

Price List for Everyday Operations.



TRANSACTION /SERVICE	FEES AND OTHER CHARGES	PRICE IN METICAIS ¹					
		Counter	ATM	Internet		Cell phone	
				App	eBanking	Current Account	Mobile Account
Current accounts	Opening account	No Charge	-	-	-	-	-
	Dormant accounts ³	65,00	-	-	-	-	-
	Closure of account	No Charge	-	-	-	-	-
	Issue of balance statement	75,00 ⁴	5,00 ⁴	No Charge	5,00 ⁴	No Charge	-
	Issue of statement of account or movements	-	-	-	-	-	-
	- Monthly statement	No Charge	-	No Charge	-	-	-
	- Account movements	100,00	8,00 ⁴	No Charge	5,00 ⁴	No Charge	-
	Issue of documents justifying debit or credit - original	No Charge	-	-	-	-	-
	Copies of documents justifying debit or credit	120,00	-	-	-	-	-
	Consultation of BBAN (basic bank account number)	No Charge	5,00 ⁴	No Charge	5,00 ⁴	-	-
Deposits	Cash deposit	No Charge	-	-	-	-	-
	Cheque deposit	No Charge	-	-	-	-	-
	Cash withdrawals from a Single National Network	-	7,00	-	-	No Charge	-
Withdrawals	Cash withdrawals from a VISA International Network ATM	-	250,00	-	-	-	-
	Foreign currency withdrawals	2,06% (Min. 7,37 USD) ⁶	-	-	-	-	-
	Sale of foreign currency - Cash withdrawal	2,00% Min 500,00	-	-	-	-	-
	Interbank transfer (between BCI accounts)	120,00	15,00	8,00	-	No Charge	-
Transfers	Interbank transfer (to another National Bank)	325,00	60,00	100,00	60,00 ¹³	No Charge	-
	Transfer to Mobile	-	15,00	-	15,00	No Charge	-
	Return of interbank transfer due to customer error	300,00	300,00	300,00	-	-	-
	Standing orders	Setting up of service	No Charge	-	No Charge	-	-
Recharge Vouchers	Change to service	No Charge	-	No Charge	-	-	
	Cancellation of service	No Charge	-	No Charge	-	-	
	Credelec	-	No Charge	No Charge	No Charge	-	
Payment of services to third parties	Movitel/ ZAP/ @ IN/ Teledata	-	8,00	8,00	8,00	No Charge	
	Mcel/ Vodacom	-	8,00	8,00	8,00	No Charge	
	Payment of services by direct debit	15,00	8,00	8,00	8,00	No Charge	
Debit cards	Payment of services by direct debit	No Charge	-	-	-	-	
	Rejection of payment of services by direct debit owing to insufficient funds	No Charge	-	-	-	-	
	Issue of debit cards	210,00 ⁷	-	210,00	-	-	
	- Annuity for EU card	No Charge	-	No Charge	-	-	
	- Annuity for EU card - Without Protocol	100,00	-	100,00	-	-	
	Debit card annuities	-	-	-	-	-	
	- 1 st annuity for "SIMO/daki"	240,00	-	240,00	-	-	
	- 2nd and following annuities for "SIMO/daki"	360,00	-	360,00	-	-	
	- Annuity for Mineiro card	No Charge	-	-	-	-	
	- Annuity for EU card	No Charge	-	No Charge	-	-	
Pre-activated debit cards	- Annuity for EU card - Without Protocol	150,00	-	150,00	-	-	
	Replacement of debit card	360,00 ⁸	-	-	-	-	
	Blacklisting of cards	600,00	-	-	-	-	
	Urgent production of cards	780,00	-	-	-	-	
	Sending of cards to a branch other than the one in which the current account is domiciled	420,00	-	-	-	-	
	Change of PIN - at a Single Nationwide Network	-	No Charge	-	-	-	
	Application for 1st card (opening of accounts)	No Charge	-	-	-	-	
	Application for na emergency card	600,00	-	-	-	-	
	Replacement of debit card	360,00 ⁸	-	-	-	-	
	Blacklisting of cards	600,00	-	-	-	-	
Tako Pago Prepaid Card	Change of pin - at a Single Nationwide Network	-	No Charge	-	-	-	
	Issue/activation/Replacement	240,00	-	-	-	-	
	Annuity	No Charge	-	-	-	-	
	Prepaid refill Fee ⁴	-	10,00	10,00	10,00	No Charge	
	Issue of credit cards	240,00	-	-	-	-	
	Annuity of credit cards	-	-	-	-	-	
	- 1st annuity for TAKO cards	300,00	-	-	-	-	
	- 2nd and following annuities for TAKO cards	540,00	-	-	-	-	
	- Annuity for BCI Classic card	780,00	-	-	-	-	
	- Annuity for BCI Gold card	1.560,00	-	-	-	-	
- Annuity for BCI Negócios Card with a real guarantee	1.800,00	-	-	-	-		
- Annuity for BCI Negócios Card without a real guarantee	2.400,00	-	-	-	-		
Credit cards	Replacement of credit card	-	-	-	-	-	
	Lost/stolen/damaged cards (customer not at fault)	420,00	-	-	-	-	
	Damaged cards (customer not at fault)	No Charge	-	-	-	-	
	Blacklisting of cards	600,00	-	-	-	-	
	Production of urgent cards	780,00	-	-	-	-	
	Sending of cards to a branch other than the one in which the current account is domiciled	420,00	-	-	-	-	
	Cash advances (whithdrawals) - Single nationwide network/other networks	-	6,00% (Min:350,00)	6,00% (Min:350,00)	-	-	
	Overdue payments	300,00	-	-	-	-	
	Temporary changes of credit limit	500,00	-	-	-	-	
	Credit Limit Exceeded	120,00	-	-	-	-	
POS daki	Issue of Additional statement	120,00	-	-	-	-	
	Change of PIN - at a Single Nationwide Network	-	No Charge	-	-	-	
	Processing of outstanding Values	25,00	-	-	-	-	
	Interest rate on TAKO cards - Annual/Monthly	49,90% / 4,16%	-	-	-	-	
	Interest rate on BCI Classic cards - Annual/Monthly	40,20% / 3,35%	-	-	-	-	
	Interest rate on BCI Gold cards - Annual/Monthly	38,88% / 3,24%	-	-	-	-	
	Interest rate on BCI Negócios/Mulher Empreendedora Card	-	-	-	-	-	
	- With a real guarantee (annual tare)	Prime Rate + 16pp	-	-	-	-	
	- Without a real guarantee (annual rate)	Prime Rate + 23pp	-	-	-	-	
	Traders with invoice of less than 35.000Mt per month in amount of payments at POS	750,00	-	-	-	-	
Traders with amount of payments between 35.000Mt e 75.000Mt per month at POS	500,00	-	-	-	-		
Amount of payments above of 75.000Mt per month at POS	No Charge	-	-	-	-		

TRANSACTION /SERVICE	FEES AND OTHER CHARGES	PRICE IN METICAIS ¹					
		Counter	ATM	Internet		Cell phone	
				App	eBanking	Current Account	Mobile Account
Counter cheques	Counter cheques	375,00	-	-	-	-	
Standard cheques	Chequebooks (5 cheques)	115,00	-	105,00	-	-	
	Chequebooks (20 cheques)	575,00	-	520,00	-	-	
	Chequebooks (41 cheques)	820,00	-	745,10	-	-	
	Chequebooks (80 cheques)	1.630,00	-	1.475,00	-	-	
	Chequebooks (20 carbon-copy cheques)	600,00	-	545,00	-	-	
	Chequebooks (41 carbon-copy cheques)	1.070,00	-	970,10	-	-	
	Chequebooks (80 carbon-copy cheques)	2.090,00	-	1.885,00	-	-	
	Chequebooks (150 carbon-copy cheques)	3.385,00	-	3.055,00	-	-	
	Cancellation of cheque	No Charge	-	-	-	-	
	Crossed cheques	Chequebooks (5 crossed cheques)	105,00	-	95,00	-	-
Chequebooks (20 crossed cheques)		435,00	-	395,00	-	-	
Chequebooks (41 crossed cheques)		620,00	-	565,00	-	-	
Chequebooks (80 crossed cheques)		1.235,00	-	1.120,00	-	-	
Chequebooks (20 crossed carbon-copy cheques)		575,00	-	520,00	-	-	
Chequebooks (41 crossed carbon-copy cheques)		915,00	-	830,00	-	-	
Chequebooks (80 crossed carbon-copy cheques)		1.780,00	-	1.610,00	-	-	
Chequebooks (150 crossed carbon-copy cheques)		2.885,00	-	2.605,00	-	-	
Cancellation of crossed cheque		No Charge	-	-	-	-	
Service or issue of cheques		Issue of cashier's cheque	400,00	-	-	-	-
	Issue of bank cheque	1.750,00	-	-	-	-	
	Cancellation of cashier's cheque	360,00	-	-	-	-	
	Cancellation of bank cheque	360,00	-	-	-	-	
Returned cheques	Cheques drawn on BCI	-	-	-	-	-	
	Insufficient funds	2.100,00	-	-	-	-	
	Technical reasons (incorrectly filed-in, non-matching signature, erasures)	500,00	-	-	-	-	
Foreign Transactions	Cheques drawn on other banks	250,00 ⁹	-	-	-	-	
	Crediting of account (BCI customers)	No Charge	-	-	-	-	
	Amendment	30,60 USD	-	-	-	-	
Swift telegraphic transfers received by bank	Return of amounts received	-	-	-	-	-	
	- Fees	25,50 USD ¹⁰	-	-	-	-	
	- SWIFT communications	30,60 USD	-	-	-	-	
	- Transfers to other credit institutions (at payer's instruction at payee's request)	-	-	-	-	-	
	- Fees	0,25% (min.30,6 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. 51,00 USD)	-	-	-	-	
- Foreign currency - Fee	0,7% (min. 51,00 USD)	-	-	-	-		
Swift telegraphic transfers sent by bank	- Cost of importing banknotes (USD, EUR)	2,06% (min. 7,00 USD)	-	-	-	-	
	- Processing fee	30,60 USD	-	-	-	-	
	- Request for return / change	30,60 USD	-	-	-	-	
	Issue	0,25% (min. 20,4 USD max.306,00 USD)	-	-	-	-	
	Correspondent Bank expenses (OUR)	22,44 USD ¹¹	-	-	-	-	
	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	-	-	-	-	
Credit Operations	Additional changes for transfers with diff. from standard value-date (D + 2)	-	-	-	-	-	
	- Value-date D	(6,50% + TR*2365)*2%*(MIN.30,60 USD) ¹²	-	-	-	-	
	- Value-date D + 1	(6,50% + TR*1365)*2%*(MIN.30,60 USD) ¹²	-	-	-	-	
Fee for Instalment Processing - Individual Customers	25,00	-	-	-	-		

Other operations: Request the price list at the Customer Service Desk
Last update: 16th May 2017

Notes:

- List prices in meticaís, unless otherwise stated. Prices include stamp duty of 2% payable on prices defined on a fee/commission basis.
- For operations available at daki channel App apply the pricelist daki channel eBanking.
- Dormant account are accounts with a balance os less than MT 100.00 which have been idle for 6 months.
- No charge for the 1st daily request.
- No charge is made for the monthly statement relating to the month following the period of the statement.
- No charge for Special Foreign Currency Accounts, provided that the withdrawal is made in the same Clearing Centre in which the account is domiciled.
- This fee shall apply to all cards, except the following: Pre-activated Visa Electron debit cards, Salário card, Mineiro cards.
- The customer is liable for payment of the costs of the issue os the new card in the case of replacements.
- No charge is made for the first returned cheque.
- Return amounts ≤ USD 100 will be charged a fee of USD 10,2 e USD 15,3 de SWIFT, and return amounts ≤ USD 50 will be charged a fee of 5.1 and USD 5.1 SWIFT.
- The collection is performed at the time of issuance of the Payment Order.
- RR: Associated currency's reference rate (Jibar Overnight for ZAR; Libor Overnight for USD and Euribor Overnight for EUR).
- Apply for transfer from checking account or mobile, is an account of the same card holder or the mobile number associated with another bank.
- Charged to the account card. Shall also apply the price list of services to third parties.

Service Priority

