

section one :

Accounts:

A. current

When you choose Premier Banking, we recognise who you are and we give you the priority service you deserve. Premier customers get a Platinum Debit Card, access to short and long-term credit facilities, a range of insurance plans, and exclusive access to premier services such as relationship management, priority calls, dedicated branches, as well as free DragonPass membership.

1) Premier Current Account

Benefits

- A simple fee-free transactional account with no minimum balance to maintain
- ATM cash withdrawals limited to SCR25,000 daily
- Preferential interest rates on savings and borrowing
- Cash-secured overdraft facility
- Access to a dedicated relationship manager and Premier Banking Suite
- Access to credit card and loan facilities

Requirements

- Minimum balance of SCR500,000 is required to open this account
- Source of income, example: Salary slip (not more than 3 months old)
- Documentary proof of address (not more than 3 months old)

2) Foreign Currency current Account

Benefits

- Easily manage and hold accounts in 4 major currencies ZAR, USD, GBP and EUR
- Premiere Platinum Debit card in USD and EURO currencies
- Access to a dedicated relationship manager and Premier Banking Suite with longer banking hours

Requirements

- Minimum total balance of SCR500,000 to be maintained across all accounts

3) Prestige Current Account

Benefits

- Access to a dedicated Prestige Centre
- Prestige Platinum Debit Card with Visa perks
- Higher loan limits at discounted lending rates
- Daily ATM cash withdrawals up to SCR20,000
- Quick and convenient access to your funds via ATMs, point-of-sale (POS) terminals and internet payment gateways
- Complimentary first chequebook
- Free eStatements
- Free DragonPass membership

Requirements for this account

- Maintain an average balance of SCR10,000 in the account
- No interest is earned on credit balances in your Prestige Current Account
- Daily debit interest calculated on overdrawn balances, debited monthly
- Joint applicants are allowed
- Source of income, example: Salary slip (not more than 3 months old)
- Documentary proof of address (not more than 3 months old)

4) Bank current account

Key benefits

- No minimum opening balance
- Access to all personal Absa digital banking solutions
- Free Absa Classic Debit Card
- ATM cash withdrawals limited to SCR15,000 per day
- Access to credit card and loan facilities

Requirements for this account

- Valid identification and proof of address document
- Recent payslip or salary confirmation document

B. Savings:

5) Premier Savings Account

Benefits

- Tiered interest rates paid quarterly

- Access to a dedicated relationship manager and Premier Banking Suite
- Daily ATM cash withdrawal limit of SCR25,000

Requirements

- Minimum total balance of SCR500,000 to be maintained across all accounts
- A minimum balance of SCR 5,000 is required to earn interest
- Source of income, example: Salary slip (not more than three months old)
- Documentary proof of address (not more than three months old)

6) Instant savings

Key benefits

- Attractive interest paid half yearly
- Access to all personal Absa digital banking solutions
- Free Absa Classic Debit Card
- ATM cash withdrawals limited to SCR15,000 per day

Requirements

- Valid identification and proof of address document
- Recent payslip or salary confirmation document
- Minimum opening balance of SCR1,500
- Interest applicable on balance of SCR3, 500 and above
- Product can be applied for jointly

7) Fixed term deposit

Key benefits

- Secure your money for a fixed time
- Get a guaranteed interest rate
- Choose from various deposit periods
- Low fees if you need to withdraw early
- Pick your account currency: SCR, GBP, EUR, or USD

Requirements

- Minimum deposit of SCR100,000
- Can apply jointly with someone else
- Need an existing current or savings account with us to open
- Check the current interest rate before applying

8) Minor account

Key benefits

- Secure your child's future and dreams
- Interest calculated monthly, added in May and November

Requirements

- Open with a minimum of SCR1,500
- Monthly fee if balance falls below SCR3,500
- Need at least SCR3,500 to start earning interest
- Check the current interest rate
- Apply jointly with another person if desired

Loans:

Whether it's for your wedding, a car, your studies, or a sudden medical expense, we can help you with an Absa Personal Loan or a Prestige Loan.

1) personal loan

Key benefits

- Enjoy the flexibility of borrowing up to SCR500,000
- Repayment period ranging from 12 to 72 months
- Shorter turnaround time for loan processing
- Freedom to finance various aspects of your life
- Benefit from competitive interest rates

2) Home loan

Key benefits

- Flexibility to use the purchased house or land as collateral for the loan
- Refinance of existing home loan from another financial institution to Absa
- Repayment period ranging from 12 to 360 months

3) Vehicle asset finance

Looking for fast Vehicle Asset Finance that is also flexible? One with low interest rates and a longer repayment period? Absa offers you a quick and easy car loan for a new or used vehicle (not older than 5 years).

Key benefits

- Flexibility of borrowing up to SCR700,000
- Repayment period ranging from 12 to 72 months
- Benefit from competitive interest rates
- Select from a wide range of quality second-hand options, no more than 5 years old
- Only 20% personal contribution is required

All you have to do is visit your nearest branch with a quotation or evaluation report (not older than 3 months).

Credit Cards

1) Classic credit card

Open a world of new possibilities. Earn cashback rewards on your spend and get access to credit whenever you need it.

Benefits

- Global acceptance
- A safe way to shop online with Verified by Visa feature
- 24/7 transaction monitoring through SMS alert and customer call backs to minimise the risk of fraud
- Free eStatements
- Up to 8 supplementary cards
- First three months interest waived on Balance Transfer facility
- Interest-free period of up to 52 days if 100% of the balance is paid by the repayment due date (excluding cash transactions)
- Buy Now Pay Later (BNPL) Facility for credit purchases starting from Rs 10,000 (preferential interest rate of 1.50% and 1.90% for 6 and 12 months respectively)
- Attractive discounts at our alliance partners across the island
- Free reward points every time you spend on purchases with your card. Reward points can be redeemed against cashback

requirements:

- A minimum salary of Rs8,000 is required to qualify for the Classic Credit Card

Customer earns points on credit card purchases:

For redemption of points , please login onto our Internet Banking platform, or call our 24/7 Service Centre on +216 56 198 122

For more information on points calculation, please call your dedicated Relationship Manager or our 24/7 Service Centre on +216 56 198 122

How to apply for this card?

Visit your nearest branch with the following documents:

- Proof of identity
 - National identity document,
 - Passport, or
 - Driving license
- Proof of residence
 - Utility bill not older than 3 months
 - Birth certificate or marriage certificate if relationship needs to be established
- Latest payslip
- Last 3 months' bank statements

2) Gold credit card

Enhance your purchasing power with a Gold Credit Card and enjoy attractive rewards and benefits.

Benefits

- Global acceptance
- A safe way to shop online with Verified by Visa feature
- 24/7 transaction monitoring through SMS alert and customer call backs to minimise the risk of fraud
- Free eStatements
- Up to 8 supplementary cards
- First three months interest waived on Balance Transfer facility
- Interest-free period of up to 52 days if 100% of the balance is paid by the repayment due date (excluding cash transactions)
- Buy Now Pay Later (BNPL) Facility for credit purchases starting from Rs 10,000 (preferential interest rate of 1.50% and 1.90% for 6 and 12 months respectively)
- Attractive discounts at our alliance partners across the island

- Free reward points every time you spend on purchases with your card.
Reward points can be redeemed against cashback
- Free travel accident cover if ticket is paid with the Gold card

Requirements

- A minimum salary of Rs20,000 is required to qualify for the Gold Credit Card.

How

How to apply for this card?

Visit your nearest branch with the following documents:

- **Proof of identity**
 - National identity document or,
 - Passport or,
 - Driving license
- **Proof of residence**
 - Utility bill not older than 3 months
 - Birth certificate or marriage certificate if relationship needs to be established
- Latest payslip
- Last 3 month's bank statements

3) Platinum credit card

Your Platinum Credit Card is your pass to the exclusive privileges and a unique lifestyle you deserve.

Benefits:

- Global acceptance
- A safe way to shop online with Verified by Visa feature
- 24/7 transaction monitoring through SMS alert and customer call backs to minimise the risk of fraud
- Free statements
- Get up to 8 supplementary cards
- First three months interest waived on balance transfer
- Interest-free period of up to 52 days if 100% of the balance due is paid (excluding cash transactions)
- Buy Now Pay Later (BNPL) Facility for credit purchases starting from Rs 10,000 (preferential interest rate of 1.50% and 1.90% for 6 and 12 months respectively)
- Attractive discounts at our alliance partners

- Unique travel reward proposition. Points can be redeemed for flights, hotel stays, cruise tickets and duty free shopping
- Extended warranty on items purchased with your card: one additional year of cover will be added to the original manufacturer's warranty
- Purchase protection provides automatic coverage against loss or damage that occurs within 365 days of the date of purchase
- Free travel insurance cover including compensation for flight delays above 6 hours
- Free ATM theft cover
- Dedicated Relationship Manager for Premier and Prestige Banking customers

Requirements

- A minimum salary of Rs 75,000 is required to qualify for the Platinum Credit Card.
- As a Platinum cardholder , you get free travel insurance up to:
 - Rs 3,500,000 with usage of the card to pay for Air Ticket
 - Rs 2,000,000 without usage of the card to pay for Air Tickets

Customers earn points on credit card purchases:

For redemption of points , please login onto our Internet Banking platform, or call our 24/7 Service Centre on +216 56198 122

For more information on points calculation, please call your dedicated Relationship Manager or our 24/7 Service Centre on +216 56 198 122

How to apply for this card?

Visit your nearest branch with the following documents:

- **Proof of identity**
 - National identity document, or
 - Passport, or
 - Driving license
- **Proof of residence**
 - Utility bill not older than 3 months
 - Birth certificate or marriage certificate if relationship needs to be established
- Latest payslip
- Last 3 months' bank statements

4) Company credit card

Made exclusively for businesses, this card lets you simplify the way you spend and manage your corporate expenses.

Benefits

- Global acceptance
- A safe way to shop online with Verified by Visa feature
- 24/7 transaction monitoring through SMS alert and customer call backs to minimise the risk of fraud
- Free statements
- Attractive discounts at our alliance partners
- Set credit limits for each cardholder
- Interest-free period of up to 52 days if 100% of the balance due is paid (excluding cash transactions)

Requirements:

- The company applying for this card needs to have an existing business account with Absa Bank Mauritius.

Insurance

1) Life insurance and investment

Investment plan :

An alternative to saving with an added option of investing for the future.

- The investment plan includes protection in case of death or total permanent disability. The beneficiary/ beneficiaries will receive the value of the accumulated fund as a lump sum payout.
- There is no age limit to enter the plan.

Education plan:

To help you save steadily to meet your child's education needs, opt for an education plan. In the event of death, the insurer will contribute to the financial security of your child by paying them a regular income up to 18 years old. Our education plan covers the lives of either or both parents.

Retirement plan:

Our retirement plan provide secure financial stability during your retirement. With this product, you have the option to increase your premium to get more return on your investments at retirement age. Start planning ahead so that you may enjoy life the way you want when you decide to retire.

Decreasing term insurance:

Protect your loved ones with insurance that secures any outstanding loan balance in case of permanent total disability or death during the term of your loan.

2) Protection insurance :

Personal accident cover

- Provides you with financial compensation in case of accidents for:
 - Medical expenses
 - Total permanent disability
 - Funeral expenses
 - Death
- Claims payable per accident
- Claims also paid for partial permanent disability

Cancer female insurance

As a woman, you have specific needs, including taking care of your loved ones. Have peace of mind knowing that you and your family are financially protected. With Assurance Cancer Feminin, a lump sum is paid to you once you're diagnosed with one of the 6 most common cancers.

3) Household content insurance

Protect your property, home and household contents against damage caused by any of these hazards:

- Fire, lightning, explosions, cyclone, floods or tidal waves
- Riots, strikes, lock-outs, malicious damage or earthquakes
- Volcanic eruptions, aircraft impacts, electrical damage and burglaries

4) Car insurance

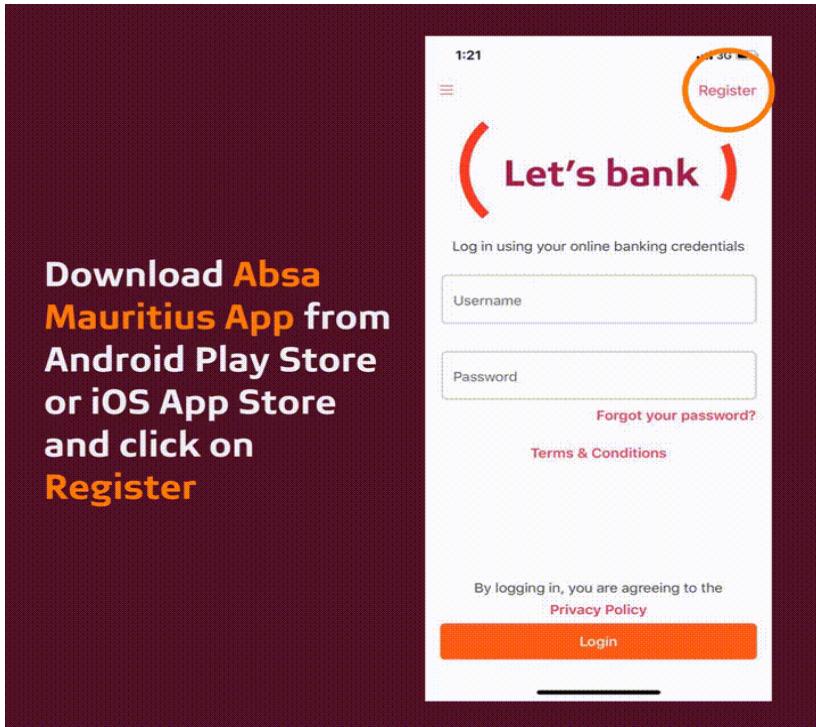
- Third-party or comprehensive cover
- 24/7 roadside assistance
- Free cover against other risks
- Loss of use (replacement when your car is in a non-running condition)

section two:

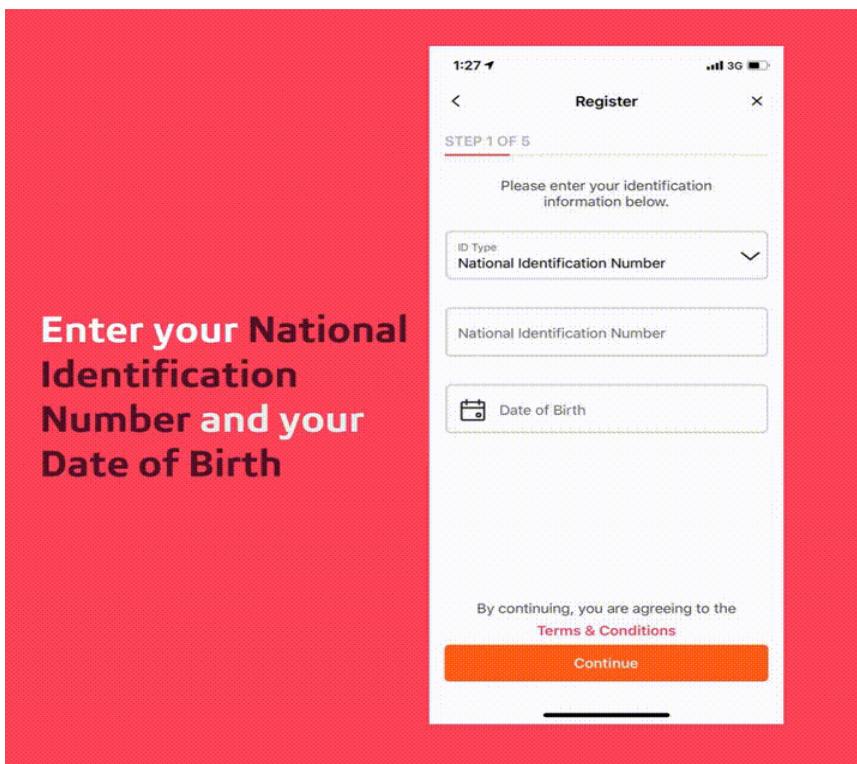
Get help with digital banking

How to register and use the mobile app

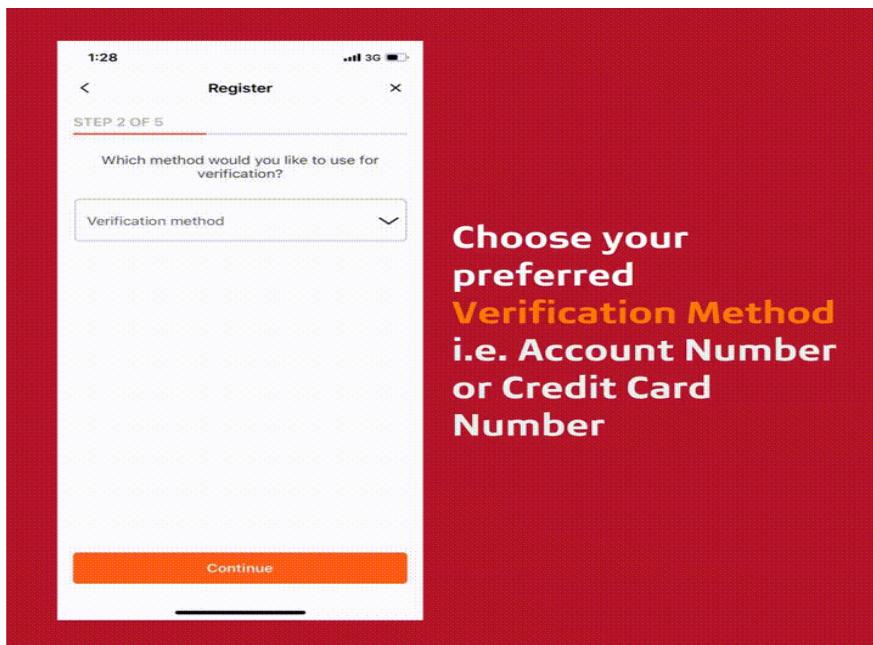
1. Download the Absa Mauritius App on Apple App Store, Android Playstore or Huawei Gallery
2. Open the app on your device and click register



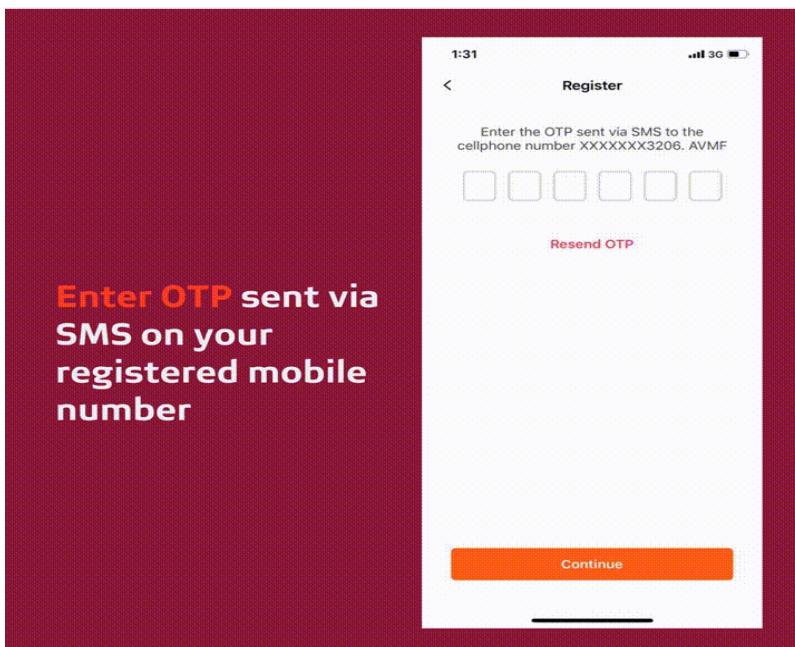
3. Enter your details and click next



4. Enter your bank details and click next
5. Choose between 'account number' or 'credit card' as your preferred verification method



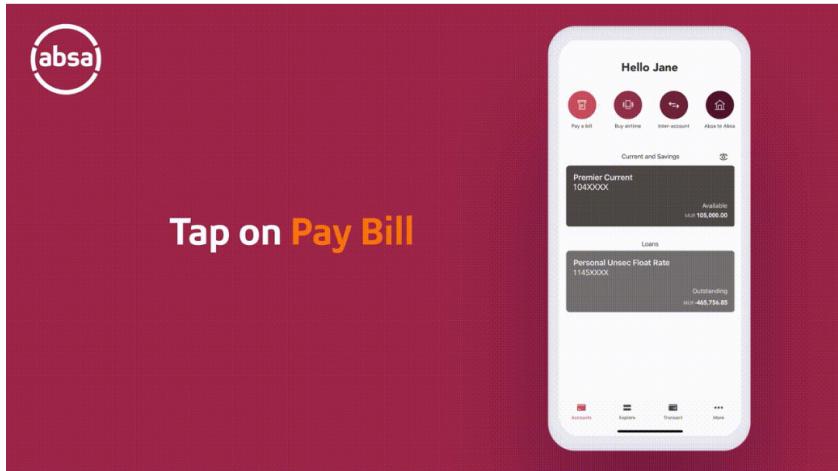
6. Enter the OTP sent on your registered mobile number



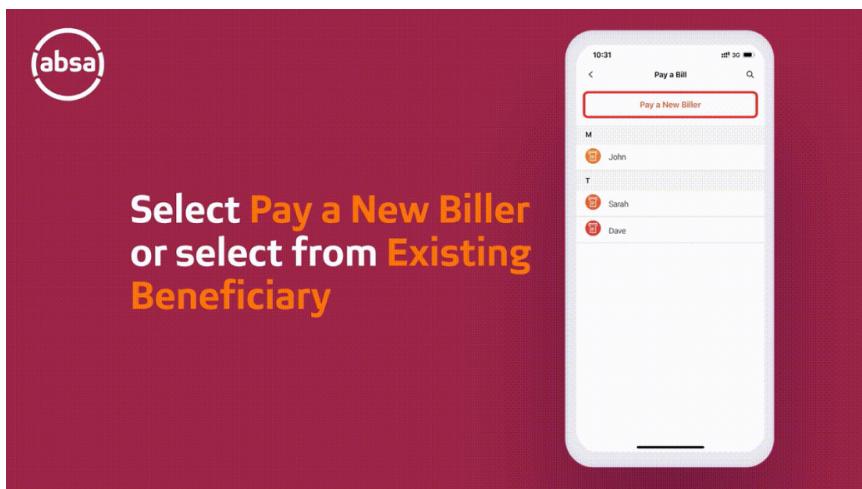
7. Create an online banking username and password

How to pay bills online

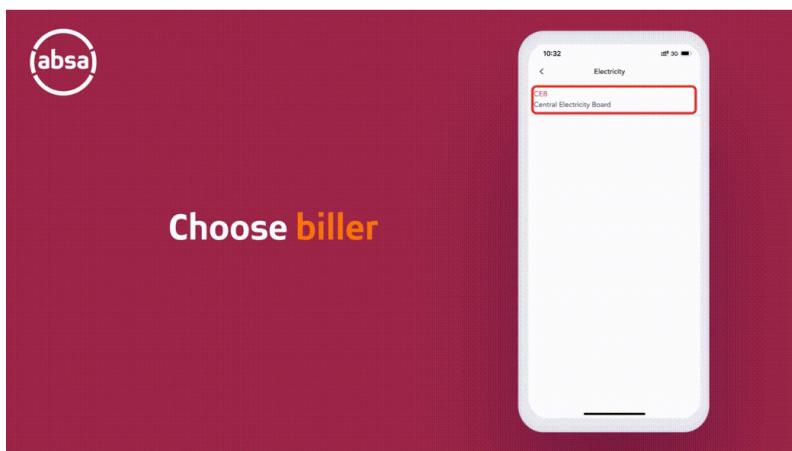
1. Open the Absa Mauritius Mobile App on your device and login
2. Select 'Pay bills'

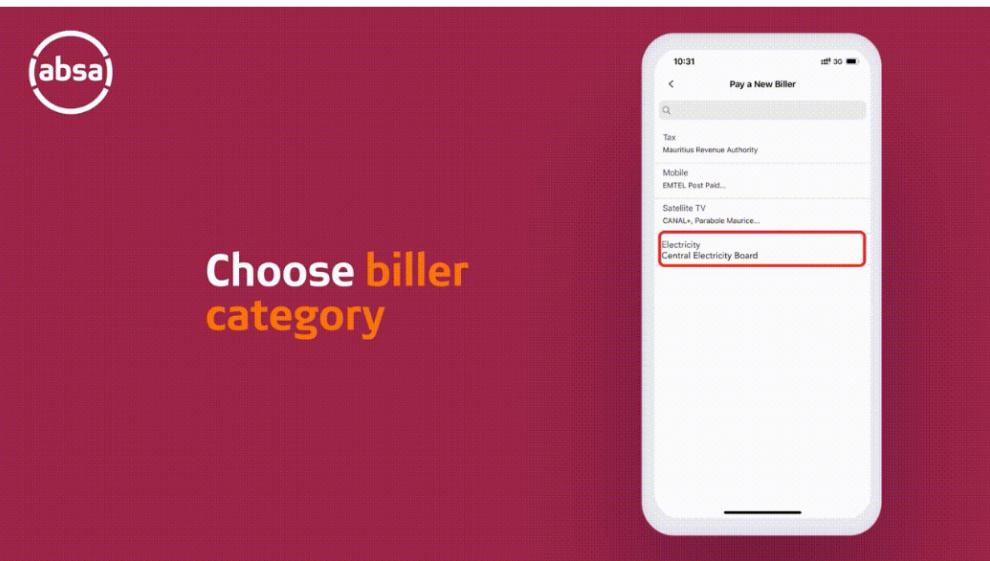


3. Select 'Pay a new biller' or 'Existing beneficiaries'

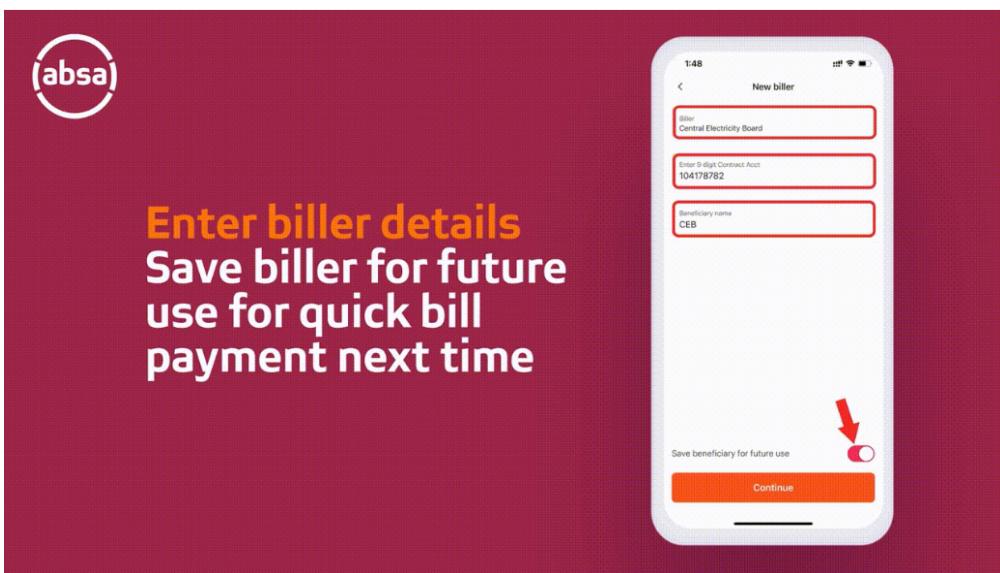


4. Choose a biller category and biller





5. You can enter and save biller details for quicker payments next time

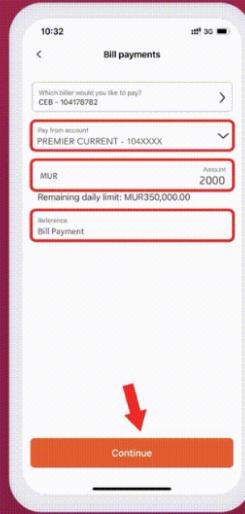


6. Choose the account you want to pay from

7. Enter an amount and reference



Choose pay from account, enter the amount and reference details



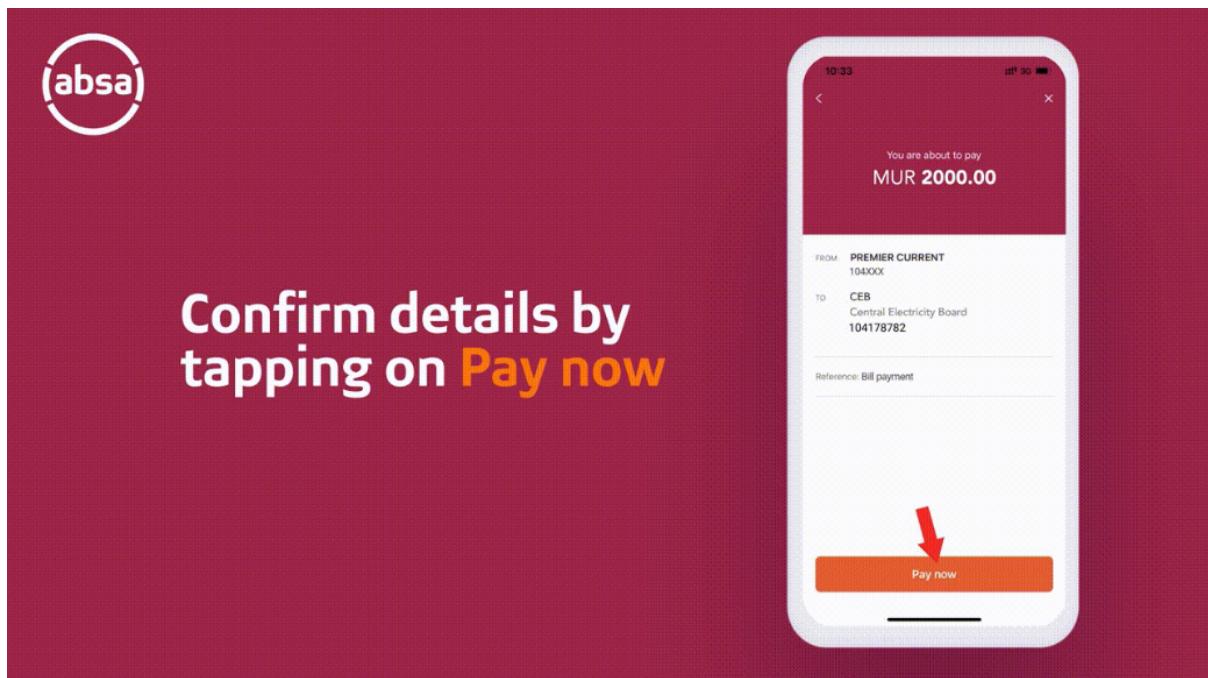
8. Enter the OTP sent on your registered mobile number



Enter OTP sent on your registered mobile number

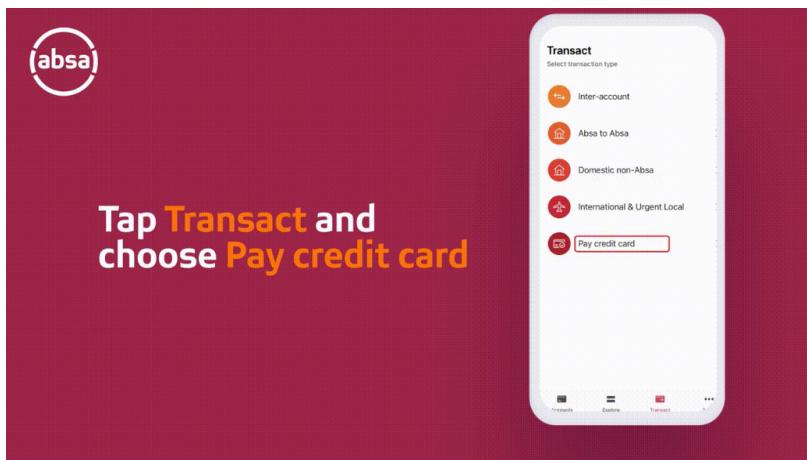


9. confirm the operation

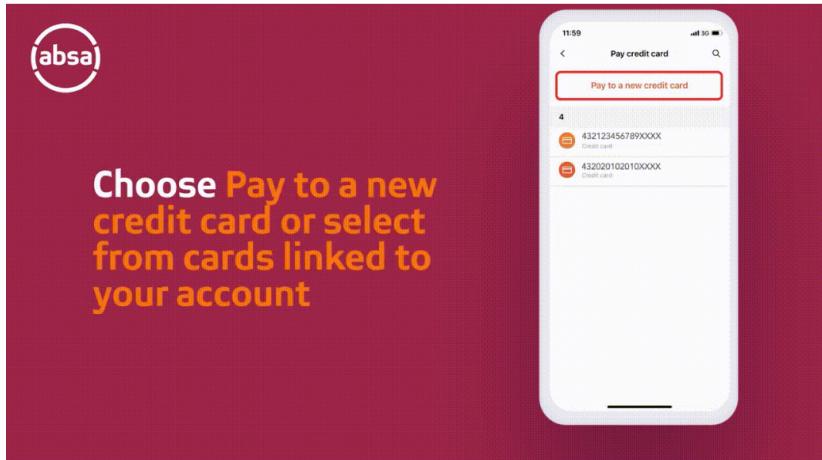


How to pay a credit card

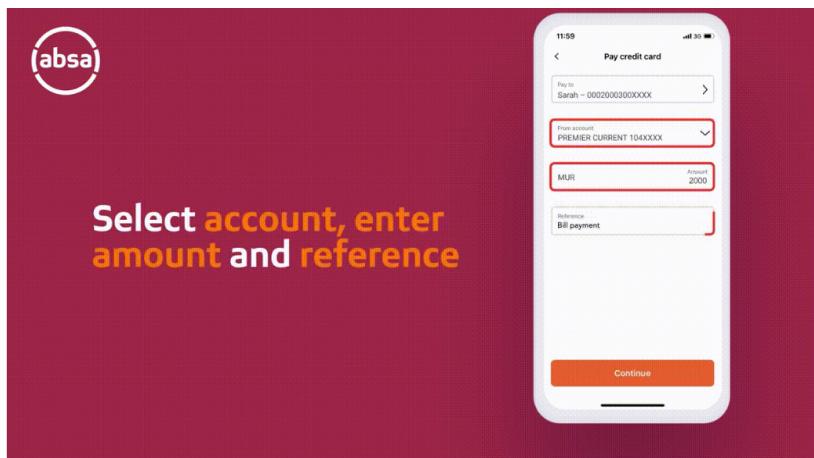
1. Open the Absa Mauritius Mobile App on your device and login
2. Select 'Transact'



3. Select 'Pay credit card'



4. Click on 'Pay a new credit card' or select from cards linked to your account
5. Select the account you want to pay from
6. Enter an amount and reference



7. Enter OTP number sent on your registered mobile number to confirm
8. For a quicker payment to the same credit card, you can select 'Save beneficiary for future use'

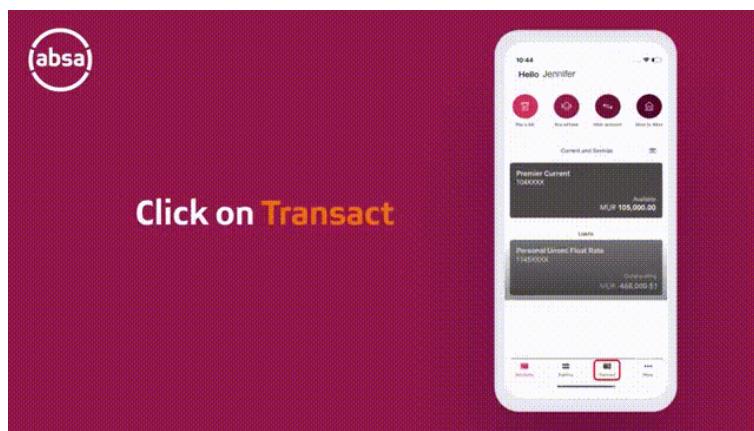
How to do a funds transfer (absa to absa)

1. Open the Absa Mauritius Mobile App on your device and login
2. Select 'Transact'
3. Select 'Absa to Absa'
4. Select 'Pay a new beneficiary'
5. Enter beneficiary details
6. Select the account you want to transfer from

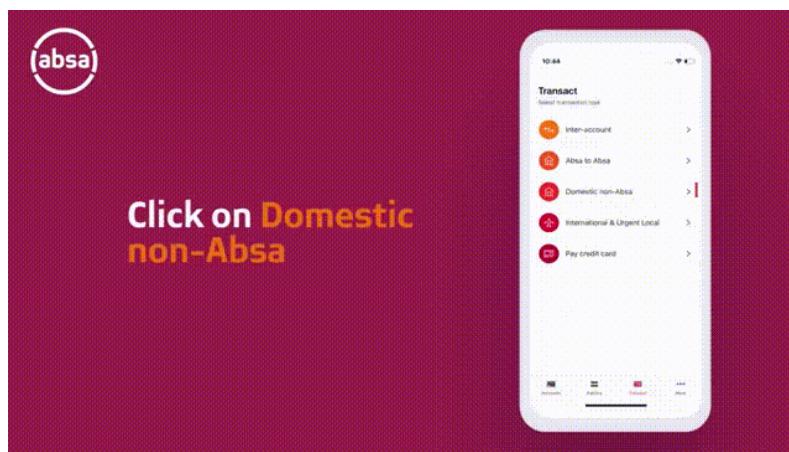
7. Enter the amount and reference
8. Confirm transfer
9. For a quicker transfer to the same beneficiary in the future, you can select 'Save beneficiary for future use'

How to do a funds transfer(a domestic, non-Absa fund transfer)

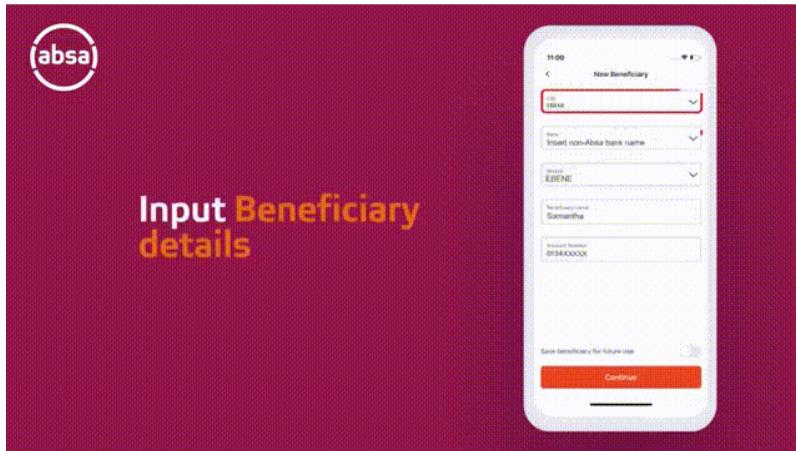
1. Open the Absa Mauritius Mobile App on your device and login
2. Select 'Transact'



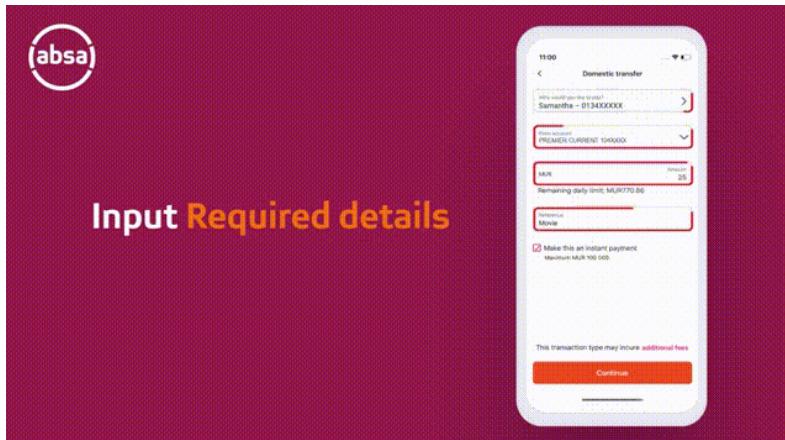
3. Select 'Domestic non-Absa transfer'



4. Select 'Pay a new beneficiary'
5. Enter beneficiary details



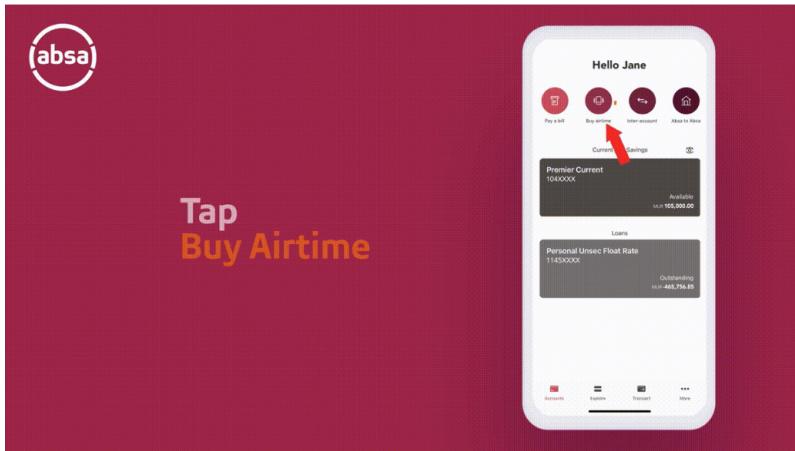
6. Select the account you want to transfer from
7. Enter the amount and reference



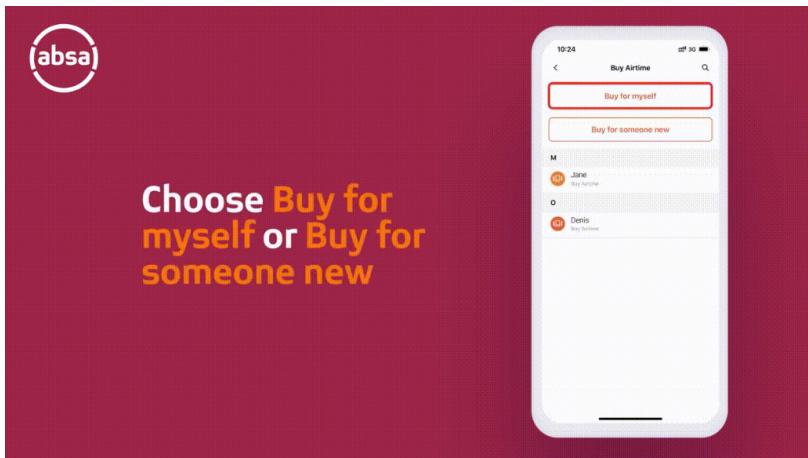
8. Confirm transfer
9. For a quicker transfer to the same beneficiary in the future, you can select 'Save beneficiary for future use'

How to buy airtime

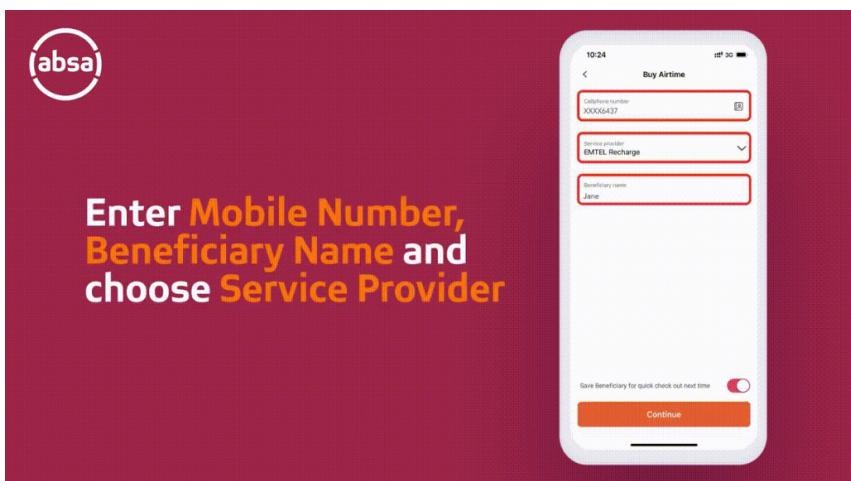
1. Open the Absa Mauritius Mobile App on your device and login
2. Select 'Buy airtime'



3. Choose if you want to buy for yourself or for a new or existing beneficiary



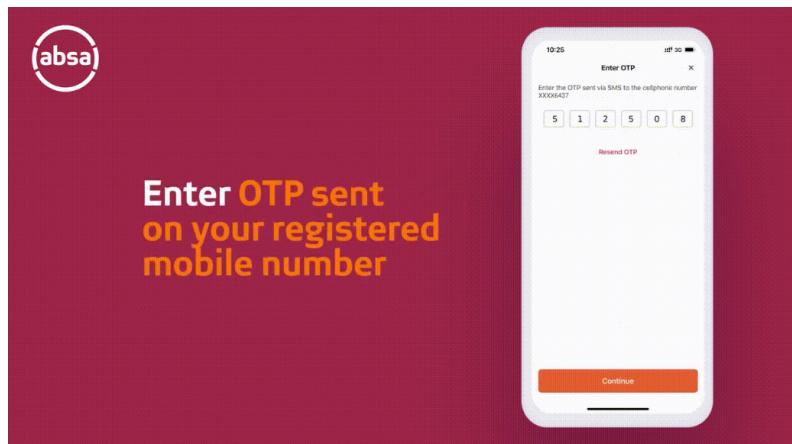
4. If you select 'buy for someone new', input beneficiary details



5. Select the account you want to use to buy airtime

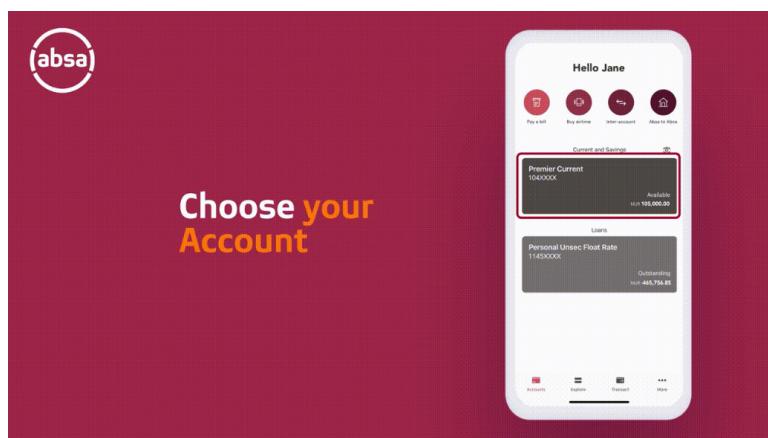
6. Enter the amount

7. Enter the OTP received on your registered mobile device to confirm

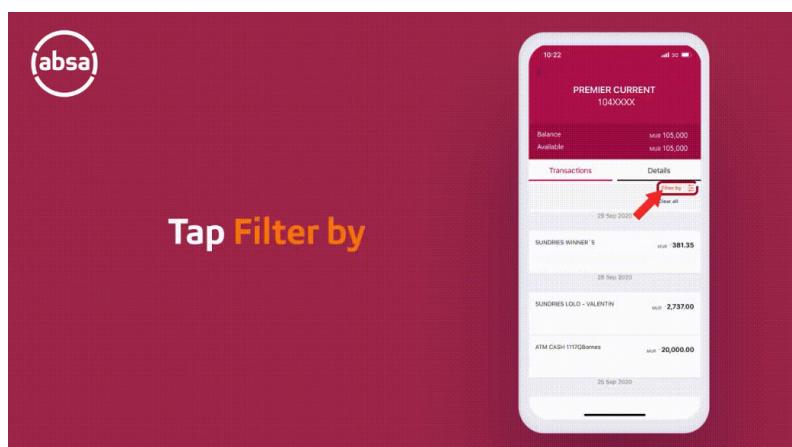


How to view your account history

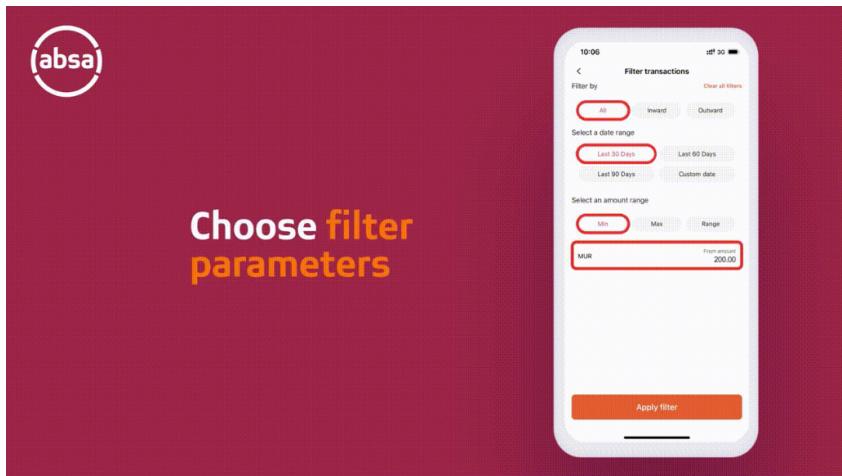
1. Open the Absa Mauritius Mobile App on your device and login
2. Select the account you want to view



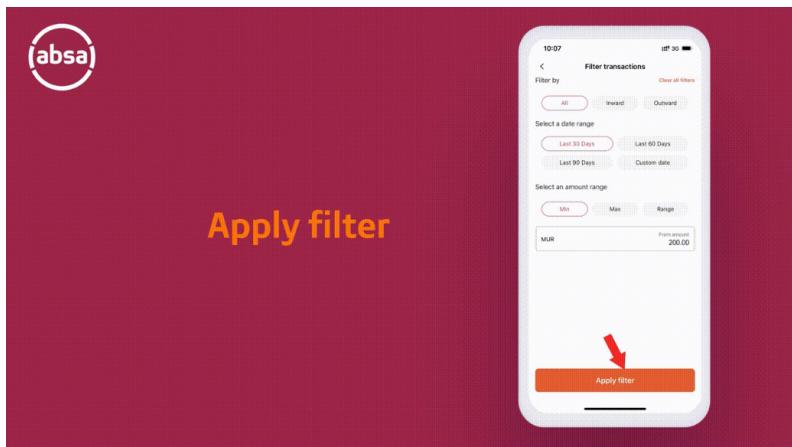
3. Click 'filter by'



4. Enter your filter parameters:
 - date range
 - amount range
 - inward/outward transactions



5. Click 'Apply filter' to view transaction details



How to manage your transaction limits

1. Open the Absa Mauritius Mobile App on your device and login
2. Select 'More' and then click on 'Transaction Limits'
3. You can change the daily maximum amount OR maximum amount per transfer for any type of transaction below
 - Bill Payment
 - Credit Card Payment
 - Fund transfer to Domestic non-Absa Account

- International Fund Transfer
 - Fund transfer to Domestic Absa Account
 - Purchase Banker's Cheque
 - Purchase Manager's Cheque
4. Click on 'Update' to modify the transaction amount limit
 5. Enter the OTP sent to your registered mobile number
 6. You will see a confirmation screen that the transaction amount limit has been updated successfully

How to manage your debit card

1. Open the Absa Mauritius Mobile App on your device and login
2. Select 'More' and then click on 'Debit Card Management'
3. Click on 'Show Cards for Account' and then select an Account
4. Select the debit card that you want to manage
5. You can choose between actions such as:
 - Temporarily freeze card
 - Activate frozen card
 - Stop and replace card
 - Manage card limits

How to deposit cash at an ATM

- Insert your debit card and enter your PIN at any Absa iATM
- Select the 'Cash Deposit' option
- Insert your notes in the deposit slot (up to 40 notes at a go)
- Click 'Done' to finish your transaction or 'Add more' for more deposits
- Confirm the deposit and collect your deposit slip

Banking mobile App

Our mobile app hosts multiple features that allow you to do everyday banking easily and securely. All the services can be done from your mobile devices , anytime and anywhere.

- Register and make instant transfers between your domestic bank accounts 24/7
- Do international funds transfer
- Pay your bills
- Pay your credit card
- Top up your mobile
- Make instant payments at Point of Sales by scanning any MauCas QR code
- 'Buy Now Pay Later' with the credit card linked to your mobile app
- Withdraw cash by scanning the QR code on any Absa ATM
- Manage your debit and credit cards
- Manage transaction limits
- Download eStatement 24/7
- View your transaction history
- Open a Goal Based Savings Account
- Use advanced account activity filters

Security tips

- Lock your mobile phone to your SIM card to minimise the possibility of your phone being used with another SIM card.
- Do not disable the security features on your phone.
- Make sure you create a password or PIN.
- Do not keep passwords and financial or personal information on your mobile.