

# THE BANKING TERMS AND CONDITIONS APPLICABLE TO TRANSACTIONS OF INDIVIDUAL CUSTOMERS AS FROM 2nd DECEMBER 2019

Amounts here in are provided both exclusive and inclusive of tax. Société Générale Cameroun will deduct relevant taxes and duties on behalf of the State of Cameroon at the official rates in force. For any claims please contact our quality department : [departement.qualite@socgen.com](mailto:departement.qualite@socgen.com)

PRODUCTS AND SERVICES	RATES		REMARKS
	(CFA, tax exclusive)	(CFA, tax inclusive)	
<b>I. ACCOUNT OPENING</b>			
<b>1- CURRENT ACCOUNT</b>			
Minimum opening deposit for associations	150,000		
Minimum opening deposit for establishments	150,000		
Minimum opening deposit for LLCs	250,000		
Minimum opening deposit for PLCs	250,000		
<b>2- TERM DEPOSIT</b>			
Minimum capital	500,000		Rate applied according to market conditions
<b>3- BUSINESS INVESTMENT ACCOUNT</b>			
Minimum capital	150,000		Rate of 2.45% applied up to CFA 5,000,000, and of 1% above 5 million
<b>II. ACCOUNT MAINTENANCE AND STATEMENTS</b>			
Account maintenance fee - Associations only	10,000	11,925	Per quarter
Account maintenance fee - All other types of entities	30,000	35,775	Per quarter
Commission on transaction	0,025% - 0,10%	0,030% - 0,12%	According to our internal classification of corporation
Commission on highest overdraft amount	0,125% - 0,50%	0,149% - 0,60%	According to our internal classification of corporation
Interest rate applicable for exceeding authorised limit		0	Within the limits of the loan rates in force
Charges for posting accepted in excess of authorised overdraft or unavailable funds (forcing)	2,000	2,385	New
Unfounded claim fee	5 000 excl. tax	5 965 incl. tax	New
Power of attorney and proxy fee	5 000 incl. tax	5 965 incl. tax	New
<b>III. DOMESTIC BANK TRANSACTIONS</b>			
<b>1- CASH TRANSACTIONS</b>			
Issuance of cash withdrawal forms to account holder at the counter	Free of charge		Where "D" is the day of the account credit
Cash deposit in a Société Générale Cameroun branch	Free of charge		
In-branch cash withdrawal from a chequeing account	Free of charge	7,155	
Cash withdrawal from an out-of-town SC Cameroon branch (out-of-town withdrawal)	6,000	7,155	
Withdrawal of available sum: Customer - "Out-of-town"	6,000		
Withdrawal of available sum: Non-Customer - "In-branch"	6,000	23,850	
Withdrawal of available sum: Non-Customer	20,000		
<b>2- CHEQUE TRANSACTIONS</b>			
Issuance and renewal of cheque book (at branch)	Free of charge		
Payment via cheque	Free of charge		
Cheque cashing: at our counter	Free of charge		
Cheque cashing: another bank	Free of charge		
<b>2.a. Cashing of non-standardised cheques</b>			
Cashing of non-standardised cheque from another bank	9,500	10,136	
Notice of outcome on demand (cashing of non-standardised cheque from another bank)	4,000	4,770	
By fax or mail in Cameroon	4,000	4,770	
By registered mail/by courier in Cameroon	6,000	7,155	
<b>2.b. Certified and bank cheques</b>			
Issuance of bank cheque	4,000	4,770	
Issuance of certified cheque	5,000	5,963	
Cancellation of bank cheque or certified cheque	5,000	5,963	
Verification of confirmed cheque	1,000	1,193	
<b>2.c. Cheque cancellation</b>			
Opening of cheque cancellation request	10,000	11,925	
Closure and Refund of any provisions upon cheque cancellation	4,000	4,770	
Surcharge per indivisible year of follow-up on cheque cancellation	4,000	4,770	
<b>2.d. Unpaid on cheques</b>			
Unpaid cheque: charges borne by account holder (excl. charges of other bank)	30,000	35,775	
Cash paid cheque: charges borne by remitter (excl. charges of other bank)	8,500	0	
Legal notice (excl. charges of other bank)	15,000	17,888	
<b>2.e. Automatic balancing</b>			
Automatic balancing (commission and management fees)	20,000	23,850	Per account and per quarter
<b>2.f. Voucher cheques</b>			
Order for voucher cheques			Contact your Adviser
<b>3- INSTRUMENT RELATED TRANSACTIONS</b>			
Instrument payment	Free of charge		
Fees set per draft (excl. notice of outcome)	12,000	14,210	
Acceptance if not accepted (excl. charges of other bank)	4,000	4,770	
Extension, claim on instrument (excl. charges of other bank)	15,000	17,888	
Safekeeping fee	3,500	4,174	
Domiciliation of non-notified instruments	3,000	3,593	
Notice of outcome upon request			
By fax or mail	5,000	5,963	
By registered mail	7,000	7,155	
<b>3.a. Instrument cancellation</b>			
Opening of instrument depository cancellation request	10,000	11,925	
Closure and Refund of any provisions upon instrument cancellation	4,000	4,770	
Surcharge per indivisible year of follow-up on instrument cancellation	4,000	4,770	
<b>3.b. Unpaid instruments</b>			
Unpaid instrument: charges borne by account holder (excl. charges of other bank)	25,000	29,813	
Unpaid instrument: charges borne by remitter (excl. charges of other bank)	8,500	10,136	
Legal notice (excl. charges of other bank)	15,000	17,888	
<b>4- TRANSFER TRANSACTIONS</b>			
Transfer received	Free of charge		
Simple paper transfer from same Société Générale Cameroun account holder to Société Générale Cameroun	6,000	7,155	
Simple paper transfer to another bank	6,000	7,155	
Paper transfer for DGI taxes	500	596 - 11,925	
DGI tax attestation (following paper transfer for taxes)	10,000	11,925	Deduction upon request of attestation Over CFA 11,925 (tax incl.) per voucher
DGI tax attestation (following electronic transfer)	5,000	5,963	
Multiple paper transfer to another bank and Société Générale Cameroun	2,000 per line	2,385	
SYGMA paper transfer (amount > XAF 100 million)	25,000	29,813	
Electronic transfer (account of the same bank)	45	0	
Electronic transfer towards other bank	45	537	
Electronic transfer via CDROM or USB stick	1,000	1,193	Plus CFA 5,963 per CD ROM/USB key
SYGMA electronic transfer (amount > XAF 100 million)	5,000	5,963	
Electronic SYGMA transfer via CDROM or USB stick	5,000	5,963	Plus CFA 5,963 per CD ROM/USB key
<b>4.a. Permanent transfers</b>			
Setting up	5,000	5,963	
Modification	5,000	5,963	
Suppression	5,000	5,963	
Processing the payment transfer (cut off port and confirm in addition)	500	597	
Cancel if (3) consecutive is rejected	500	597	
Rejection fees for non provision	10,000	11,925	
Transfer fees issued and rejected	500	597	
<b>4.b. Letter of credit: authorisation for payment at other counter</b>			
Setting-up and extension	30,000	35,775	
Annual fee on authorisation for payment at other counter	2%	2,39%	
Per transaction of issuing counter	6,000	7,155	
Per transaction of paying counter	Free of charge		
<b>5- AUTOMATIC DEDUCTION TRANSACTIONS</b>			
Administrative fee	10,000	11,925	
Processing per line	500	596	
Unpaid deduction rejection charges (collecting entity)	1,700	2,027	
Unpaid deduction rejection charges (user/subscriber) Cancellation fee	1,700	2,027	User/subscriber who does not want to be debited
	5,000	5,963	
<b>IV. GLOBAL TRANSACTION BANKING (GTB) : E-BANKING, E-MONEY, FACTORING...</b>			
<b>1- MESSALIA PRO</b>			
	2,500	2,981	
<b>2- SOGECASHNET</b>			
PRO Version	12,000	14,210	Per month
CLASSIC Version	20,000	23,850	Per month
PREMIUM Version	29,000	34,583	Per month
Digipass	5,000	5,963	Per unit in excess of the number included in the subscription
<b>3- SOGESTEL EBICS</b>			
	50,000	59,625	Per month
<b>4- SOGECASHWEB</b>			
	50,000	59,625	Per month
<b>5- MT940 SUBSCRIPTION</b>			
	50,000	59,625	Per month
<b>6- MT101 SUBSCRIPTION</b>			
	50,000	59,625	Per month
<b>7- DEBIT AND CREDIT CARDS : Subscriptions</b>			
BUSINESS	84,000	100,170	
RELOADABLE	12,000	14,210	
Manual top-up of reloadable card	0,50%	0,60%	Of the amount. By the card holder
Electronic top-up of reloadable card	450	536	By the company
PROCUREMENT (E-Purchase Solution)	18,000	21,465	By the company
<b>8- DEBIT AND CREDIT CARDS : Other transactions</b>			
Cash withdrawal via bank card from Société Générale Cameroun ATMs	Free of charge		% of withdrawal amount with a minimum
Cash withdrawal via bank card from non-Société Générale Cameroun ATMs	0,5%	0,59625%	
Payment to a business in Cameroon via bank card	Free of charge		% of withdrawal amount with a minimum
Payment to a business out of Cameroon via bank card	0,0% - min. of 1,000	0,59625%	
Cash withdrawal via bank card from another bank's ATM in Cameroon	3,000	3,578	
Card cancellation	8,000	9,540	
Card reissue	8,000	9,540	
Card destruction (failure to withdraw within 3 months after ordering...)	8,000	9,540	
Reissue of bank card secret code	8,000	9,540	
Search fee for a card transaction less than two years old	12,000	14,210	
Search fee for a card transaction over two years old	22,000	26,235	
Card misuse	25,000	29,813	
<b>9- ELECTRONIC PAYMENT TERMINAL (EPT)</b>			
Rental	25,000	29,813	Per month
Fee per Société Générale Cameroun card transaction	0,8%	0,10%	Transaction - Minimum of XAF 597 (tax incl.)
Fee per VISA/MASTERCARD transaction	2,5%	2,98%	Transaction - Minimum of XAF 597 (tax incl.)
Other charges: telecommunications, consumables, direct debit card, software update			Consult your customer service adviser
<b>10- FACTORING</b>			
Administrative fee	See Section VI - 1		Consult your customer service adviser
Factoring fee	On request		Consult your customer service adviser
Funding commission	On request		Consult your customer service adviser
<b>11- CASH-IN-TRANSIT</b>			
Internal transfer of cash without counting	On request		Consult your customer service adviser
Transfer of cash out of town	On request		Consult your customer service adviser
<b>V. OTHER TRANSACTIONS</b>			
<b>1- SAFE-DEPOSIT BOX RENTAL</b>			
Small-sized	65,000	65,588	Per year, on 1 January, Guarantee of CFA 300,000
Medium-sized	85,000	89,438	Per year, on 1 January, Guarantee of CFA 300,000
Big-sized	135,000	149,063	Per year, on 1 January, Guarantee of CFA 300,000
<b>2- MAIL BOX RENTAL</b>			
Small-sized	12,000	14,210	Per year, on 1 January, Guarantee of CFA 20,000
Big-sized	16,000	19,080	Per year, on 1 January, Guarantee of CFA 20,000
Mail post/surcharge as from 2nd account with the bank	3,000	3,578	
<b>3- ATTESTATIONS</b>			
Accounting and Audit Information/Confirmation	35,000	41,738	
Quarterly information on guarantees	20,000	23,850	Per guarantee and per quarter
Certificate of standing order	20,000	23,850	
Certification of funds	15,000	17,888	
Debt clearance certificate, attestation of non-indebtedness/indebtedness	15,000	17,888	
Attestation of account or bank statement	15,000	17,888	
Various attestations (and duplicates)	15,000	17,888	
Attestation of currency repatriation	5,000	5,963	
<b>4- SUCCESSIONS : Opening and administrative fee</b>			
Amounts of CFA 1 million and below	20,000	23,850	
Amounts from CFA 1,000,001 to CFA 5 million	35,000	41,738	
Amounts from CFA 5,000,001 to CFA 10 million	75,000	89,438	
Amounts strictly above CFA 10 million	175,000	208,688	
<b>5- SUCCESSIONS : Settlement (excluding external service providers)</b>			
Heirs	4%	4,77%	Minimum of CFA 17,888 (tax incl.)
Authentication fee	25,000-100,000	29,813 - 119,500	Depending on the jurisdiction
<b>6- GARNISHMENTS</b>			
Fixed fees for account seizure/Garnishee orders/ Requisitioning/ Freezing	50,000	59,625	
Right to information	50,000	59,625	
<b>7- MAILING FEES</b>			
Ordinary mail	4,000	4,770	According to DHL price list
Registered mail/by courier in Cameroon	6,000	7,155	
Courier in Euro zone	10,000	11,925	
Courier in other zones	10,000	11,925	
DHL			

PRODUCTS AND SERVICES	RATES		REMARKS
	(CFA, tax exclusive)	(CFA, tax inclusive)	
<b>8- BUSINESS INFORMATION</b>			
On Société Générale Cameroun	11,000	13,118	
On other banks in Cameroon	15,000	17,888	
On other banks abroad	21,000	25,043	
<b>9- PRINTING AND PHOTOCOPI</b>			
Printing of account statement upon request Photocopying of document	900	1,073	Per page
	900	1,073	Per page photocopied
<b>10- TRANSACTION SEARCHING IN STATEMENT OF ACCOUNT</b>			
Flat-rate search fee for a transaction less than two years old	12,000	14,310	
Flat-rate search fee for a transaction over two years old	22,000	26,235	
<b>11- OTHER CHARGES</b>			
Securities fees (actions) :	0,5%	0,596%	
Custodial fees for securities	0,2 - 0,4%	0,238 - 0,477%	
Other custodial fees (savings bonds, land titles...)	16,000	19,080	
Account closing fee	10,000	11,925	Standard cost per year and per line.
Account re-opening fee	30,000	35,775	This applies to shares and bonds
Change of proxy (current account and savings account)	11,000	13,118	Per year and per document
Securities investment commission	0,6 - 0,8%	0,715 - 0,954%	
<b>VI. OPERATING LOANS (short-term)</b>			
<b>1- LOAN APPLICATION PROCESSING FEE</b>			
	1%	1.1925%	Minimum of CFA 149,062.5 (tax incl.) Maximum of CFA 5,962,500 (tax incl.)
<b>2- OVERDRAFT FACILITIES AND OTHER SHORT-TERM LOANS</b>			
Follow-up fees for sensitive files requiring close follow-up	50,000	59,625	Bank prime rate (TBB) + Surcharge
<b>3- COMMERCIAL PAPER DISCOUNT</b>			
			Bank prime rate (TBB) + Surcharge
			Minimum number of days = 30 days
			Minimum number of days = 30 days
<b>4- CREDIT GUARANTEE (BONDS, GUARANTEES, GUARANTEED BONDS)</b>			
Establishment of deed of bond or guarantee, endorsement or extension	15,000	17,888	
Commitment fee (per quarter paid in advance)	2%	2,39%	
Commission on guarantee (per quarter paid in advance)	0,7%	2,39%	Per year. Minimum charge of CFA 10,733 (tax incl.)
Endorsement of instrument	10,000	11,925	Per year. Minimum charge of CFA 10,733 (tax incl.)
Full or partial release	10,000	11,925	Minimum number of days = 30 days
Statement of active bonds	10,000	11,925	0,954%
<b>5- TAKING GUARANTEES</b>			
Personal surety, endorsements of a personal bond	15,000	17,888	
Saving account, term deposit or cash voucher guarantee	25,000	29,813	
Mortgage and property collateral in Cameroon (excluding notarial deeds)	25,000	29,813	
Mortgage and property collateral in other countries (excluding notarial deeds)	105,000	29,813	
Assurance Death/Disability/accidents (Sogessaur)	0,33%	0,39%	Per year of guaranteed capital
<b>VII. INVESTMENT LOANS (MEDIUM-TERM)</b>			
<b>1- LOAN APPLICATION PROCESSING FEE</b>			
	2,0%	2,385%	New - To be debited upon acceptance of the notification
<b>2- COMMITMENT FEE, collected quarterly and in advance</b>			
	0,5%	0,60%	
<b>3- FEE ON UNPAID INSTALMENT</b>			
	25,000	29,813	Per instalment, in addition to late payment interest
<b>4- ANNUAL MANAGEMENT COST</b>			
	0,5% incl. tax	0,60%	New - to be debited every year on the anniversary date. Only for clients who subscribed to CMT
<b>VIII. SOGLEASE AND LONG-TERM LEASING (LTL)</b>			
Setting-up fee on tax-exclusive amount	1,0%	1,1925%	Minimum charge of CFA 996,250 (tax incl.)
End-of-contract fee	60,000	71,550	Plus CFA 85,775 (tax incl.) per vehicle/equipment funded
Premature assignment fee (% of purchase option)	2%	2,39%	Minimum charge of CFA 996,250 (tax incl.)
Fee on unpaid lease	30,000	35,775	Per rent, in addition to late payment interest (Contract rate + 2% of unpaid amount)
<b>IX. INTERNATIONAL BANK TRANSACTIONS</b>			
<b>1- TAX SLIPS (BOT)</b>			
Fixed fee per customer application	11,000	13,118	
Fixed fee per non-customer application	25,000	29,813	
Payment of tax	0,15%	0,18%	Minimum charge of CFA 5,963 (tax incl.)
Fee for unpaid amounts on import BOT	25,000	29,813	
Payment of customs duties Outside the Import Verification Program (HPV)	0,15%	0,18%	Minimum charge of CFA 5,963 (tax incl.)
<b>2- MANUAL FOREX TRANSACTIONS WITH BANKNOTES</b>			
Sale of banknotes by customer	Free of charge		Where "D" is the date of negotiation at counter
Negotiation fee/OUT currency	Variable		Consult your customer service adviser
<b>3- DOMICILIATION OF INVOICES</b>			
Commission on invoice (import - export)	5,000	5,963	
Commission on export licence	6,000	7,155	
Import declaration	11,000	13,118	
Modification fee	11,000	13,118	
Charging fee	20,000	23,850	
Confirmation of Export invoices domiciliation (Payment through other bank on licence or taxation department (DI) - Société Générale Cameroun)	4,000	4,770	
<b>4- INTERNATIONAL WIRE TRANSFERS</b>			
<b>4.a. Incoming transfers</b>			
Foreign exchange fee - Other OUI currencies	€ 3%	3,577%	Where "D" is the transfer date. Minimum of CFA 11,118 (tax incl.)
Non-customer handling fee (additional)	0,12%	0,12%	Minimum of CFA 11,118 (tax incl.)
Fee for issuance of cheque upon request (excl. postage and communication charges)	0,10%	0,12%	Minimum charge of CFA 11,11