

# Mauritius Commercial Bank Limited

## Statement of Principal Interest Rates and Service Charges for domestic operations

(Last updated 07.10.2026)

V.113/07102026

|   |                                                                                                                                                                                  | Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise) |                                       |                                                                                                     |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------|
|   |                                                                                                                                                                                  | Individuals                                                                 | Corporates                            | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
| A | INTEREST RATES (per annum)                                                                                                                                                       |                                                                             |                                       |                                                                                                     |
| 1 | <b>Deposits</b>                                                                                                                                                                  |                                                                             |                                       |                                                                                                     |
|   | ➤ Savings (S)                                                                                                                                                                    | 3.35%                                                                       | N/A                                   | 3.35%                                                                                               |
|   | ➤ Rupys Account                                                                                                                                                                  | S + (0.00% - 0.20%)                                                         | N/A                                   | S + (0.00% - 0.20%)                                                                                 |
|   | ➤ Call                                                                                                                                                                           | N/A                                                                         | N/A                                   | 0.0% - 0.25%                                                                                        |
|   | ➤ Term (MUR)                                                                                                                                                                     |                                                                             |                                       |                                                                                                     |
|   | • 7 days                                                                                                                                                                         | 1.25%                                                                       | 1.25%                                 | 1.25%                                                                                               |
|   | • 03 months                                                                                                                                                                      | 1.75%                                                                       | 1.75%                                 | 1.75%                                                                                               |
|   | • 12 months                                                                                                                                                                      | S + (0.130% to 0.180%) <sup>(1)</sup>                                       | S + (0.130% to 0.180%) <sup>(1)</sup> | S + (0.130% to 0.180%) <sup>(1)</sup>                                                               |
|   | • 24 months                                                                                                                                                                      | S + (0.180% to 0.280%) <sup>(1)</sup>                                       | S + (0.180% to 0.280%) <sup>(1)</sup> | S + (0.180% to 0.280%) <sup>(1)</sup>                                                               |
|   | • 36 months                                                                                                                                                                      | S + (0.350% to 0.530%) <sup>(1)</sup>                                       | S + (0.350% to 0.530%) <sup>(1)</sup> | S + (0.350% to 0.530%) <sup>(1)</sup>                                                               |
|   | • 48 months                                                                                                                                                                      | S + (0.510% to 0.780%) <sup>(1)</sup>                                       | S + (0.510% to 0.780%) <sup>(1)</sup> | S + (0.510% to 0.780%) <sup>(1)</sup>                                                               |
|   | • 60 months                                                                                                                                                                      | S + (0.620% to 0.980%) <sup>(1)</sup>                                       | S + (0.620% to 0.980%) <sup>(1)</sup> | S + (0.620% to 0.980%) <sup>(1)</sup>                                                               |
|   | <i>Note 1: S = MCB Savings Rate. Interest rate varies according to deposit period &amp; interest payment frequency and is applicable on deposit amount up to MUR 25 million]</i> |                                                                             |                                       |                                                                                                     |
|   | ➤ Term (FCY)                                                                                                                                                                     | Based on reference rate                                                     | Based on reference rate               | Based on reference rate                                                                             |
| 2 | <b>Credit Facilities (MUR)</b>                                                                                                                                                   |                                                                             |                                       |                                                                                                     |
|   | ➤ Prime Lending Rate (PLR)                                                                                                                                                       | 6.90%                                                                       | 6.90%                                 | 6.90%                                                                                               |
|   | ➤ Credit cards                                                                                                                                                                   |                                                                             |                                       |                                                                                                     |
|   | • American Express Green cards                                                                                                                                                   | PLR + 9.50%                                                                 | N/A                                   | PLR + 9.50%                                                                                         |
|   | • American Express Gold cards                                                                                                                                                    | PLR + 9.50%                                                                 | N/A                                   | PLR + 9.50%                                                                                         |
|   | • VISA Platinum/ Signature cards                                                                                                                                                 | PLR + 9.50%                                                                 | N/A                                   | PLR + 9.50%                                                                                         |
|   | • MasterCard/ VISA Classic cards                                                                                                                                                 | PLR + 13.50%                                                                | N/A                                   | PLR + 13.50%                                                                                        |
|   | • MasterCard/ VISA Gold cards                                                                                                                                                    | PLR + 13.50%                                                                | N/A                                   | PLR + 13.50%                                                                                        |
|   | • MasterCard PRIMO                                                                                                                                                               | PLR + 13.50%                                                                | N/A                                   | PLR + 13.50%                                                                                        |
|   | • MasterCard/ VISA Corporate cards                                                                                                                                               | N/A                                                                         | PLR + 7%                              | PLR + 7%                                                                                            |
|   | • MasterCard/ VISA Business cards                                                                                                                                                | N/A                                                                         | PLR + 7%                              | PLR + 7%                                                                                            |
|   | ➤ Other credit facilities - margin over PLR (p.a.)                                                                                                                               |                                                                             |                                       |                                                                                                     |
|   | • Home Loan <sup>(2)</sup>                                                                                                                                                       | (PLR-0.850%) up to (PLR+1.250%)                                             | N/A                                   | (PLR-0.850%) up to (PLR+1.250%)                                                                     |
|   | • Car Loan <sup>(3)</sup>                                                                                                                                                        | (PLR+2.500%) up to (PLR+3.250%)                                             | (PLR+2.500%) up to (PLR+3.250%)       | (PLR+2.500%) up to (PLR+3.250%)                                                                     |

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| Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                                                                                                                                                                                                    |                                                                        |                                 |            |                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------------|------------|-----------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                |                                                                        | Individuals                     | Corporates | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
|                                                                                                                                                                                                                                                                                | • Education Loan (MCB Campus)                                          | PLR up to (PLR+4.000%)          | N/A        | PLR up to (PLR+4.000%)                                                                              |
|                                                                                                                                                                                                                                                                                | • Secured Personal Loan <sup>(3.1)</sup>                               | PLR + 3.75%                     | N/A        | PLR + 3.75%                                                                                         |
|                                                                                                                                                                                                                                                                                | • Unsecured Personal Loan <sup>(3.1)</sup>                             | (PLR+3.000%) up to (PLR+7.500%) | N/A        | (PLR+3.000%) up to (PLR+7.500%)                                                                     |
|                                                                                                                                                                                                                                                                                | • Discounted Loan <sup>(3.2)</sup>                                     | PLR + 7.50%                     | N/A        | PLR + 7.50%                                                                                         |
|                                                                                                                                                                                                                                                                                | • Personal Loan guaranteed by cash                                     | PLR up to (PLR+3.750%)          | N/A        | PLR up to (PLR+3.750%)                                                                              |
| <u>Note 2:</u><br>-Interest rate varies according to loan amount and customer category<br>-Minimum loan amount applicable: MUR 200,000<br>-Promotional interest rates on offer valid until further notice<br>-Promotional interest rates are not reflected in the above ranges |                                                                        |                                 |            |                                                                                                     |
| <u>Note 3:</u> Interest rate varies according to level of financing                                                                                                                                                                                                            |                                                                        |                                 |            |                                                                                                     |
| <u>Note 3.1:</u> Interest rate varies according to loan amount, DSR, existing facilities, loan type & customer category                                                                                                                                                        |                                                                        |                                 |            |                                                                                                     |
| <u>Note 3.2:</u> Fixed rate: Interest rate, as specified in the Letter of Condition, remains fixed for the duration of the loan term; New rate applicable to new contracts only.                                                                                               |                                                                        |                                 |            |                                                                                                     |
|                                                                                                                                                                                                                                                                                |                                                                        |                                 |            |                                                                                                     |
| <b>3</b>                                                                                                                                                                                                                                                                       | <b>Credit Facilities (FCY)</b>                                         |                                 |            |                                                                                                     |
|                                                                                                                                                                                                                                                                                | ➤ Margin over LIBOR                                                    | Negotiable                      | Negotiable | Negotiable                                                                                          |
|                                                                                                                                                                                                                                                                                |                                                                        |                                 |            |                                                                                                     |
|                                                                                                                                                                                                                                                                                |                                                                        |                                 |            |                                                                                                     |
| <b>B</b>                                                                                                                                                                                                                                                                       | <b>DEPOSITS</b>                                                        |                                 |            |                                                                                                     |
|                                                                                                                                                                                                                                                                                |                                                                        |                                 |            |                                                                                                     |
| <b>4</b>                                                                                                                                                                                                                                                                       | <b>Savings Account</b>                                                 |                                 |            |                                                                                                     |
|                                                                                                                                                                                                                                                                                | ➤ Minimum account opening balance                                      |                                 |            |                                                                                                     |
|                                                                                                                                                                                                                                                                                | • Regular Savings Account                                              | N/A                             | 1,000      | N/A                                                                                                 |
|                                                                                                                                                                                                                                                                                | • Junior Savings Account                                               | N/A                             | N/A        | N/A                                                                                                 |
|                                                                                                                                                                                                                                                                                | ➤ Minimum credit balance to earn interest                              |                                 |            |                                                                                                     |
|                                                                                                                                                                                                                                                                                | • Regular Savings Account                                              | 10,000.00                       | 10,000.00  | 10,000.00                                                                                           |
|                                                                                                                                                                                                                                                                                | • Junior Savings Account                                               | N/A                             | N/A        | N/A                                                                                                 |
|                                                                                                                                                                                                                                                                                | ➤ Monthly service charge if credit balance falls below minimum balance | N/A                             | N/A        | N/A                                                                                                 |

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|                                                  |                                                                                                                                                                                                                | Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise) |                            |                                                                                                     |
|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------|-----------------------------------------------------------------------------------------------------|
|                                                  |                                                                                                                                                                                                                | Individuals                                                                 | Corporates                 | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
|                                                  | <b>➤ Statement fee on quarterly/ monthly issuance of paper statements of account</b><br>Note:<br>-June & December issuance free of charge.<br>-Total amount charged varies according to the issuance frequency | 25 per statement issued                                                     | 15 per statement issued    | 15/ 25 per statement issued                                                                         |
|                                                  | <b>➤ Statement of account available through Internet Banking and Juice/ JuicePro</b>                                                                                                                           | Free of charge                                                              | Free of charge             | Free of charge                                                                                      |
|                                                  | <b>➤ Reissuance/ Replacement of passbooks/ Account card</b>                                                                                                                                                    | 25.00                                                                       | N/A                        | 25.00                                                                                               |
| <b>5</b>                                         | <b>Current Account</b>                                                                                                                                                                                         |                                                                             |                            |                                                                                                     |
|                                                  | <b>➤ Minimum account opening balance</b>                                                                                                                                                                       | 1,000.00                                                                    | 10,000.00                  | 1,000.00 - 10,000.00                                                                                |
|                                                  | <b>➤ Cost of cheque book (per sheet)</b>                                                                                                                                                                       | 15.00                                                                       | 25.00                      | 15.00 - 25.00                                                                                       |
|                                                  | <b>➤ Monthly service charges</b>                                                                                                                                                                               | MUR 25 + VAT <sup>(4)</sup>                                                 | MUR 35 + VAT               | 0.00 - 35.00 (VAT excl.)                                                                            |
|                                                  | <b>➤ Ledger Fee</b>                                                                                                                                                                                            | N/A                                                                         | N/A                        | N/A                                                                                                 |
| <i>Note 4 : Including Clubs and Associations</i> |                                                                                                                                                                                                                |                                                                             |                            |                                                                                                     |
|                                                  | <b>➤ Statement fee on quarterly/ monthly issuance of paper statements of account</b><br>Note:<br>-June & December issuance free of charge.<br>-Total amount charged varies according to the issuance frequency | 25.00 per statement issued                                                  | 15.00 per statement issued | 15.00/ 25.00 per statement issued                                                                   |
|                                                  | <b>➤ Statement of account available through Internet Banking and Juice/ JuicePro</b>                                                                                                                           | Free of charge                                                              | Free of charge             | Free of charge                                                                                      |
| <b>6</b>                                         | <b>Call Deposit Account</b>                                                                                                                                                                                    |                                                                             |                            |                                                                                                     |
|                                                  | <b>➤ Minimum balance</b>                                                                                                                                                                                       | N/A                                                                         | N/A                        | N/A                                                                                                 |
|                                                  | <b>➤ Minimum credit balance to earn interest</b>                                                                                                                                                               | N/A                                                                         | N/A                        | N/A                                                                                                 |
|                                                  | <b>➤ Monthly service charges</b>                                                                                                                                                                               | N/A                                                                         | N/A                        | N/A                                                                                                 |
| <b>7</b>                                         | <b>Term Deposits (MUR)</b>                                                                                                                                                                                     |                                                                             |                            |                                                                                                     |
|                                                  | <b>➤ Minimum amount</b>                                                                                                                                                                                        | 100,000.00                                                                  | 100,000.00                 | 100,000.00                                                                                          |
|                                                  | <b>➤ Deposit withdrawn before maturity</b>                                                                                                                                                                     |                                                                             |                            |                                                                                                     |
|                                                  | <ul style="list-style-type: none"> <li>Within 3 months of date for deposit</li> </ul>                                                                                                                          | Interest forfeited                                                          | Interest forfeited         | Interest forfeited                                                                                  |

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|          |                                                                                                                      | Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                                                                            |                                                                                                                                                        |                                                                                                                                                        |
|----------|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
|          |                                                                                                                      | Individuals                                                                                                                                            | Corporates                                                                                                                                             | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles)                                                    |
|          | • After 3 months of date for deposit                                                                                 | Penalty of 1% of deposit amount per annum calculated on the period between the pre-termination date and the maturity date.                             |                                                                                                                                                        |                                                                                                                                                        |
| <b>8</b> | <b>Term Deposits (FCY)</b>                                                                                           |                                                                                                                                                        |                                                                                                                                                        |                                                                                                                                                        |
| ➤        | Minimum amount                                                                                                       |                                                                                                                                                        |                                                                                                                                                        |                                                                                                                                                        |
|          | • Deposit in Pound Sterling                                                                                          | 5,000 GBP                                                                                                                                              | 5,000 GBP                                                                                                                                              | 5,000 GBP                                                                                                                                              |
|          | • Deposit in US Dollar                                                                                               | 5,000 USD                                                                                                                                              | 5,000 USD                                                                                                                                              | 5,000 USD                                                                                                                                              |
|          | • Deposit in Euro                                                                                                    | 5,000 EUR                                                                                                                                              | 5,000 EUR                                                                                                                                              | 5,000 EUR                                                                                                                                              |
|          | • Deposit in Australian Dollar                                                                                       | 7,500 AUD                                                                                                                                              | 7,500 AUD                                                                                                                                              | 7,500 AUD                                                                                                                                              |
|          | • Deposit in South African Rand                                                                                      | 100,000 ZAR                                                                                                                                            | 100,000 ZAR                                                                                                                                            | 100,000 ZAR                                                                                                                                            |
| <b>9</b> | <b>Foreign Currency Account</b>                                                                                      |                                                                                                                                                        |                                                                                                                                                        |                                                                                                                                                        |
| ➤        | Minimum amount                                                                                                       | No minimum required                                                                                                                                    | No minimum required                                                                                                                                    | No minimum required                                                                                                                                    |
| ➤        | Minimum credit balance to earn interest                                                                              | 10,000 GBP/ USD/ EUR<br>15,000 AUD/ 200,000 ZAR/ 10,000 CHF                                                                                            | N/A                                                                                                                                                    | 10,000 GBP/ USD/ EUR<br>15,000 AUD/ 200,000 ZAR/ 10,000 CHF                                                                                            |
| ➤        | Service fee on monthly statements of accounts                                                                        | USD 10 + VAT every 6 mths                                                                                                                              | USD 10 + VAT every 3 mths                                                                                                                              | USD 10 half yearly - USD 15 per month                                                                                                                  |
| ➤        | Deposit withdrawn before maturity                                                                                    | Penalty rate of 1.5% p.a. charged on amount being redeemed over the period between the date of pre-termination and the date of maturity of the deposit | Penalty rate of 1.5% p.a. charged on amount being redeemed over the period between the date of pre-termination and the date of maturity of the deposit | Penalty rate of 1.5% p.a. charged on amount being redeemed over the period between the date of pre-termination and the date of maturity of the deposit |
| ➤        | Monthly charges on credit balances in account                                                                        |                                                                                                                                                        |                                                                                                                                                        |                                                                                                                                                        |
|          | • CHF (Swiss Francs) accounts                                                                                        | Account balance (CHF):<br>-100,000 up to 10 million: 0.3% p.a.<br>-Greater than 10 million: 0.8% p.a.                                                  | Account balance (CHF):<br>-100,000 up to 10 million: 0.3% p.a.<br>-Greater than 10 million: 0.8% p.a.                                                  | Account balance (CHF):<br>-100,000 up to 10 million: 0.3% p.a.<br>-Greater than 10 million: 0.8% p.a.                                                  |
| ➤        | Administration fee                                                                                                   | N/A                                                                                                                                                    | N/A                                                                                                                                                    | 0.00 - USD 50 per customer per month                                                                                                                   |
| ➤        | Cash withdrawal fee                                                                                                  | -In USD notes: 1.0%, min. 10/ max. 100 USD or equivalent<br>-In other currencies: 0.125%, min. 10/ max. 75 USD or equivalent                           | -In USD notes: 1.0%, min. 10/ max. 100 USD or equivalent<br>-In other currencies: 0.50%, min. 10/ max. 75 USD or equivalent                            | 0.125% - 1.0%, min. USD 10                                                                                                                             |
| ➤        | Cash deposit fee                                                                                                     | Not applicable                                                                                                                                         | Not applicable                                                                                                                                         | 0.00 - 1%, min. USD 100                                                                                                                                |
| ➤        | Transfer commission charged on debit transactions (over and above standard charges applicable to debit transactions) | 0.125%, min. 10/ max. 75 USD or equivalent                                                                                                             | 0.50%, min. 10/ max. 75 USD or equivalent                                                                                                              | 0.125% - 0.5%, min. 10/ max. 75 USD                                                                                                                    |

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|           |                                                           | Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise) |                                                   |                                                                                                     |
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|           |                                                           | Individuals                                                                 | Corporates                                        | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
| <b>C</b>  | <b>CREDIT FACILITIES</b>                                  |                                                                             |                                                   |                                                                                                     |
| <b>10</b> | <b>Credit Cards</b>                                       |                                                                             |                                                   |                                                                                                     |
|           | ➤ <b>Annual fee</b>                                       |                                                                             |                                                   |                                                                                                     |
|           | • American Express Green cards - Primary card             | 1,500 + VAT                                                                 | N/A                                               | 0.00 - 1,500 + VAT                                                                                  |
|           | • American Express Green cards - Secondary card           | 1,000 + VAT                                                                 | N/A                                               | 1,000 + VAT                                                                                         |
|           | • American Express Gold cards - Primary card              | 3,000 + VAT                                                                 | N/A                                               | 3,000 + VAT                                                                                         |
|           | • American Express Gold cards - Secondary card            | 2,000 + VAT                                                                 | N/A                                               | 2,000 + VAT                                                                                         |
|           | • VISA Platinum cards - Primary card                      | 1,500 + VAT                                                                 | N/A                                               | 0.00 - 1,500 + VAT                                                                                  |
|           | • VISA Platinum cards - Secondary card                    | 1,000 + VAT                                                                 | N/A                                               | 1,000 + VAT                                                                                         |
|           | • VISA Signature cards - Primary card                     | 2,500 + VAT                                                                 | N/A                                               | 0.00 - 2,500 + VAT                                                                                  |
|           | • VISA Signature cards - Secondary card                   | 2,000 + VAT                                                                 | N/A                                               | 2,000 + VAT                                                                                         |
|           | • MasterCard/ VISA Classic cards - Primary card           | 200 + VAT                                                                   | N/A                                               | 200 + VAT                                                                                           |
|           | • MasterCard/ VISA Classic cards - Secondary card         | 150 + VAT                                                                   | N/A                                               | 150 + VAT                                                                                           |
|           | • MasterCard/ VISA Gold cards - Primary card              | 950 + VAT                                                                   | N/A                                               | 0.00 - 950 + VAT                                                                                    |
|           | • MasterCard/ VISA Gold cards - Secondary card            | 600 + VAT                                                                   | N/A                                               | 0.00 - 600 + VAT                                                                                    |
|           | • MasterCard PRIMO (for both primary and secondary cards) | 150 + VAT                                                                   | N/A                                               | 150 + VAT                                                                                           |
|           | • MasterCard/ VISA Corporate cards                        | N/A                                                                         | 1,200 + VAT per card                              | 1,200 + VAT per card                                                                                |
|           | • MasterCard/ VISA Business cards                         | N/A                                                                         | 500 + VAT per card<br>[One-time set up fee: Free] | 0.00 - 500 + VAT per card<br>[One-time set up fee: Free]                                            |
|           | • FCY MasterCard Gold cards                               | N/A                                                                         | N/A                                               | USD 150 + VAT                                                                                       |
|           | ➤ <b>Replacement of lost/ stolen cards</b>                |                                                                             |                                                   |                                                                                                     |
|           | • American Express Green cards                            | 500 + VAT                                                                   | N/A                                               | 500 + VAT                                                                                           |
|           | • American Express Gold cards                             | 500 + VAT                                                                   | N/A                                               | 500 + VAT                                                                                           |
|           | • VISA Platinum/ Signature cards                          | 200 + VAT                                                                   | N/A                                               | 200 + VAT                                                                                           |
|           | • MasterCard/ VISA Classic cards                          | 200 + VAT                                                                   | N/A                                               | 200 + VAT                                                                                           |
|           | • MasterCard/ VISA Gold cards                             | 200 + VAT                                                                   | N/A                                               | 200 + VAT                                                                                           |
|           | • MasterCard PRIMO                                        | 150 + VAT                                                                   | N/A                                               | 150 + VAT                                                                                           |
|           | • MasterCard/ VISA Corporate cards                        | N/A                                                                         | 500 + VAT                                         | 500 + VAT                                                                                           |
|           | • MasterCard/ VISA Business cards                         | N/A                                                                         | 200 + VAT                                         | 200 + VAT                                                                                           |

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|-----------------------------------------------------------------------------|------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
|                                                                             |                                    | <i>Individuals</i>                                           | <i>Corporates</i>                                           | <i>Others</i><br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
|                                                                             | • FCY MasterCard Gold cards        | N/A                                                          | N/A                                                         | USD 75                                                                                                     |
| ➤                                                                           | <b>Cash Advance Fee</b>            |                                                              |                                                             |                                                                                                            |
|                                                                             | • American Express Green cards     | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 100 | N/A                                                         | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 100                                               |
|                                                                             | • American Express Gold cards      | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 100 | N/A                                                         | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 100                                               |
|                                                                             | • VISA Platinum/ Signature cards   | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 100 | N/A                                                         | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 100                                               |
|                                                                             | • MasterCard/ VISA Classic cards   | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50  | N/A                                                         | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50                                                |
|                                                                             | • MasterCard/ VISA Gold cards      | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50  | N/A                                                         | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50                                                |
|                                                                             | • MasterCard PRIMO                 | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50  | N/A                                                         | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50                                                |
|                                                                             | • MasterCard/ VISA Corporate cards | N/A                                                          | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50 | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50                                                |
|                                                                             | • MasterCard/ VISA Business cards  | N/A                                                          | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50 | Locally: Flat 100 per transaction<br>Abroad: 2%, minimum 50                                                |
|                                                                             | • FCY MasterCard Gold cards        | N/A                                                          | N/A                                                         | USD 75                                                                                                     |
| ➤                                                                           | <b>Overlimit Fee</b>               |                                                              |                                                             |                                                                                                            |
|                                                                             | • American Express Green cards     | 200.00                                                       | N/A                                                         | 200.00                                                                                                     |
|                                                                             | • American Express Gold cards      | 200.00                                                       | N/A                                                         | 200.00                                                                                                     |
|                                                                             | • VISA Platinum/ Signature cards   | 200.00                                                       | N/A                                                         | 200.00                                                                                                     |
|                                                                             | • MasterCard/ VISA Classic cards   | 150.00                                                       | N/A                                                         | 150.00                                                                                                     |
|                                                                             | • MasterCard/ VISA Gold cards      | 150.00                                                       | N/A                                                         | 150.00                                                                                                     |
|                                                                             | • MasterCard PRIMO                 | 150.00                                                       | N/A                                                         | 150.00                                                                                                     |
|                                                                             | • MasterCard/ VISA Corporate cards | N/A                                                          | 150                                                         | N/A                                                                                                        |
|                                                                             | • MasterCard/ VISA Business cards  | N/A                                                          | 150                                                         | N/A                                                                                                        |
|                                                                             | • FCY MasterCard Gold cards        | N/A                                                          | N/A                                                         | USD 10                                                                                                     |
| ➤                                                                           | <b>Conversion Charges</b>          |                                                              |                                                             |                                                                                                            |
|                                                                             | • VISA                             | 2.50%                                                        | 2.50%                                                       | 2.50%                                                                                                      |

# Mauritius Commercial Bank Limited

Statement of Principal Interest Rates and Service Charges for domestic operations  
(Last updated 07.10.2026)

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|                                                                       |                                                                       | Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                                                       |                                                                                                                                   |                                                                                                                                   |
|-----------------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
|                                                                       |                                                                       | Individuals                                                                                                                       | Corporates                                                                                                                        | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles)                               |
|                                                                       | • MasterCard                                                          | 2.50%                                                                                                                             | 2.50%                                                                                                                             | 2.50%                                                                                                                             |
|                                                                       | • AMEX                                                                | 2.50%                                                                                                                             | N/A                                                                                                                               | 2.50%                                                                                                                             |
| Note: Conversion charges apply in case of cross currency transactions |                                                                       |                                                                                                                                   |                                                                                                                                   |                                                                                                                                   |
| <b>11</b>                                                             | <b>Loans and Advances</b>                                             |                                                                                                                                   |                                                                                                                                   |                                                                                                                                   |
| ➤                                                                     | <b>Credit Processing fee</b>                                          |                                                                                                                                   |                                                                                                                                   |                                                                                                                                   |
|                                                                       | • Unsecured loans                                                     | 1% of facility amount, Minimum MUR 1,000/ Maximum MUR 25,000                                                                      | 1% of facility amount or as per loan contract                                                                                     | 1% (minimum/ maximum applicable for some loan types) or as per loan contract                                                      |
|                                                                       | • Home loans                                                          | 1% of facility amount, Minimum MUR 3,000/ Maximum MUR 50,000                                                                      | N/A                                                                                                                               | 1% (minimum/ maximum applicable for some loan types) or as per loan contract                                                      |
|                                                                       | • Education Loans (MCB Campus)                                        | 1% of facility amount, Minimum MUR 3,000/ Maximum MUR 25,000                                                                      | N/A                                                                                                                               | 1% (minimum/ maximum applicable for some loan types) or as per loan contract                                                      |
|                                                                       | • Loans fully secured by cash collateral held with MCB                | 1% of facility amount, Minimum MUR 1,000/ Maximum MUR 3,000                                                                       | 1% of facility amount, Minimum MUR 1,000/ Maximum MUR 25,000                                                                      | 1% (minimum/ maximum applicable for some loan types) or as per loan contract                                                      |
|                                                                       | • Loans fully secured by cash collateral held with other institutions | 1% of facility amount, Minimum MUR 1,000/ Maximum MUR 25,000                                                                      | 1% of facility amount, Minimum MUR 1,000/ Maximum MUR 25,000                                                                      | 1% (minimum/ maximum applicable for some loan types) or as per loan contract                                                      |
|                                                                       | • Other secured loans                                                 | 1% of facility amount, Minimum MUR 1,000/ Maximum MUR 25,000                                                                      | 1% of facility amount or as per loan contract                                                                                     | 1% (minimum/ maximum applicable for some loan types) or as per loan contract                                                      |
|                                                                       | ➤ <b>Prepayment Option Fee</b> <sup>(4,3)</sup>                       | N/A                                                                                                                               | 0.75% of loan amount                                                                                                              | 0.75% of loan amount                                                                                                              |
|                                                                       | ➤ <b>Arrangement fee</b>                                              | N/A                                                                                                                               | N/A                                                                                                                               | N/A                                                                                                                               |
|                                                                       | ➤ <b>Ledger fee</b>                                                   | N/A                                                                                                                               | N/A                                                                                                                               | N/A                                                                                                                               |
|                                                                       | ➤ <b>Commitment fee</b>                                               | 1% of any undrawn balance as at 3 months after date of letter of conditions + 1% per annum for any subsequent period of 12 months | 1% of any undrawn balance as at 3 months after date of letter of conditions + 1% per annum for any subsequent period of 12 months | 1% of any undrawn balance as at 3 months after date of letter of conditions + 1% per annum for any subsequent period of 12 months |
|                                                                       | ➤ <b>Early Repayment fee</b> <sup>(4,3)</sup>                         |                                                                                                                                   |                                                                                                                                   |                                                                                                                                   |
|                                                                       | • MCB Campus/ Home loans                                              | 1% of loan amount prepaid                                                                                                         | N/A                                                                                                                               | 1% of loan amount prepaid                                                                                                         |

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## Statement of Principal Interest Rates and Service Charges for domestic operations

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| Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                                                                                                                                                            |                                                                                                                            |                                                           |                                                                                                                                                                                                                                                                                                |                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                        |                                                                                                                            | <i>Individuals</i>                                        | <i>Corporates</i>                                                                                                                                                                                                                                                                              | <i>Others</i><br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Other loan types</li> </ul>                                                         | 2% of loan amount prepaid, Minimum MUR 3,000              | Interest on the amount paid in advance at the rate applicable to the loan from date the advance payment is made to the agreed date/s of repayment LESS interest on the amount paid in advance at the prevailing rate for fixed deposits for the same period/s as above or as per loan contract | 2% of loan amount prepaid, Minimum MUR 3,000 or as per arrangement                                         |
| <b>Note 4.3:</b><br>-Prepayment Option Fee: Not applicable for loans falling under the Borrowers' Protection Act.<br>-Early Repayment fee: Not applicable to individual loans granted after 01 <sup>st</sup> January 2014.             |                                                                                                                            |                                                           |                                                                                                                                                                                                                                                                                                |                                                                                                            |
|                                                                                                                                                                                                                                        | ➤ <b>Insurance Handling fee</b>                                                                                            | MUR 500                                                   | MUR 500                                                                                                                                                                                                                                                                                        | MUR 500                                                                                                    |
|                                                                                                                                                                                                                                        | ➤ <b>Valuation survey &amp; Report fee</b> <sup>(4.4)</sup><br>Note: Different pricing applies for properties in Rodrigues | 0.5% of loan amount, Minimum MUR 1,000/ Maximum MUR 5,000 | 0.5% of loan amount, Minimum MUR 1,000/ Maximum MUR 5,000                                                                                                                                                                                                                                      | 0.5% of loan amount, Minimum MUR 1,000/ Maximum MUR 5,000                                                  |
| <b>Note 4.4:</b><br>Not applicable to:<br>-A facility granted under BPA 2007 if loan amount does not exceed value of property offered as a security as per title deed<br>-A facility less than MUR 50,000<br>-A facility being renewed |                                                                                                                            |                                                           |                                                                                                                                                                                                                                                                                                |                                                                                                            |
|                                                                                                                                                                                                                                        | ➤ <b>Legal charges for creation of security documents (excluding Registrar's charges)</b>                                  |                                                           |                                                                                                                                                                                                                                                                                                |                                                                                                            |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Fixed/ Floating charges</li> </ul>                                                  | 100.00                                                    | 100.00                                                                                                                                                                                                                                                                                         | 100.00                                                                                                     |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Gages sans déplacement</li> </ul>                                                   | 100.00                                                    | 100.00                                                                                                                                                                                                                                                                                         | 100.00                                                                                                     |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Erasure of charges</li> </ul>                                                       | 300 per charge                                            | 1,000 per charge                                                                                                                                                                                                                                                                               | 1,000 per charge                                                                                           |
| <b>12</b>                                                                                                                                                                                                                              | <b>Guarantees</b>                                                                                                          |                                                           |                                                                                                                                                                                                                                                                                                |                                                                                                            |
|                                                                                                                                                                                                                                        | ➤ <b>Performance bonds</b>                                                                                                 |                                                           |                                                                                                                                                                                                                                                                                                |                                                                                                            |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Charge amount for the first MUR 5.0 m</li> </ul>                                    | 1.5% per annum                                            | 1.5% per annum                                                                                                                                                                                                                                                                                 | 1%, min. USD 500 - 1.5% p.a.                                                                               |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>For any amount above MUR 5.0 m</li> </ul>                                           | 1.0% per annum, Minimum MUR 1,500                         | 1.0% per annum, Minimum MUR 1,500                                                                                                                                                                                                                                                              | 1.0% p.a. (Min. MUR 1,500 - USD 500)                                                                       |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Amendment fee</li> </ul>                                                            | 500.00                                                    | 500.00                                                                                                                                                                                                                                                                                         | 500.00                                                                                                     |
|                                                                                                                                                                                                                                        | ➤ <b>Tender/ bid bonds</b>                                                                                                 |                                                           |                                                                                                                                                                                                                                                                                                |                                                                                                            |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Charge amount for the first 180 days</li> </ul>                                     | 1.0% flat, Minimum MUR 750                                | 1.0% flat, Minimum MUR 750                                                                                                                                                                                                                                                                     | 1.0% flat, Minimum MUR 750                                                                                 |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>For each additional period of 90 days or part thereof</li> </ul>                    | 0.25% flat, Minimum MUR 750                               | 0.25% flat, Minimum MUR 750                                                                                                                                                                                                                                                                    | 0.25% flat, Minimum MUR 750                                                                                |
|                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>Amendment fee</li> </ul>                                                            | 500.00                                                    | 500.00                                                                                                                                                                                                                                                                                         | 500.00                                                                                                     |

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## Statement of Principal Interest Rates and Service Charges for domestic operations

(Last updated 07.10.2026)

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| Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                                                |                                                                                           |                                   |                                                                                                            |  |
|----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------------------------------------------------------------------------|--|
|                                                                                                                            | <i>Individuals</i>                                                                        | <i>Corporates</i>                 | <i>Others</i><br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |  |
| ➤ <b>Advance payment bonds</b>                                                                                             |                                                                                           |                                   |                                                                                                            |  |
| • Charge amount                                                                                                            | 1.0% per annum, Minimum MUR 1,500                                                         | 1.0% per annum, Minimum MUR 1,500 | 1.0% per annum, Minimum MUR 1,500                                                                          |  |
| • Amendment fee                                                                                                            | 500.00                                                                                    | 500.00                            | 500.00                                                                                                     |  |
| ➤ <b>Retention money bonds/ guarantees</b>                                                                                 |                                                                                           |                                   |                                                                                                            |  |
| • Charge amount                                                                                                            | 1.0% per annum, Minimum MUR 1,500                                                         | 1.0% per annum, Minimum MUR 1,500 | 1.0% per annum, Minimum MUR 1,500                                                                          |  |
| • Amendment fee                                                                                                            | 500.00                                                                                    | 500.00                            | 500.00                                                                                                     |  |
| ➤ <b>Shipping guarantee</b>                                                                                                |                                                                                           |                                   |                                                                                                            |  |
| • Charge amount for the first two months                                                                                   | 800.00                                                                                    | 800.00                            | 800.00                                                                                                     |  |
| • For each additional period of one month or part thereof                                                                  | 300.00                                                                                    | 300.00                            | 300.00                                                                                                     |  |
| • Amendment fee                                                                                                            | 500.00                                                                                    | 500.00                            | 500.00                                                                                                     |  |
| Note: A processing fee shall be charged, where applicable, in addition to the fee charged for a Bank Guarantee transaction |                                                                                           |                                   |                                                                                                            |  |
| <b>D GENERAL SERVICES</b>                                                                                                  |                                                                                           |                                   |                                                                                                            |  |
| <b>13 Treasury Bills</b>                                                                                                   |                                                                                           |                                   |                                                                                                            |  |
| ➤ <b>Minimum account opening balance</b>                                                                                   | N/A                                                                                       | N/A                               | N/A                                                                                                        |  |
| ➤ <b>Transaction Fee</b>                                                                                                   | N/A                                                                                       | N/A                               | N/A                                                                                                        |  |
| <b>14 Debit Card</b>                                                                                                       |                                                                                           |                                   |                                                                                                            |  |
| ➤ <b>Annual fee</b>                                                                                                        | Free of charge                                                                            | N/A                               | Free of charge                                                                                             |  |
| ➤ <b>Replacement of lost/ stolen cards</b>                                                                                 | 50.00 + VAT                                                                               | N/A                               | 50.00 + VAT                                                                                                |  |
| ➤ <b>Express debit card replacement fee</b>                                                                                | 100.00 + VAT                                                                              | N/A                               | 100.00 + VAT                                                                                               |  |
| ➤ <b>Withdrawals</b>                                                                                                       |                                                                                           |                                   |                                                                                                            |  |
| • Bank's ATM                                                                                                               | Free of charge                                                                            | N/A                               | Free of charge                                                                                             |  |
| • Other bank's ATM                                                                                                         | 50.00                                                                                     | N/A                               | 50.00                                                                                                      |  |
| • Abroad                                                                                                                   | 1%, Minimum MUR 75<br>(Conversion fee 2.50% applicable over and<br>above network charges) | N/A                               | 1%, Minimum MUR 75<br>(Conversion fee 2.50% applicable over and<br>above network charges)                  |  |
| ➤ <b>Balance enquiry print request</b>                                                                                     |                                                                                           |                                   |                                                                                                            |  |
| • Balance enquiry requested through MCB ATM                                                                                | 1.50 per print receipt                                                                    | N/A                               | 1.50 per print receipt                                                                                     |  |
| • Balance enquiry requested through other bank ATM                                                                         | 15.00                                                                                     | N/A                               | 15.00                                                                                                      |  |
| ➤ <b>Mini-statement request</b>                                                                                            |                                                                                           |                                   |                                                                                                            |  |

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| Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                                                                                            |                                                 |                                                                                                                               |                                  |                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                        |                                                 | <i>Individuals</i>                                                                                                            | <i>Corporates</i>                | <i>Others</i><br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles)                    |
|                                                                                                                                                                        | • For first two statements within a month       | Free of charge                                                                                                                | N/A                              | Free of charge                                                                                                                |
|                                                                                                                                                                        | • As from the third statement within same month | 5.00                                                                                                                          | N/A                              | 5.00                                                                                                                          |
|                                                                                                                                                                        | ➤ <b>Conversion charges</b>                     | 2.50%                                                                                                                         | N/A                              | 2.50%                                                                                                                         |
|                                                                                                                                                                        |                                                 |                                                                                                                               |                                  |                                                                                                                               |
| <b>15</b>                                                                                                                                                              | <b><i>Prepaid Cards - Visa Prepaid Card</i></b> |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | ➤ <b>Card Issuance fee</b>                      | (USD 8/ GBP 5/ EUR 6/ ZAR 70/ MUR 300) + VAT                                                                                  | N/A                              | (USD 8/ GBP 5/ EUR 6/ ZAR 70/ MUR 300) + VAT                                                                                  |
|                                                                                                                                                                        | ➤ <b>Replacement Card fee</b>                   | 150 + VAT                                                                                                                     | N/A                              | 150 + VAT                                                                                                                     |
|                                                                                                                                                                        | ➤ <b>Loading/ Reloading fee</b>                 | 0.5% with,<br>-Minimum USD 2/ GBP 1.20/ EUR 1.50/<br>ZAR 20/ MUR 60<br>-Maximum USD 65/ GBP 40/ EUR 50/<br>ZAR 700/ MUR 1,950 | N/A                              | 0.5% with,<br>-Minimum USD 2/ GBP 1.20/ EUR 1.50/<br>ZAR 20/ MUR 60<br>-Maximum USD 65/ GBP 40/ EUR 50/<br>ZAR 700/ MUR 1,950 |
|                                                                                                                                                                        | ➤ <b>ATM Cash Withdrawal fee</b>                |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | • Through MCB ATM                               | Free of charge                                                                                                                | N/A                              | Free of charge                                                                                                                |
|                                                                                                                                                                        | • Through other ATM (local & overseas)          | Locally: Flat 50 per transaction<br>Abroad: 1%, minimum MUR 75.00                                                             | N/A                              | Locally: Flat 50 per transaction<br>Abroad: 1%, minimum MUR 75.00                                                             |
|                                                                                                                                                                        | ➤ <b>Conversion charges</b>                     | 2.50%                                                                                                                         | N/A                              | 2.50%                                                                                                                         |
|                                                                                                                                                                        |                                                 |                                                                                                                               |                                  |                                                                                                                               |
| <b>16</b>                                                                                                                                                              | <b><i>Others</i></b>                            |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | ➤ <b>Telegraphic transfer<sup>(6)</sup></b>     |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | • SWIFT Transfer fee                            | Manual: 500.00 / IB: 250.00                                                                                                   | Manual: 500.00 / IB: 250.00      | MUR 250.00 - 0.15%, min. USD 30/<br>max. USD 75                                                                               |
|                                                                                                                                                                        | • Investigation charges <sup>(5.1)</sup>        | 300.00                                                                                                                        | 300.00                           | 300.00                                                                                                                        |
| <u>Note 5:</u> Overseas bank charges apply; amount varies according to country of destination<br><u>Note 5.1:</u> Other charges may apply as claimed by overseas banks |                                                 |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | ➤ <b>MACSS facility<sup>6</sup></b>             |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | ➤ <b>Standard Payment</b>                       |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | • Through IB                                    | Free of charge                                                                                                                | Free of charge                   | Free of charge                                                                                                                |
|                                                                                                                                                                        | • At counter                                    | 125.00 per local outward transfer                                                                                             | 50.00 per local outward transfer | 50.00 - 125.00                                                                                                                |
|                                                                                                                                                                        | ➤ <b>Express Payment</b>                        |                                                                                                                               |                                  |                                                                                                                               |
|                                                                                                                                                                        | • Through IB                                    | 75.00 per local outward transfer                                                                                              | 75.00 per local outward transfer | 75.00 per local outward transfer                                                                                              |

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| Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                                                                                                         |                                                                            |                                   |                                   |                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                     |                                                                            | Individuals                       | Corporates                        | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
|                                                                                                                                                                                     | • At counter                                                               | 250.00 per local outward transfer | 125.00 per local outward transfer | 125.00 - 250.00                                                                                     |
|                                                                                                                                                                                     | ➤ Instant Transfer                                                         |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • Juice/JuicePro                                                           | Free of charge                    | N/A                               | Free of charge                                                                                      |
| <i>Note 6: In local currency only. Funds transfer in foreign currencies to another local bank will be treated and charged similarly as an outward SWIFT funds transfer request.</i> |                                                                            |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | ➤ <b>Handling of Payment Instructions</b>                                  |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • Fax/ Email fee (where applicable)                                        | N/A                               | MUR 400 per transaction           | USD 15 per transaction                                                                              |
|                                                                                                                                                                                     | • Manual Handling fee (for original manual instructions)                   | N/A                               | MUR 200 per transaction           | USD 15 per transaction                                                                              |
|                                                                                                                                                                                     | ➤ <b>Third Party Wallet/Account (MUR Only)</b>                             |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • Registration of MCB Account to a Third Party Wallet/Account              | Free of charge                    | N/A                               | N/A                                                                                                 |
|                                                                                                                                                                                     | • Loading of Third Party Wallet/Account through pre-registered MCB Account | Free of charge                    | N/A                               | N/A                                                                                                 |
|                                                                                                                                                                                     | ➤ <b>Audit confirmation certificate</b>                                    |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • For recurrent service                                                    | N/A                               | 400.00                            | MUR 400 - USD 50                                                                                    |
|                                                                                                                                                                                     | • For ad hoc/ outside date request                                         | N/A                               | 800.00                            | MUR 800 - USD 75                                                                                    |
|                                                                                                                                                                                     | ➤ <b>Testimonial/ Banker's reference fee</b>                               |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | ➤ Educational and medical purpose                                          |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • For the first copy                                                       | 100.00                            | 100.00                            | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | • For each additional copy                                                 | 25.00                             | 25.00                             | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | ➤ Travel purpose - For local residents                                     |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • First 2 requests within same year                                        | Free of charge                    | Per request:                      | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | • 3rd request within same year                                             | 300.00                            | -First copy: 300.00               | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | • 4th & subsequent request within same year                                | 100.00                            | -Each additional copy: 100.00     | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | ➤ Travel purpose - For foreigners                                          |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • First 2 requests within same year                                        | Free of charge                    | Per request:                      | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | • 3rd request within same year                                             | USD 20                            | -First copy: USD 20               | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | • 4th & subsequent request within same year                                | USD 5                             | -Each additional copy: USD 5      | 0 - USD 30                                                                                          |
|                                                                                                                                                                                     | ➤ <b>Letter of reference</b>                                               |                                   |                                   |                                                                                                     |
|                                                                                                                                                                                     | • First 2 requests within same year                                        | Free of charge                    | 500.00                            | 0 - USD 50                                                                                          |
|                                                                                                                                                                                     | • 3rd & subsequent request within same year                                | 500.00                            | 500.00                            | 0 - USD 50                                                                                          |
|                                                                                                                                                                                     | ➤ <b>Clearance Certificate</b>                                             |                                   |                                   |                                                                                                     |

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| Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise) |                                             |                                                               |                                   |                                                                                                            |
|-----------------------------------------------------------------------------|---------------------------------------------|---------------------------------------------------------------|-----------------------------------|------------------------------------------------------------------------------------------------------------|
|                                                                             |                                             | <i>Individuals</i>                                            | <i>Corporates</i>                 | <i>Others</i><br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
|                                                                             | • First 2 requests within same year         | Free of charge                                                | 300.00                            | 0 - USD 25                                                                                                 |
|                                                                             | • 3rd & subsequent request within same year | 300.00                                                        | 300.00                            | 0 - USD 25                                                                                                 |
| ➤                                                                           | <b>Loan Balance Certificate</b>             |                                                               |                                   |                                                                                                            |
|                                                                             | • First 2 requests within same year         | Free of charge                                                | 300.00                            | 0 - USD 25                                                                                                 |
|                                                                             | • 3rd & subsequent request within same year | 300.00                                                        | 300.00                            | 0 - USD 25                                                                                                 |
| ➤                                                                           | <b>Certificate of balance</b>               |                                                               |                                   |                                                                                                            |
|                                                                             | • First 2 requests within same year         | Free of charge                                                | 50.00                             | 0 - USD 25                                                                                                 |
|                                                                             | • 3rd & subsequent request within same year | 50.00                                                         | 50.00                             | 0 - USD 25                                                                                                 |
| ➤                                                                           | <b>Payroll fee</b>                          |                                                               |                                   |                                                                                                            |
|                                                                             | • Manual processing                         | N/A                                                           | 35.00 per item                    | 35.00 per item                                                                                             |
|                                                                             | • Electronic list processing (CD)           | N/A                                                           | 1.00 per item + MUR 500 per month | 1.00 per item + MUR 500 per month                                                                          |
|                                                                             | • Internet Banking Bulk Payment             | N/A                                                           | 1.00 per item                     | 1.00 per item                                                                                              |
| ➤                                                                           | <b>Internet banking fee</b>                 |                                                               |                                   |                                                                                                            |
|                                                                             | • 'View Only' Option                        | Free of charge                                                | Free of charge                    | Free of charge                                                                                             |
|                                                                             | • 'All' Option                              | Free of charge                                                | Free of charge                    | Free of charge                                                                                             |
| ➤                                                                           | <b>Mobile Banking</b>                       |                                                               |                                   |                                                                                                            |
|                                                                             | • Subscription fee                          | Free of charge                                                | N/A                               | Free of charge                                                                                             |
|                                                                             | • Transfer transaction                      | Free of charge                                                | N/A                               | Free of charge                                                                                             |
|                                                                             | • Payment transaction                       | Free of charge                                                | N/A                               | Free of charge                                                                                             |
|                                                                             | • Cash transaction                          | Free of charge                                                | N/A                               | Free of charge                                                                                             |
|                                                                             | • ATM transaction                           | Free of charge                                                | N/A                               | Free of charge                                                                                             |
|                                                                             | • PayPal: Send money to PayPal user         | 2% of transaction amount                                      | N/A                               | 2% of transaction amount                                                                                   |
|                                                                             | • PayPal: Top-up PayPal account             | 2% of transaction amount, max. 300                            | N/A                               | 2% of transaction amount, max. 300                                                                         |
|                                                                             | • PayPal: Withdrawal                        | 1.5% of amount withdrawn, minimum<br>MUR 100/ maximum MUR 300 | N/A                               | 1.5% of amount withdrawn, minimum<br>MUR 100/ maximum MUR 300                                              |
| ➤                                                                           | <b>Duplicate statement of account</b>       |                                                               |                                   |                                                                                                            |

# Mauritius Commercial Bank Limited

## Statement of Principal Interest Rates and Service Charges for domestic operations

(Last updated 07.10.2026)

V.113/07102026

|  |                                                                                                                                                                                                                                                                          | Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise) |                                   |                                                                                                     |
|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------|
|  |                                                                                                                                                                                                                                                                          | Individuals                                                                 | Corporates                        | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
|  | <p>➤ Request for duplicate documents [Including copy of IBAN, SWIFT transfer, Book transfer, statement of account]</p> <p>Note: In case the retrieval of documents needs to be done manually, the following pricing will apply: MUR 200 + MUR 10 per additional page</p> | 75.00 + 10.00 per additional page                                           | 50.00 + 10.00 per additional page | 50.00/ 75.00 + 10.00 per additional page                                                            |
|  | ➤ <b>Escheated Accounts (Abandoned Funds)</b>                                                                                                                                                                                                                            |                                                                             |                                   |                                                                                                     |
|  | <ul style="list-style-type: none"> <li>Processing fee before funds are transferred to Bank of Mauritius</li> </ul>                                                                                                                                                       | 200.00                                                                      | 200.00                            | 200.00 - USD 25                                                                                     |
|  |                                                                                                                                                                                                                                                                          |                                                                             |                                   |                                                                                                     |
|  | ➤ <b>Standing instructions/ Standing orders</b>                                                                                                                                                                                                                          |                                                                             |                                   |                                                                                                     |
|  | <ul style="list-style-type: none"> <li>Application for new Standing Instruction (at counter)</li> </ul>                                                                                                                                                                  | Free of charge                                                              | N/A                               | 0 - 100.00                                                                                          |
|  | <ul style="list-style-type: none"> <li>Amendment to existing Standing Instruction (at counter)</li> </ul>                                                                                                                                                                | Free of charge                                                              | N/A                               | 0 - 100.00                                                                                          |
|  | <ul style="list-style-type: none"> <li>Internal transfer</li> </ul>                                                                                                                                                                                                      | 15.00                                                                       | 8.00                              | 0 - 15.00                                                                                           |
|  | <ul style="list-style-type: none"> <li>Transfer to other banks</li> </ul>                                                                                                                                                                                                | 40.00                                                                       | 30.00                             | 30.00 - 40.00                                                                                       |
|  | <ul style="list-style-type: none"> <li>Failed standing order</li> </ul>                                                                                                                                                                                                  | 150.00                                                                      | 150.00                            | 0 - 150.00                                                                                          |
|  | ➤ <b>Direct debit</b>                                                                                                                                                                                                                                                    |                                                                             |                                   |                                                                                                     |
|  | <ul style="list-style-type: none"> <li>Direct debit in favour of CEB, CWA &amp; Mauritius Telecom</li> </ul>                                                                                                                                                             | 6.00                                                                        | 6.00                              | 0 - 6.00                                                                                            |
|  | <ul style="list-style-type: none"> <li>Direct debit in favour of other companies</li> </ul>                                                                                                                                                                              | 8.00                                                                        | 8.00                              | 0 - 8.00                                                                                            |
|  | <ul style="list-style-type: none"> <li>Failed direct debit</li> </ul>                                                                                                                                                                                                    | 150.00                                                                      | 150.00                            | 0 - 150.00                                                                                          |
|  | ➤ <b>Purchase of foreign cheques/ bank drafts</b>                                                                                                                                                                                                                        | 200.00 <sup>(8)</sup>                                                       | 200.00 <sup>(8)</sup>             | 200.00 - USD 20 <sup>(8)</sup>                                                                      |
|  | <i>Note 8: Payment made by debit of account only</i>                                                                                                                                                                                                                     |                                                                             |                                   |                                                                                                     |
|  | ➤ <b>Office cheque issuance</b>                                                                                                                                                                                                                                          | 150.00 <sup>(9)</sup>                                                       | 150.00 <sup>(9)</sup>             | 150.00 <sup>(9)</sup>                                                                               |
|  | <i>Note 9: Payment made by debit of account only</i>                                                                                                                                                                                                                     |                                                                             |                                   |                                                                                                     |
|  | ➤ <b>Cheque returned/ Dishonoured cheque</b>                                                                                                                                                                                                                             | 500.00                                                                      | 500.00                            | 500.00                                                                                              |
|  | ➤ <b>Fee on uncollected/ undelivered cheque book</b>                                                                                                                                                                                                                     | 125.00                                                                      | 125.00                            | 125.00                                                                                              |
|  | ➤ <b>Stop payment orders/ Stop cheque payment order</b>                                                                                                                                                                                                                  | 100.00                                                                      | 125.00                            | 100.00                                                                                              |
|  | ➤ <b>Cheques paid over the counter within one-month period:</b>                                                                                                                                                                                                          |                                                                             |                                   |                                                                                                     |
|  | <ul style="list-style-type: none"> <li>First 25 cheques</li> </ul>                                                                                                                                                                                                       | Free of charge                                                              | 50.00 per cheque <sup>(10)</sup>  | Free/ 50.00 per cheque <sup>(10)</sup>                                                              |
|  | <ul style="list-style-type: none"> <li>For each additional cheque cashed within same period</li> </ul>                                                                                                                                                                   | 20.00 per cheque <sup>(10)</sup>                                            | 50.00 per cheque <sup>(10)</sup>  | 20.00/ 50.00 per cheque <sup>(10)</sup>                                                             |
|  | <i>Note 10: Fee will be charged to the drawer's account on the 5<sup>th</sup> of each month for cheques cashed during the previous month, if applicable</i>                                                                                                              |                                                                             |                                   |                                                                                                     |

# Mauritius Commercial Bank Limited

Statement of Principal Interest Rates and Service Charges for domestic operations  
(Last updated 07.10.2026)

V.113/07102026

|                                                                |                                    | Interest Rates & Service Charges<br>(Amount in MUR unless stated otherwise)                      |                                                                                                  |                                                                                                     |
|----------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
|                                                                |                                    | Individuals                                                                                      | Corporates                                                                                       | Others<br>(Applicable to Global Business & Individuals<br>subscribed to respective segment bundles) |
| V.113/07102026                                                 |                                    |                                                                                                  |                                                                                                  |                                                                                                     |
|                                                                | ➤ Safe deposit lockers             |                                                                                                  |                                                                                                  |                                                                                                     |
|                                                                | • Annual rental fee                | 2,400 - 12,000 <sup>(11)</sup> + VAT                                                             | 2,400 - 12,000 <sup>(11)</sup> + VAT                                                             | 2,400 - 12,000 <sup>(11)</sup> + VAT                                                                |
|                                                                | • Access fee                       | -First 2 visits per month: Free<br>-Additional visits within the same month:<br>Rs 300 per visit | -First 2 visits per month: Free<br>-Additional visits within the same month:<br>Rs 300 per visit | -First 2 visits per month: Free<br>-Additional visits within the same month:<br>Rs 300 per visit    |
|                                                                | • Key deposit fee                  | Rs 15,000 (paid upfront and refundable<br>after cancellation of Safe Deposit Box<br>service)     | Rs 15,000 (paid upfront and refundable<br>after cancellation of Safe Deposit Box<br>service)     | Rs 15,000 (paid upfront and refundable<br>after cancellation of Safe Deposit Box<br>service)        |
|                                                                | • Replacement of lock and keys     | Rs 15,000 (VAT inclusive)                                                                        | Rs 15,000 (VAT inclusive)                                                                        | Rs 15,000 (VAT inclusive)                                                                           |
|                                                                | • Non-payment of annual rental fee | Failed standing order fee applies                                                                | Failed standing order fee applies                                                                | Failed standing order fee applies                                                                   |
| Note 11 : Annual rental fee varies according to type of locker |                                    |                                                                                                  |                                                                                                  |                                                                                                     |