Mauritius Commercial Bank Limited

Statement of Principal Interest Rates and Service Charges for domestic operations

(Last updated 10.11.2026)

V.114/10112026		Interest Rates & Service Charges *(Amount in MUR unless stated otherwise)*		
		Individuals	***Corporates***	***Others*** *(Applicable to Global Business & Individuals subscribed to respective segment bundles)*
A	**INTEREST RATES (per annum)**			
1	***Deposits***			
	➢ **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%) [1]	S + (0.130% to 0.180%) [1]	S + (0.130% to 0.180%) [1]
	• 24 months	S + (0.180% to 0.280%) [1]	S + (0.180% to 0.280%) [1]	S + (0.180% to 0.280%) [1]
	• 36 months	S + (0.350% to 0.530%) [1]	S + (0.350% to 0.530%) [1]	S + (0.350% to 0.530%) [1]
	• 48 months	S + (0.510% to 0.780%) [1]	S + (0.510% to 0.780%) [1]	S + (0.510% to 0.780%) [1]
	• 60 months	S + (0.620% to 0.980%) [1]	S + (0.620% to 0.980%) [1]	S + (0.620% to 0.980%) [1]
	Note 1 : S = MCB Savings Rate. Interest rate varies according to deposit period & interest payment frequency and is applicable on deposit amount up to MUR 25 million]			
	➢ **Term (FCY)**	Based on reference rate	Based on reference rate	Based on reference rate
2	***Credit Facilities (MUR)***			
	➢ **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 [2]	(PLR-0.850%) up to (PLR+1.250%)	N/A	(PLR-0.850%) up to (PLR+1.250%)
	• Car Loan [3]	(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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	• Education Loan (MCB Campus)	PLR up to (PLR+4.000%)	N/A	PLR up to (PLR+4.000%)
	• Secured Personal Loan (3.1)	PLR + 3.75%	N/A	PLR + 3.75%
	• Unsecured Personal Loan (3.1)	(PLR+3.000%) up to (PLR+7.500%)	N/A	(PLR+3.000%) up to (PLR+7.500%)
	• Discounted Loan (3.2)	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%)
	Note 2 : *-Interest rate varies according to loan amount and customer category* *-Minimum loan amount applicable: MUR 200,000* *-Promotional interest rates on offer valid until further notice* *-Promotional interest rates are not reflected in the above ranges*			
	Note 3 : Interest rate varies according to level of financing			
	Note 3.1 : Interest rate varies according to loan amount, DSR, existing facilities, loan type & customer category			
	Note 3.2 : 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.			
3	***Credit Facilities (FCY)***			
	➢ **Margin over LIBOR**	Negotiable	Negotiable	Negotiable
B	**DEPOSITS**			
4	***Savings Account***			
	➢ **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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	➢ **Statement fee on quarterly/ monthly issuance of paper statements of account** Note: -June & December issuance free of charge. -Total amount charged varies according to the issuance frequency	25 per statement issued	15 per statement issued	15/ 25 per statement issued
	➢ **Statement of account available through Internet Banking and Juice/ JuicePro**	Free of charge	Free of charge	Free of charge
	➢ **Reissuance/ Replacement of passbooks/ Account card**	25.00	N/A	25.00
5	***Current Account***			
	➢ **Minimum account opening balance**	1,000.00	10,000.00	1,000.00 - 10,000.00
	➢ **Cost of cheque book** *(per sheet)*	15.00	25.00	15.00 - 25.00
	➢ **Monthly service charges**	MUR 25 + VAT [4]	MUR 35 + VAT	0.00 - 35.00 (VAT excl.)
	➢ **Ledger Fee**	N/A	N/A	N/A
	Note 4 : Including Clubs and Associations			
	➢ **Statement fee on quarterly/ monthly issuance of paper statements of account** Note: -June & December issuance free of charge. -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
	➢ **Statement of account available through Internet Banking and Juice/ JuicePro**	Free of charge	Free of charge	Free of charge
6	***Call Deposit Account***			
	➢ **Minimum balance**	N/A	N/A	N/A
	➢ **Minimum credit balance to earn interest**	N/A	N/A	N/A
	➢ **Monthly service charges**	N/A	N/A	N/A
7	***Term Deposits (MUR)***			
	➢ **Minimum amount**	100,000.00	100,000.00	100,000.00
	➢ **Deposit withdrawn before maturity**			
	• Within 3 months of date for deposit	Interest forfeited	Interest forfeited	Interest forfeited

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	• 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.		
8	***Term Deposits (FCY)***			
	➢ **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
9	***Foreign Currency Account***			
	➢ **Minimum amount**	No minimum required	No minimum required	No minimum required
	➢ **Minimum credit balance to earn interest**	10,000 GBP/ USD/ EUR 15,000 AUD/ 200,000 ZAR/ 10,000 CHF	N/A	10,000 GBP/ USD/ EUR 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): -100,000 up to 10 million: 0.3% p.a. -Greater than 10 million: 0.8% p.a.	Account balance (CHF): -100,000 up to 10 million: 0.3% p.a. -Greater than 10 million: 0.8% p.a.	Account balance (CHF): -100,000 up to 10 million: 0.3% p.a. -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 -In other currencies: 0.125%, min. 10/ max. 75 USD or equivalent	-In USD notes: 1.0%, min. 10/ max. 100 USD or equivalent -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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C	**CREDIT FACILITIES**			
10	***Credit Cards***			
	➢ **Annual fee**			
	• 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 [One-time set up fee: Free]	0.00 - 500 + VAT per card [One-time set up fee: Free]
	• FCY MasterCard Gold cards	N/A	N/A	USD 150 + VAT
	➢ **Replacement of lost/ stolen cards**			
	• 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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	• FCY MasterCard Gold cards	N/A	N/A	USD 75
	➢ **Cash Advance Fee**			
	• American Express Green cards	Locally: Flat 100 per transaction Abroad: 2%, minimum 100	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 100
	• American Express Gold cards	Locally: Flat 100 per transaction Abroad: 2%, minimum 100	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 100
	• VISA Platinum/ Signature cards	Locally: Flat 100 per transaction Abroad: 2%, minimum 100	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 100
	• MasterCard/ VISA Classic cards	Locally: Flat 100 per transaction Abroad: 2%, minimum 50	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 50
	• MasterCard/ VISA Gold cards	Locally: Flat 100 per transaction Abroad: 2%, minimum 50	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 50
	• MasterCard PRIMO	Locally: Flat 100 per transaction Abroad: 2%, minimum 50	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 50
	• MasterCard/ VISA Corporate cards	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 50	Locally: Flat 100 per transaction Abroad: 2%, minimum 50
	• MasterCard/ VISA Business cards	N/A	Locally: Flat 100 per transaction Abroad: 2%, minimum 50	Locally: Flat 100 per transaction Abroad: 2%, minimum 50
	• FCY MasterCard Gold cards	N/A	N/A	USD 75
	➢ **Overlimit Fee**			
	• 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
	➢ **Conversion Charges**			
	• VISA	2.50%	2.50%	2.50%

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	• MasterCard	2.50%	2.50%	2.50%
	• AMEX	2.50%	N/A	2.50%
	Note: Conversion charges apply in case of cross currency transactions			
11	***Loans and Advances***			
	➢ **Credit Processing fee**			
	• 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
	➢ **Prepayment Option Fee** [4.3]	N/A	0.75% of loan amount	0.75% of loan amount
	➢ **Arrangement fee**	N/A	N/A	N/A
	➢ **Ledger fee**	N/A	N/A	N/A
	➢ **Commitment fee**	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
	➢ **Early Repayment fee** [4.3]			
	• MCB Campus/ Home loans	1% of loan amount prepaid	N/A	1% of loan amount prepaid

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	• Other loan types	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
	Note 4.3 : *-Prepayment Option Fee: Not applicable for loans falling under the Borrowers' Protection Act.* *-Early Repayment fee: Not applicable to individual loans granted after 01st January 2014.*			
	➢ **Insurance Handling fee**	MUR 500	MUR 500	MUR 500
	➢ **Valuation survey & Report fee** (4.4) 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
	Note 4.4: *Not applicable to:* *-A facility granted under BPA 2007 if loan amount does not exceed value of property offered as a security as per title deed* *-A facility less than MUR 50,000* *-A facility being renewed*			
	➢ **Legal charges for creation of security documents (excluding Registrar's charges)**			
	• Fixed/ Floating charges	100.00	100.00	100.00
	• Gages sans deplacement	100.00	100.00	100.00
	• Erasure of charges	300 per charge	1,000 per charge	1,000 per charge
12	***Guarantees***			
	➢ **Performance bonds**			
	• Charge amount for the first MUR 5.0 m	1.5% per annum	1.5% per annum	1%, min. USD 500 - 1.5% p.a.
	• For any amount above MUR 5.0 m	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)
	• Amendment fee	500.00	500.00	500.00
	➢ **Tender/ bid bonds**			
	• Charge amount for the first 180 days	1.0% flat, Minimum MUR 750	1.0% flat, Minimum MUR 750	1.0% flat, Minimum MUR 750
	• For each additional period of 90 days or part thereof	0.25% flat, Minimum MUR 750	0.25% flat, Minimum MUR 750	0.25% flat, Minimum MUR 750
	• Amendment fee	500.00	500.00	500.00

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	➢ **Advance payment bonds**			
	• 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
	➢ **Retention money bonds/ guarantees**			
	• 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
	➢ **Shipping guarantee**			
	• 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			
D	**GENERAL SERVICES**			
13	***Treasury Bills***			
	➢ **Minimum account opening balance**	N/A	N/A	N/A
	➢ **Transaction Fee**	N/A	N/A	N/A
14	***Debit Card***			
	➢ **Annual fee**	Free of charge	N/A	Free of charge
	➢ **Replacement of lost/ stolen cards**	50.00 + VAT	N/A	50.00 + VAT
	➢ **Express debit card replacement fee**	100.00 + VAT	N/A	100.00 + VAT
	➢ **Withdrawals**			
	• 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 (Conversion fee 2.50% applicable over and above network charges)	N/A	1%, Minimum MUR 75 (Conversion fee 2.50% applicable over and above network charges)
	➢ **Balance enquiry print request**			
	• 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
	➢ **Mini-statement request**			

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	• 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
	➢ **Conversion charges**	2.50%	N/A	2.50%
15	***Prepaid Cards - Visa Prepaid Card***			
	➢ **Card Issuance fee**	(USD 8/ GBP 5/ EUR 6/ ZAR 70/ MUR 300) + VAT	N/A	(USD 8/ GBP 5/ EUR 6/ ZAR 70/ MUR 300) + VAT
	➢ **Replacement Card fee**	150 + VAT	N/A	150 + VAT
	➢ **Loading/ Reloading fee**	0.5% with, -Minimum USD 2/ GBP 1.20/ EUR 1.50/ ZAR 20/ MUR 60 -Maximum USD 65/ GBP 40/ EUR 50/ ZAR 700/ MUR 1,950	N/A	0.5% with, -Minimum USD 2/ GBP 1.20/ EUR 1.50/ ZAR 20/ MUR 60 -Maximum USD 65/ GBP 40/ EUR 50/ ZAR 700/ MUR 1,950
	➢ **ATM Cash Withdrawal fee**			
	• Tthrough MCB ATM	Free of charge	N/A	Free of charge
	• Through other ATM (local & overseas)	Locally: Flat 50 per transaction Abroad: 1%, minimum MUR 75.00	N/A	Locally: Flat 50 per transaction Abroad: 1%, minimum MUR 75.00
	➢ **Conversion charges**	2.50%	N/A	2.50%
16	***Others***			
	➢ **Telegraphic transfer** [5]			
	• SWIFT Transfer fee	Manual: 500.00 / IB: 250.00	Manual: 500.00 / IB: 250.00	MUR 250.00 - 0.15%, min. USD 30/ max. USD 75
	• Investigation charges [5.1]	300.00	300.00	300.00
	Note 5: Overseas bank charges apply; amount varies according to country of destination *Note 5.1 : Other charges may apply as claimed by overseas banks*			
	➢ **MACSS facility** [6]			
	➢ Standard Payment			
	• 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
	➢ Express Payment			
	• Through IB	75.00 per local outward transfer	75.00 per local outward transfer	75.00 per local outward transfer

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	• 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
	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.			
	➢ **Handling of Payment Instructions**			
	• 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
	➢ **Third Party Wallet/Account (MUR Only)**			
	• 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
	➢ **Audit confirmation certificate**			
	• 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
	➢ **Testimonial/ Banker's reference fee**			
	➢ 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: -First copy: 300.00 -Each additional copy: 100.00	0 - USD 30
	• 3rd request within same year	300.00		0 - USD 30
	• 4th & subsequent request within same year	100.00		0 - USD 30
	➢ Travel purpose - For foreigners			
	• First 2 requests within same year	Free of charge	Per request: -First copy: USD 20 -Each additional copy: USD 5	0 - USD 30
	• 3rd request within same year	USD 20		0 - USD 30
	• 4th & subsequent request within same year	USD 5		0 - USD 30
	➢ **Letter of reference**			
	• 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
	➢ **Clearance Certificate**			

Mauritius Commercial Bank Limited

Statement of Principal Interest Rates and Service Charges for domestic operations

(Last updated 10.11.2026)

V.114/10112026

		Interest Rates & Service Charges *(Amount in MUR unless stated otherwise)*		
		Individuals	***Corporates***	***Others*** *(Applicable to Global Business & Individuals 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
	➢ **Loan Balance Certificate**			
	• 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
	➢ **Certificate of balance**			
	• 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
	➢ **Payroll fee**			
	• 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
	➢ **Internet banking fee**			
	• 'View Only' Option	Free of charge	Free of charge	Free of charge
	• 'All' Option	Free of charge	Free of charge	Free of charge
	➢ **Mobile Banking**			
	• 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 MUR 100/ maximum MUR 300	N/A	1.5% of amount withdrawn, minimum MUR 100/ maximum MUR 300
	➢ **Duplicate statement of account**			

Mauritius Commercial Bank Limited

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(Last updated 10.11.2026)

V.114/10112026	Interest Rates & Service Charges *(Amount in MUR unless stated otherwise)*		
	Individuals	***Corporates***	***Others*** *(Applicable to Global Business & Individuals subscribed to respective segment bundles)*
➢ Request for duplicate documents [Including copy of IBAN, SWIFT transfer, Book transfer, statement of account] Note: In case the retrieval of documents needs to be done manually, the following pricing will apply: MUR 200 + MUR 10 per additional page	75.00 + 10.00 per additional page	50.00 + 10.00 per additional page	50.00/ 75.00 + 10.00 per additional page
➢ **Escheated Accounts (Abandoned Funds)**			
• Processing fee before funds are transferred to Bank of Mauritius	200.00	200.00	200.00 - USD 25
➢ **Standing instructions/ Standing orders**			
• Application for new Standing Instruction (at counter)	Free of charge	N/A	0 - 100.00
• Amendment to existing Standing Instruction (at counter)	Free of charge	N/A	0 - 100.00
• Internal transfer	15.00	8.00	0 - 15.00
• Transfer to other banks	40.00	30.00	30.00 - 40.00
• Failed standing order	150.00	150.00	0 - 150.00
➢ **Direct debit**			
• Direct debit in favour of CEB, CWA & Mauritius Telecom	6.00	6.00	0 - 6.00
• Direct debit in favour of other companies	8.00	8.00	0 - 8.00
• Failed direct debit	150.00	150.00	0 - 150.00
➢ **Purchase of foreign cheques/ bank drafts**	200.00 [8]	200.00 [8]	200.00 - USD 20 [8]
Note 8 : Payment made by debit of account only			
➢ **Office cheque issuance**	150.00 [9]	150.00 [9]	150.00 [9]
Note 9 : Payment made by debit of account only			
➢ **Bank draft/ Office cheque cancellation**	100.00	100.00	100.00 - USD 20
➢ **Cheque returned/ Dishonoured cheque**	500.00	500.00	500.00
➢ **Fee on uncollected/ undelivered cheque book**	125.00	125.00	125.00
➢ **Stop payment orders/ Stop cheque payment order**	100.00	125.00	100.00
➢ **Cheques paid over the counter within one-month period:**			
• First 25 cheques	Free of charge	50.00 per cheque [10]	Free/ 50.00 per cheque [10]
• For each additional cheque cashed within same period	20.00 per cheque [10]	50.00 per cheque [10]	20.00/ 50.00 per cheque [10]

Mauritius Commercial Bank Limited

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V.114/10112026		Interest Rates & Service Charges *(Amount in MUR unless stated otherwise)*		
		Individuals	***Corporates***	***Others*** *(Applicable to Global Business & Individuals subscribed to respective segment bundles)*
	Note 10 : Fee will be charged to the drawer's account on the 5th of each month for cheques cashed during the previous month, if applicable			
	➢ **Safe deposit lockers**			
	• Annual rental fee	2,400 - 12,000 (11) + VAT	2,400 - 12,000 (11) + VAT	2,400 - 12,000 (11) + VAT
	• Access fee	-First 2 visits per month: Free -Additional visits within the same month: Rs 300 per visit	-First 2 visits per month: Free -Additional visits within the same month: Rs 300 per visit	-First 2 visits per month: Free -Additional visits within the same month: Rs 300 per visit
	• Key deposit fee	Rs 15,000 (paid upfront and refundable after cancellation of Safe Deposit Box service)	Rs 15,000 (paid upfront and refundable after cancellation of Safe Deposit Box service)	Rs 15,000 (paid upfront and refundable after cancellation of Safe Deposit Box 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			