

Disclaimer of Liability

2 World Class Accounts in 1

Dual Account Proposition from SBM Bank

Customer Information and Disclaimers

- Your Foreign currency account (call deposit) will be opened with SBM Bank Mauritius. You may open account in currency of your choice (USD, GBP, SGD and more)
- Product Information can be checked here.
 - The interest rates can be checked here <https://banking.sbmgroup.mu/individual/interest-rates>. No interest is currently payable on Foreign Currency Call Deposits.
- <https://www.sbmgroup.mu/documents/sbm-tariff-guide-retail-banking>
- The primary contact and relationship manager details for foreign currency account opened under this proposition will be communicated to you.



- SBM Mauritius customer service center details are provided below:

Tier 1	Tel: (+230) 202 1111 Email: sbm@sbmgroup.mu
Tier 2	If you are not satisfied with the response provided by SBM or you have not heard from the bank within 10 working days, the issue can be escalated by writing to the following address: The Complaints Officer Attn: Ms Sultana Kanowah SBM Bank (Mauritius) Ltd SBM Tower, 1 Queen Elizabeth II Avenue, Port Louis Mauritius. Tel: (+230) 202 1543 Fax: (+230) 202 1234 Email: contact@sbmgroup.mu

- The foreign currency account opened under this arrangement will not be covered by any Insurance or protection arrangements in India.
- In addition to the Market Risk, these account / investments are subject to Country Risk on Mauritius and Counterparty Risk on SBM Bank Mauritius and investors are advised to assess country risk and counterparty bank risk at the time of investment and thereafter on ongoing basis during the life of these investments.