

## Price list for everyday operations

Transaction/Service	Fees and Other Charges	Price in Meticaís <sup>1</sup>			
		Counter	ATM	eBanking	BCI SMS <sup>2</sup>
Current accounts	Opening an account	No charge	-	-	-
	Dormant accounts <sup>3</sup>	51,00	-	-	-
	Closure of account	No charge	-	-	-
	Issue of balance statement	25,50	-	-	No charge
	- Issue of balance statement from a Ponto 24 network ATM	-	4,00 <sup>4</sup>	-	-
	- Issue of balance statement from a Visa network ATM, outside P.24 network	-	7,00 <sup>4</sup>	-	-
	Issue of statement of account or movements				
	- Monthly statement	No charge <sup>5</sup>	-	No charge	-
	- Additional statements and /or statements relating to other periods, movements (individual customers)	51,00	-	No charge	-
	- Account movements	51,00	4,00 <sup>4</sup>	No charge	-
	Issue of document justifying debit or credit - original	No charge	-	-	-
	Copies of documents justifying debit or credit	51,00	-	-	-
	Consultation of BBAN (basic bank account number)	No charge	No charge	No charge	No charge
	Reopening of account with a new sequence	255,00	-	-	-
	Deposits	Cash deposit	No charge	-	-
Cheque deposit		No charge	-	-	-
Withdrawals	Cash withdrawals from a P.24 network ATM	-	6,00	-	-
	Cash withdrawals from a Visa network ATM, outside P.24 network	-	13,00	-	-
	Cash withdrawals from a VISA ATM abroad	-	120,00	-	-
	Foreign currency withdrawals	1,79% (min.6,12 USD) <sup>5</sup>	-	-	-
Transfers	Interbank transfer (between BCI accounts)	50,00	6,12	No charge	-
	Interbank transfer (to another bank)	255,00	6,12 <sup>7</sup>	50,00	-
	Return of interbank transfer due to customer error	244,80	244,80	244,80	-
Standing orders	Setting up of service	No charge	-	No charge	-
	Change to service	No charge	-	No charge	-
	Cancellation of service	No charge	-	No charge	-
Payment of services to third parties	Payment of services to third parties	No charge	No charge	No charge	No charge
Payment of services by direct debit	Payment of services by direct debit	No charge	-	-	-
	Rejection of payment of services by direct debit owing to insufficient funds	No charge	-	-	-
Debit cards	Issue of debit cards	50,00	-	-	-
	Debit card annuities				
	- 1st annuity for Visa Electron card	150,00	-	-	-
	- 2nd and following annuities for Visa Electron cards	275,00	-	-	-
	- Annuity for BCI Universitário Visa Electron card	No charge	-	-	-
	Replacement of debit card	240,00 <sup>8</sup>	-	-	-
	Blacklisting of cards	400,00	-	-	-
	Urgent production of cards	300,08	-	-	-
Pre-activated Visa Electron debit cards	Sending of cards to a branch other than the one in which the current account is domiciled	250,05	-	-	-
	Text alerts (per card)	350,06 <sup>9</sup>	-	-	-
	Application for 1st card (opening of accounts)	No charge	-	-	-
	Application for an emergency card	300,00	-	-	-
	Replacement of debit card	240,00	-	-	-
Credit cards	Blacklisting of cards	400,00	-	-	-
	Text alerts (per card)	350,06 <sup>9</sup>	-	-	-
	Issue of credit cards	52,00 <sup>10</sup>	-	-	-
	Annuity for credit cards				
	- 1st annuity for TAKO cards	150,00	-	-	-
	- 2nd and following annuities for TAKO cards	300,00	-	-	-
	- Annuity for BCI Classic card	500,00	-	-	-
	- Annuity for BCI Gold card	1.100,00	-	-	-
	- Annuity for BCI Negócios/Mulher Empreendedora Card with a real guarantee <sup>11</sup>	1.000,00	-	-	-
	- Annuity for BCI Negócios/Mulher Empreendedora Card without a real guarantee	1.500,00	-	-	-
	Replacement of credit card				
	- Lost/stolen/damaged cards (customer at fault)	250,00 <sup>8</sup>	-	-	-
	- Damaged cards (customer not at fault)	No charge	-	-	-
	Blacklisting of cards	400,00	-	-	-
	Production of urgent cards	300,08	-	-	-
	Sending of cards to a branch other than the one in which the current account is domiciled	250,05	-	-	-
	Text alerts (per card)	350,06 <sup>9</sup>	-	-	-
	Cash advances (withdrawals)				
	- Ponto 24 network	-	4% (mín. 122,40) <sup>11</sup>	-	-
	- Visa network	4% (mín. 122,40) <sup>11</sup>	4% (mín. 122,40) <sup>11</sup>	-	-
	Overdue payments	195,00	-	-	-
	Temporary changes of credit limit	320,00	-	-	-
	Interest rate on TAKO cards				
- Annual	41,00%	-	-	-	
- Monthly	3,41%	-	-	-	
Interest rate on BCI Classic cards					
- Annual	36,80%	-	-	-	
- Monthly	3,06%	-	-	-	
Interest rate on BCI Gold cards					
- Annual	35,00%	-	-	-	
- Monthly	2,91%	-	-	-	
Interest rate on BCI Negócios/Mulher Empreendedora Card					
- With a real guarantee (annual rate)	Prime Rate +12pp	-	-	-	
- Without a real guarantee (annual rate)	Prime Rate +19pp	-	-	-	

## Price list for everyday operations

		(continuation)				
Transaction / service		Fees and other charges	Price in Meticals <sup>1</sup>			
			Counter	ATM	eBanking	BCI SMS <sup>2</sup>
Counter cheques	Counter cheques		204,50	-	-	-
Standard cheques	Chequebooks (05 cheques)		75,94	-	53,50	-
	Chequebooks (20 cheques)		254,80	-	193,60	-
	Chequebooks (41 cheques)		522,34	-	306,10	-
	Chequebooks (80 cheques)		1.019,20	-	652,00	-
	Chequebooks (20 carbon-copy cheques)		377,20	-	214,00	-
	Chequebooks (41 carbon-copy cheques)		773,26	-	346,90	-
	Chequebooks (80 carbon-copy cheques)		1.508,80	-	672,40	-
	Cancellation of standard cheques		Grátis	-	-	-
Crossed cheques	Chequebooks (5 crossed cheques)		57,58	-	44,32	-
	Chequebooks (20 crossed cheques)		193,60	-	147,70	-
	Chequebooks (41 crossed cheques)		396,88	-	272,44	-
	Chequebooks (80 crossed cheques)		774,40	-	590,80	-
	Chequebooks (20 crossed carbon-copy cheques)		322,12	-	235,42	-
	Chequebooks (41 crossed carbon-copy cheques)		660,04	-	297,94	-
	Chequebooks (80 crossed carbon-copy cheques)		1.278,48	-	611,20	-
	Cancellation of crossed cheque		Grátis	-	-	-
Service or issue of cheques	Issue of cashier's cheque		306,00	-	-	-
	Issue of bank cheque	0,51% (min.: 189,20)	-	-	-	-
	Cancellation of cashier's cheque		229,50	-	-	-
	Cancellation of bank cheque		204,00	-	-	-
Returned cheques	Cheques drawn on BCI					
	-Insufficient funds		1.785,00	-	-	-
	-Technical reasons (incorrectly filled-in, non-matching signature, erasures)		357,00	-	-	-
	Cheques drawn on other banks		102,00 <sup>12</sup>	-	-	-
<b>Foreign transactions</b>						
	Crediting of account (BCI customers)		20,40 USD <sup>13</sup>	-	-	-
	Return of amounts received					
	- Fees		25,5 USD	-	-	-
	- SWIFT communications		30,60 USD	-	-	-
	Transfers to other credit institutions (at payer's instruction at payee's request)					
Swift telegraphic transfers received by bank	- Fee		0,25% (min. 30,60 USD, max. 306,00 USD)	-	-	-
	- Processing fee		30,60 USD	-	-	-
	- Request for return / change		25,50 USD	-	-	-
	- SWIFT communications		30,60 USD	-	-	-
	Payment over counter (non-customers)					
	- Domestic currency – Fee		0,5% (min. 51,0 USD)	-	-	-
	- Foreign currency – Fee		0,7% (min. 51,0 USD)	-	-	-
	- Cost of importing banknotes (USD, EUR)		1,79% (min. 6,12 USD)	-	-	-
	- Processing fee		30,6 USD	-	-	-
	- Request for return / change		30,6 USD	-	-	-
Swift telegraphic transfers sent by bank	Fee					
	- Issue		0,25% (min. 20,40 USD max. 306,00 USD)	-	-	-
	- Cancellations / returns		30,60 USD	-	-	-
	- Changes / clarifications		25,50 USD	-	-	-
	Processing fee		20,40 USD	-	-	-
	SWIFT communications		30,60 USD	-	-	-
	Correspondent bank expenses		Payable by customer	-	-	-
	Additional charges for transfers with different from standard value-date (D +2)					
- Value-date D		[(5,50% + TR)*2/365]*2% (min. 30,60 USD) <sup>14</sup>	-	-	-	
- Value-date D + 1		[(5,50% + TR)*1/365]*2% (min. 30,60 USD) <sup>14</sup>	-	-	-	
<b>Notes</b>	Last update: 1 January 2012					
1 - List prices in meticals, unless otherwise stated. Prices include stamp duty. Stamp duty of 2% payable on prices defined on a fee/commission basis.						
2 - In BCI SMS transactions the cost of the SMS is payable by the customer.						
3 - Dormant account are accounts with a balance of less than 100.00 MT which have been idle for 6 months.						
4 - No charge for the 1st daily request.						
5 - No charge is made for the monthly statement relating to the month following the period of the statement.						
6 - No charge for Special Foreign Currency Accounts, provided that the withdrawal is made in the same Clearing Centre in which the account is domiciled.						
7 - Only available for Ponto 24 network banks.						
8 - The customer is liable for payment of the costs of the issue of the new card in the case of replacements of Visa Electron Debit Cards and TAKO, BCI Classic and BCI Gold credit cards.						
9 - The service is valid for the validity of the associated card.						
10 - Except for the issue of BCI Corporate/ Mulher Empreendedora and CrediViagem LAM credit cards which is free of charge.						
11 - In the case of the BCI Corporate card, the cash advance fee is (1.75% + 6.00) x 2% on the Ponto 24 network and (1.75% + 13.00) x 2% on the Visa network.						
12 - No charge is made for the first returned cheque.						
13 - Transfers of less than USD 50.00, are liable for a fee of 10% subject to a minimum of USD 3.00.						
14 - RR: Associated currency's reference rate (Jibar Overnight for ZAR; Libor Overnight for USD and Euribor Overnight for EUR).						