
Personal	SCR 100
Business/Corporate	SCR 5,000
Monthly Service Fee	per entry/transaction- SCR 3
Account Closure	No charge
<b>Standing Orders</b>	
Internal to same customer	No charge
Internal to third party	SCR 10
External-Local	SCR 25
Unpaid standing order	SCR 150
Dormant accounts	No charge
<b>Payment Instruction</b>	
To same customer account (via digital platform)	No charge
To same customer account (over the counter customer/physical application)	SCR 5
To other customer account (Inter Account Transfer) (over the counter customer/physical application)	SCR 5
To other customer account (Inter Account Transfer) (via digital platform)	No charge
Interbank - Local/Overseas	See "Funds Transfer" section

## Savings Accounts

Minimum balance for opening	SCR 100
Minimum balance to maintain account	No minimum balance
Account closure	No charge
Replacement of Savings Passcard	No charge
Withdrawal without Passcard/ATM card	No charge

## Standing Orders

Internal to same customer	No charge
Internal to third party	SCR 5
External-Local	SCR 25
Unpaid Standing Order	SCR 150
Dormant Accounts	No charge

## Payment Instruction (Internal Transfers)

To same customer account	No charge
To other customer account	SCR 5
Interbank - Local/overseas	See "Funds Transfer" section

## Foreign Currency Accounts

<b>Minimum Balance for Opening</b>	
Personal	USD 50   EUR 50   GBP 50
Business/Corporate	USD 250   EUR 250   GBP 250

## Internal Transfers

To same customer A/Cs	No charge
To other customer A/Cs	USD 1 or equivalent for other currencies

## Service Fees

Personal	0.50 in relevant currency
Business/Corporate	0.75 in relevant currency
Cash Deposit (Bureau de Change Accounts)	No charge
Dormant Accounts	No charge
Account Closure	No charge

## International Business

Service Fees	0.75 in relevant currency
Accounts falling below minimum balance	No charge
Outward International Transfers	SWIFT charges plus USD 100

## Internet Banking

### Subscription Fees

Individuals	Free
Corporate/Businesses	SCR 50 - USD, EUR, GBP is equivalent to SCR 50 per month

### Transaction Charges

Transaction Charges	As per set charges on Tariff Guide
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## Card Services

### Visa Gold Card

Subscription Fee	SCR 1000
Annual Fee	SCR 250
Bonus Fee	Secured - no charge and unsecured up to maximum 2%
Replacement of card	SCR 500

### Visa Corporate Card

Subscription Fee	SCR 3,000
Annual Fee	SCR 1,000
Bonus Fee	Secured - no charge and unsecured up to maximum 2%
Replacement of card	SCR 500

All cash advance made on Visa Gold & Corporate Cards	5%
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### Visa Classic (Debit Card)

Subscription Fee	No charge
Annual Fee	No charge
Replacement of card	SCR 100
Cash advance made overseas & all overseas transactions	No charge

## UPI Classic (Debit Card)

Subscription Fee	No charge
Annual Fee	No charge
Replacement of card	SCR 100
Cash advance made overseas & all overseas transactions	No charge
ATM use	No charge
Withdrawal made from other banks' ATMs	No charge

## Credit and Advances

### Loans & Overdrafts

Commitment (Arrangement) Fees: Loans	
Retail - Loans	1% of facility amount minimum SCR 500
Home Finance Loans - Commitment Fees	Up to SCR 1.5million Maximum SCR 2,500 Above SCR 1.5million 0.5%

### Corporate

Commercial Loans	1% of facility amount
Overdrafts	1% of facility amount

### Excess Fees

Unauthorised O/D Penalty Interest	2% interest to be charged over and above approved rate
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### Excess Fee

Excess Fee	SCR 300
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### Prepayment Fees

Business	No charge
Forex Business Loans	1% on amount prepaid
Personal	No charge

Loan - cancellation of agreement (pre-disbursement)	1% of undrawn amount
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CIS Report to process Loan Application	No Charge
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Restructuring	1% of restructured amount
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Annual review commitment fee - Loans	0.5% of outstanding balance
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Penalty Interest Rate (calculated on the defaulted-installment amount)	2% over prescribed rate
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Advice of unauthorised O/D sent	SCR 100 per letter
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Letter of confirmation from the Bank	SCR 25
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Unutilised Loan Facility Fee	1% of undrawn amount
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Advisory Fee for Guarantee on behalf of Overseas Correspondent	0.5%
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Standing order for loan repayments	No charge
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Unpaid Loan - Standing Order	SCR 150
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Query on International Transfers (SWIFT MT103)	SCR 150
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Inward SWIFT transfers	No charge
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Where authentication required from 3rd party bank	flat SCR 125
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Commission	No charge
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International Bankers Draft	SCR 350
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Draft cancellation	SCR 350
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Stop Payment on Drafts	Actual charges from Correspondent bank
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Standing Order	No charge
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Unpaid Standing Order	SCR 150
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Telephone calls made on customers' behalf	Not applicable
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Local Interbank Transfers in Foreign Currency	SCR 35
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Foreign Currency Domestic Transfers from bulk Upload	per item SCR 20
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Internal Foreign Currency Bulk Upload	per bulk USD 1
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Domestic Bulk Upload	Per Item SCR 5
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Internal Bulk Upload	Per Item SCR 5
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### Payment Interbank - Local by EFT

Interbank - Local by EFT (walk in Customer/Physical application)	SCR 20
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Interbank - Local by EFT (Via Digital Platform)	No charge
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Interbank - Foreign account by EFT	SCR 20
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## Guarantees/Bonds/Indemnities etc.

Contract Guarantees/Bonds/Indemnities issued on clean basis	3% per annum
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Contract Guarantees/Bonds/Indemnities against collaterals	2% per annum
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Immigration Bonds	SCR 250 flat p.a. payable in advance (per bond)
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## Postages

Local	Minimum SCR 10
Overseas (Registered)	Minimum SCR 25

## Bills for Collection

Inward (Documentary)	1% Minimum SCR 250
SWIFT	SCR 150
Draft	SCR 50
Overseas Bank charges	Actual
Protest fees for unpaid bills	SCR 100 + Legal Fees
Outward (Clean) - Unpaid cheques	SCR 200
Outward (Clean) - Documentary tracers at customers request	SCR 75

## Documentary Credits (Outward/Import)

Opening/Transferring /Negotiation	1.5% + SCR 500 SWIFT charges
Confirmation	Actual charges from Correspondent bank
Amendments	0.75% on amount of increase or period of extension per 3 months or part thereof plus SCR 250 SWIFT charges Others SCR 250 flat
Shipping Guarantee	SCR 250
Draft Letter of Credit	SCR 250

## Documentary Credits (Inward/Export)

Advising	SCR 175
Amendments	SCR 65
Transferring of Letter of Credit	0.75%
Payments	0.50%
Courier	SCR 1,000

## Sale/ Withdrawal of Currency Notes

Sale of foreign currency notes from SCR Account and walk in Customer	
(USD/GBP)	1%
(AED/ZAR)	1.5%
Withdrawals from Foreign Currency Accounts	No charge

## Purchase of Currency Notes

Purchase of USD Notes Series 2006 and below	1%
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## Miscellaneous

### Bank Audit Report to Companies' Auditor

Balances only	per request - SCR 125
Balances & Liabilities/Securities	per request - SCR 275
Status Report/Bank Reference	SCR 175
Overseas status enquiries/SWIFT	SCR 150
Request by customer for CIS Report	per report - SCR 125
Additional CIS Report requested by Customer	Individual : SCR 25 Corporate : SCR 125
Interest Paid Certificate	per certificate year - SCR 150
Request of Archived Documents	per item - SCR 20
Photocopy of Lost Documents (excl.statements)	per item - SCR 20
E-Statements (Current Accounts only)	No charge
Statements - duplicate/additional /archives	per page - SCR 10 minimum SCR 50
SWIFT MT940 statement	per message - SCR 25

### Safe Custody

Small Lockers	per month - SCR 200
Large Lockers	per month - SCR 400
Temporary Access	No charge
Loss of Keys	SCR 2500
Open Custody	No charge
Night Safe Facility	SCR 100 per wallet per month, charged half yearly

Replacement of wallet or key	SCR 500 for replacement
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All unpaid Standing Orders	SCR 100
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Processing & Clearing of non standard cheques	SCR 100
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International Courier	SCR 1500
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SMS Notification Alert (MyAlert)	SCR 0.50 per SMS (to be charged half yearly)
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## Fixed Deposit Penalty

Premature Withdrawal	Interest rate adjusted accordingly
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## Cheque Books & Charges

### Cheque Books

Individual - 50 leaves	SCR 250 per cheque book
Individual - 100 leaves	SCR 325 per cheque book
Corporate - 100 leaves (large)	SCR 400 per cheque book

### Cheque Charges

"Refer to Drawer" cheques returned due to lack of funds	SCR 750
Returned cheques sent by registered mail	SCR 50
Stop payment on cheques	SCR 100
Bankers Cheques	SCR 100 per cheque
Bankers Cheques cancellation	SCR 100 per cheque

## Abbreviations

O/D - Overdraft; m - million; A/Cs - Accounts; EFT - Electronic Funds Transfer; CIS - Credit Information System; UPI - Union Pay International