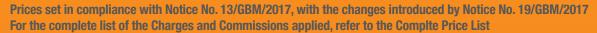
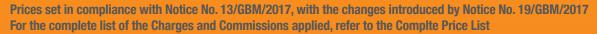
# **Commissions and Charges Table**





	PRICE LIST IN METICALS (Includes stamp duty)					
	PRODUCT/SERVICE	DD 4 NO.		eBanking	*134	l#
		BRANCH	ATM	/APP	CURRENT ACCOUNT	MOBILE ACCOUNT
2.	A) CURRENT ACCOUNTS					
2.1.3.2.	Dormant accounts	0,00	-	-	-	-
2.1.6.2.	Balance inquiriest	100,00	0,00	0,00	0,00	0,00
2.1.8.2.	Issue of statements	100,00	-	0,00	-	-
3.	B) IN-BRANCH DEPOSITS AND WITHDRAWALS					
3.1.1.	Cash	0,00	-	-	-	-
3.1.2.	Cheques	0,00	-	-	-	-
3.2	C) WITHDRAWALS					
3.2.1.2.	Local currency withdrawals (standard cheques)	0,00	-	-	-	-
3.2.1.3.	Local currency withdrawals (counter cheques)	$0,00^{1}$	-	-	-	-
3.3.2.	Issue of duplicate documents justifying debits or credits	120,00	-	0,00	-	-
4.1.	D) ANONYMOUS ("NO NAME")- READY-TO-USE - DEBIT CA	RDS				
4.1.1.1.	Normal issues	0,00	-	-	-	-
4.1.1.3.	Urgent issues	-	-	-	-	-
4.1.1.4.	Issue of duplicates	-	-	-	-	-
4.1.2.	Annual fees <sup>5</sup>	402,90	-	-	-	-
4.2.	E) PERSONALISED "DAKI" DEBIT CARDS	,,,,,,				
4.2.1.1.	Normal issues	0,00	-	0,00	-	-
4.2.1.3.	Urgent issues	780,00	-	_	-	-
4.2.1.4.	Issue of duplicates	408,00	-	-	-	-
4.2.2.	Annual feest <sup>5</sup>	402,90	-	402,90	-	-
4.3.	F) "TAKO" CREDIT CARD	- ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
4.3.1.1.	Normal issues	240,00	-	_	-	-
4.3.1.2.	Urgent issues	780,00	-	-	-	-
4.3.1.3.	Issue of duplicates	500,00	-	-	-	-
4.3.2.	Annual feest <sup>5</sup>	300,00/550,00	-	-	-	-
4.3.5.2/1.	Annual/monthly interest rates	49,90%/4,16%	-	_	-	-
4.4.	G) PREPAID "TAKO-PAGO" CARD	,,				
4.4.1.1.	Normal issues	300,00	-	_	-	-
4.4.1.3.	Urgent issues	-	-	-	-	-
4.4.1.4.	Issue of duplicates	300,00	-	-	-	-
4.4.2.	Annual fees <sup>5</sup>	0,00	-	-	-	-
5.	H) ATMs	0,00				
5.1.2.	Cash withdrawals from ATMs in Mozambique	-	9,50		_	-
5.2.2.	Balance inquiries (printed in Mozambique)	-	0,00	_	_	_
5.2.4.	Balance inquiries (printed abroad)	_	-	_	-	-
5.4.	Printouts of BBAN/IBAN	-	0,00	_	_	_
5.7.	PIN changes	-	0,00	_	_	_
Jili			0,00			

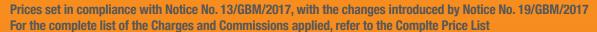
# **Commissions and Charges Table**





		PRICE LIST IN METICALS (Includes stamp duty)					
	PRODUCT/SERVICE			o Donalsina	*13	1#	
		BRANCHT	ATM	eBanking /APP	CURRENT ACCOUNT	MOBILE ACCOUNT	
7.	I) CHEQUES						
7.1.1.	Supply of 5 standard cheques	169,00	-	152,00	-	-	
7.1.2.	Supply of 20 standard cheques	725,00	-	657,00	-	-	
7.1.3.	Supply of 41 standard cheques	1.035,00	-	931,00	-	-	
7.1.4.1.	Chequebook (41 standard carbon-copy cheques)	1.349,00	-	1.216,00	-	-	
7.1.4.2.	Chequebook (80 standard carbon-copy cheques)	2.634,00	-	2.374,00	-	-	
7.2.	Cheques returned to payees	395,00	-	-	-	-	
7.4.1.1.	Return of OCI9 cheques owing to insufficient funds	0,00	-	-	-	-	
7.4.2.2.	Return of OCI cheques for technical reasons	270,00	-	-	-	-	
7.4.2.3.	Return of OCI cheques for technical reasons	270,00	-	-	-	-	
8.1.	J) DOMESTIC TRANSFERS			45.00		0.00	
8.1.1.2./3.	Intrabank between accounts with different accountholders	160,00	- 05.00	15,00	-	0,00	
8.1.1.4. 8.1.2.1./2.	Intrabank via ATM Interbank between accounts with different accountholders	-	25,00	120.00	120.00	0,00	
8.1.2.3.	Interbank via ATM	450,00	120,00	120,00	120,00	-	
8.2.	K) INTERNATIONAL TRANSFERS		120,00				
8.2.1.	SWIFT telegraphic transfers – sent	0,25% (min. 1.303,56 máx. 19.553,40) + 3.389,26	-	0,09% (min. 1.303,56 máx. 1.303,56) + 3.389,26	-	-	
8.2.2.1.1.	SWIFT telegraphic transfers – received – BCl customerst	1,00% (min. 32,59 máx. 1.278,00)	-	-	-	-	
8.2.2.2.1.	SWIFT telegraphic transfers – received – OCI customers	0,25% (min. 1.955,34 máx. 19.553,40) + 1.955,34	-	-	-		
9.	L) DIRECT DEBITS, STANDING INSTRUCTIONS						
9.1.2.	Direct debiting of third party services	0,00	-	-	-	-	
9.2.2.	Standing instructions to same bank	0,00	0,00	-	-	-	
9.2.3.	Standing instructions to an OCI	0,00	0,00	-	-	-	
9.3.2.	Issue of duplicate documents justifying debits and credits	120,00	-	-	-	-	
10.1.1.	M) CREDITING OF RENTS/CONSUMER CREDIT						
10.1.3.	Services set-up and organisation process	1,00%	-	-	-	-	
10.1.4.2.	Monthly/annual interest rates	P_RATE_SIS + (6,50% - 12,50%) <sup>2</sup>	-	-	-	-	
10.2.	N) MORTGAGE LOANS						
10.2.1.	Loan simulations and pre-contractual information on approved conditions	0,00	-	-	-	-	
10.2.3.	Services set-up and organisation process	1,5% (Min.15.000,00)	-	-	-	-	
10.2.5.2.	Monthly/annual interest rates	P_RATE_SIS +(3,50% - 6,50%) <sup>2</sup>	-	_	-	-	

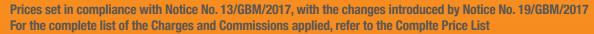
# **Commissions and Charges Table**





				IN METICALS stamp duty)		
	PRODUCT/SERVICE	BRANCH	ATM	eBanking	*134	1#
		BIIANGII	AIIII	/APP	CURRENT ACCOUNT	MOBILE ACCOUNT
11.	O) INTERNET BANKING					
11.1.	Application for service	0,00	-	-	-	-
11.2.	Monthly/annual charges	0,00	-	-	-	-
<b>12.</b> 12.1.	P) ELECTRONIC CURRENCY  Opening of accounts	0,00				-
12.11.	Transfers	-	-	_	-	0,00
13.1.	Q) IMPORT REMITTANCES					
13.1.1.	Service set-up charge	1.955,34	-	-	-	-
13.1.2.	Documentary remittance payments	0,25% (min. 1.278,00 máx. 16.294,50) + 1.955,34	-	-	-	-
13.2.	R) EXPORT REMITTANCES					
13.2.1.	Service set-up charge	0,00	-	-	-	-
13.2.2.	Documentary remittance payments	0,00	-	-	-	-
14.1.	S) IMPORT DOCUMENTARY CREDIT					
14.1.1.1.	Service set-up charge	0,75% (min. 4.888,35 + 1.955,34	-	-	-	-
14.1.2.1.	BCI customers with 100% net coverage	-	-	-	-	-
14.1.3.1.	OCI customers with 100% net coverage	-	-	-	-	-
14.2.	T) EXPORT DOCUMENTARY CREDIT	Confirmed: 0,50% (min. 6.517,80				
14.2.1.	Service set-up charge – BCl customers	1.955,34; Not confirmed: 8.064,18 Not domiciled: 0,15% (min. 7821,36) + 1.955,34	-	-	-	-
14.2.2.	Service set-up charge – OCI customers	Confirmed: 0,50% (min. 6.517,80) + 1.955,34; Not confirmed: 8.064,18 Not domiciled: 0,15% (min. 7.821,361 + 1,955,34	-	-	-	-
15.1.	U) DOMESTIC BANK GUARANTEES	1.021,00) 1 1.000,04				
15.1.1.1.	Service set-up charge with 100% net coverage	Tenders: 1,25% (min.1.020,00) + 2,040,00; Advances: 2,25% (min.1.020,00) + 2,040,00; Good performance. Court. Customs: 2,00% (min.1.020,00) + 2,040,00.	-	-	-	-
15.1.1.2.	Service set-up charge with part coverage	Tenders: 1,25% (min.1.020,00) + 2.040,00; Advances: 2,25% (min.1.020,00) + 2.040,00; Good performance. Court. Customs: 2,00% (min.1.020,00) + 2.040,00.	-	-	-	-
15.2.	V) INTERNATIONAL BANK GUARANTEES	0.75% (min. 6.517.90				
15.2.1.1.	Bank guarantees issued	0,75% (min. 6.517,80 + 8.473,14	-	-	-	-
15.2.4.1.	Bank guarantees received w) other	9.776,70	-	-	-	-
<b>16.</b> 16.1.1./2.	Letters of recommendation/creditworthiness <sup>4</sup>	750,00	-	-	-	-
16.1.1./2.	Statements of financial capacity <sup>4</sup>	800,00	_	_	_	_

# **Commissions and Charges Table**

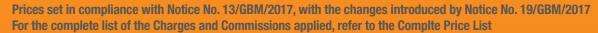




		PRICE LIST IN METICALS (Includes stamp duty)						
PRODU	ICT/SERVICE	DDANGU	АТВЯ	ATM eBanking	*134#			
		BRANCH	ATM	/APP	CURRENT ACCOUNT	MOBILE ACCOUNT		
		FREE SERVICES						
		Deposit accounts:						
(i)	Opening of bank accounts or setting up of	a deposit account						
(ii)	Bank account maintenance fees							
(iii)	Bank accounts dormant for a period of 12	months						
(iv)	Failure to comply with minimum balance re	equirements on current a	ccounts					
(v)	Supply of one deposit account statement p	er month covering the la	st thirty one	e days,				
(*)	starting from date of request							
(vi)	Closure of bank accounts							
(vii)	Two in-branch balance inquiries per month							
(viii)	Two in-branch balance movements inquirie	es per month						
	•	osits and withdrawals:						
(i)	Cash deposits in local and foreign currency							
(ii)	Cheque deposits in local and international	currency						
(iii)	In-branch local currency cash withdrawals							
(1)		Bank cards:						
(i)	First normal debit card issue							
(ii)	Text alerts, in-country	1: poo   11						
(i)	ATM, internet banking, mobile ba Balance inquiries (without printouts)	inking, PUS and other elec	tronic chanr	iel operations:				
(i)	BBAN or IBAN inquiries (without printouts)							
(ii)	Statements, mini-statements and moveme	nte (without printoute) ind	auiriae an A	TMe and DOC	torminale			
(iii)		, , , , , , , , , , , , , , , , , , , ,	quilles on A	ariu rus	lemmais			
(iv)	First two balance printouts per month on ATMs and POS terminals  First two balance printouts of movements per month on ATMs							
(v) (vi)	First two balance printouts of movements per month on ATMs and POS terminals							
(vii)	First two withdrawals, per month, from ATMs							
(viii)	First two PIN changes per month	713						
(VIII)	ů i	als and other electronic m	edia:					
(i)	Use of bank cards to pay for goods and set		oului -					
(1)	222 of Saint Saids to pay for goods and our	Cheques:						
(i)	In-branch local currency withdrawals using							
(ii)	Return to payee of cheques ineligible for pa	' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '						
(iii)	Cancellation or voiding of cheques	,						
	Ŭ Î							

### **Commissions and Charges Table**

**Effective from: 30/06/2025** 





		PRICE LIST IN METICALS (Includes stamp duty)						
PRODUCT/SERVICE				oPonking.	*134#			
		BRANCH	ATM	eBanking /APP	CURRENT ACCOUNT	MOBILE ACCOUNTS		
		FREE SERVICES						
	Transfers between	veen accounts in the same	e bank:					
(i)	Two in-branch and ATM transfers per mont	h						
(ii)	One transfer per day, on any electronic cha	nnel						
	Direct deb	its and standing instruction	ons:					
(i)	Requests or authorisation for acceptance of direct debits or standing instructions							
		Electronic currency:						
(i)	Opening of accounts							
(ii)	Issue of electronic currency							
(iii)	PIN changes							
(iv)	Account maintenance charges							
(V)	Closure of accounts							
(vi)	Balance inquiries — one per day							
(vii)	Dormant accounts with balances of less than MT 20 for a period of up to 6 months							
Credit operations:								
(i)	Loan simulationst							
(ii)	Pre-contractual information on approved co	onditions						

Notes: Effective from: 30/06/2025

- <sup>1</sup> Commission applies for providing counter cheque, according to point 7.2.;
- <sup>2</sup> Applicable on transfers from current or mobile accounts to a card account in the name of the same accountholder or a mobile account associated with another bank;
- The annual interest rate is calculated on the Mozambique Financial System's Prime Rate (P\_RATE\_SIS) plus a spread, in line with the specified maturity. The monthly interest rate is calculated by dividing the annual interest rate by 12 months;
- 4 Applicable to individual customers. Please see full price list for corporate customers;