

NEW BANKING CONDITIONS APPLICABLE TO TRANSACTIONS OF ASSOCIATIONS, PROFESSIONALS AND COMPANIES FROM APRIL 1st, 2024

Amounts shown are exclusive of tax and inclusive of tax. Société Générale Cameroun will deduct on behalf of the State the taxes and levies at the official rates in force. For any claim please contact our quality department: departement.qualite@socgen.com

PRODUCTS AND SERVICES	RATES		OBSERVATIONS
	(CFAF EOT)	(CFAF VAT INCL.)	
I-ACCOUNT OPENING			
1-CURRENT ACCOUNT			
Minimum deposit at opening for associations	100 000		
Minimum deposit at opening for establishments	100 000		
Minimum opening deposit for limited liability companies	200 000		
Minimum deposit at opening for NGOs	200 000		
2-TERM DEPOSIT			
Minimum capital	500 000		Rate based on market conditions
III-BUSINESS INVESTMENT ACCOUNT			
Minimum capital	100 000		Rate applied of 2.45%, top to CFM 5,000,000, 1% above
II-ACCOUNT MAINTENANCE AND STATEMENTS			
Account maintenance fees - Associations only	10 000	13 975	Per quarter
Account maintenance fees - For all other types of structure	20 000	27 950	Per quarter
Transaction fee	0.020% - 0.25%	0.040% - 0.25%	Based on our internal company rating
Commission on highest overdraft	0.125% - 0.50%	0.149% - 0.60%	Based on our internal company rating
Interest rate applicable in the event of overdraft	0%	0%	Subject to the applicable every year
Fee for accepted entry in excess of authorized overdraft or FUND unavailable (floating)	40 000	47 500	
Fee for rejected entry in excess of authorized overdraft	5 000	5 965	
Fee for rejected entry for recurrent bank details	2 000	2 320	
Fee for unauthorised claim	10 000	11 350	New
Fee for power of attorney and mandate	10 000	11 350	New
III-DOMESTIC BANKING OPERATIONS			
1-CASH TRANSACTIONS			
1a- CASH WITHDRAWALS			
Issuance of cash withdrawal forms to the account holder (ATM/CRM)	Gratuit		
Cash deposit at a Société Générale Cameroun branch	Gratuit		0 being the day of the credit to the account
Withdrawal of cash from a cheque account at the same venue	Gratuit		
Withdrawal of cash from a Société Générale Cameroun branch outside the premises (cheque withdrawal)	6 000	7 155	
Withdrawal of cash (cheque withdrawal) - Customer	5 000	5 965	
Withdrawal of cash (cheque withdrawal) - Merchant	5 000	5 965	
Withdrawal of cash (cheque withdrawal) - Customer name	20 000	23 600	
2-CHEQUE OPERATIONS			
Delivery of cheque books and renewals (at the branch)	Free of charge		
Payment of cheque	Free of charge		
Cheque clearing at our cash desks	Free of charge		
Cheque clearing other banks	Free of charge		
2a- Collection of non-standard cheques			
Collection of non-standard cheque cheques	5 500	10 136	
Notice of withdrawal or request (collection of non-standard cheque from bank)	4 000	4 750	
By fax or mail in Cameroon	6 000	7 155	
By registered mail in Cameroon	4 000	4 750	
2b- Certified and bank cheques			
Issuance of bank cheque	4 000	4 750	
Issuance of certified cheque	5 000	5 965	
Cancellation of bank or certified cheque	5 000	5 965	
Verification of certified cheque	1 000	1 135	
2c- Stop payment on cheques			
Opening of the cheque stop payment file	10 000	11 350	
Closing and return of any provisional cheque stop payment	4 000	4 750	
Increase per individual year of follow-up on stop payment on cheques	4 000	4 750	
2d- Unpaid cheques			
Unpaid cheque - charges to the account holder (excluding partner's fees)	30 000	35 775	
Unpaid cheque - fees to the merchant (including partner's fees)	15 000	17 488	
Letter of request (including partner's fees)	15 000	17 488	
2e- Automatic levelling			
Automatic levelling (commission and administrative costs)	20 000	23 600	By account and by quarter
2f- Cheque letters			
Ordering cheque letters			Contractor's charge de clientèle
3-BILL OF EXCHANGE TRANSACTIONS			
3a- Bill of exchange payment			
Standard fee bill of exchange (excluding swap not)	Free of charge		
Acceptance if not accepted (including partner's fees)	4 000	4 750	
Refusion bill of exchange claim (including partner's fees)	15 000	17 488	
Retention fee	3 500	4 114	
Direct debit of equivalent bill of exchange	5 000	5 965	
Swap not	5 000	5 965	
By registered mail	7 000	8 135	
3b- Stop payment on bills of exchange			
Opening of the bill of exchange stop payment file	10 000	11 350	
Closing and return of any provisional cheque stop payment	4 000	4 750	
Increase per individual year of follow-up on bill of exchange stop payment	4 000	4 750	
3c- Unpaid bills of exchange			
Unpaid bills - charges to the account holder (including partner's fees)	25 000	29 315	
Unpaid bills - fees to the merchant (including partner's fees)	15 000	17 488	
Letter of request (including partner's fees)	15 000	17 488	
3d- Bill of exchange operations			
Transfer received	Free of charge		
Ordinary paper transfer from holder from Société Générale Cameroon to Société Générale	Free of charge		
Ordinary paper transfer from holder from Société Générale Cameroon to Société Générale	6 000	7 155	
Ordinary paper transfer issued to another bank	6 000	7 155	
Payment transfer (bill of exchange)	500 - 10 000	596 - 11 925	96 - 11 925
DOI tax certificate (bill of exchange or tax paper)	15 000	17 488	Withdrawal upon certification request
DOI tax certificate (bill of exchange or tax paper) - Merchant	5 000	5 965	Withdrawal upon certification request
Multiple paper transfers to another bank and Société Générale	2 000 per bill	2 320	Plus CFM 11,350 (incl. VAT) per bill
SYGMA paper transfer (amount <= 100 million)	25 000	29 315	
Electronic transfer (account to the same bank)	0	0	
Transfer to another bank	400	4 750	
Electronic transfer via CBDDM or USB key	1000 per file	1 135	Plus CFM 5,965 (incl. VAT) per CBDDM/USB key
SYGMA electronic transfer (amount <= 100 million)	5 000	5 965	
SYGMA electronic transfer via CBDDM or USB key	5 000	5 965	Plus CFM 5,965 (incl. VAT) per CBDDM/USB key
4a- Standing orders			
Setting up	1 000	1 135	
Change	5 000	5 965	
Deletion	5 000	5 965	
Processing of standing orders (including postage and packing)	5 000	5 965	
Rejection fee for lack of funds	10 000	11 350	
Fees for transfer issued and rejected	500	599	
4b- Accreditation: authorization to pay at another bank			
Set-up and extension	30 000	35 775	
Annual fee for authorization to pay at another bank	0%	2 395	
Per transaction of the standing bank	6 000	7 155	
Per transaction at paying bank	Free of charge		
5- BILLS OF LADING OPERATION			
Application fee	10 000	11 350	
Processing per file	500	596	
Fee for rejecting an unpaid direct debit (collecting organization)	1 700	2 021	
Fee for rejecting an unpaid direct debit (collector / subscriber)	1 700	2 021	
Stop payment fee	5 000	5 965	
6- COLLECTION BILLS (TDS)			
Standard fee per customer file	13 000	15 138	
Standard fee per non-customer file	25 000	29 315	
Payment commission	0.2%	0.18%	
Unpaid import BDT fee	25 000	29 315	Minimum collection of CFM 5,965 including VAT
Payment of Customs duties outside the import certification (Programme TDS)	0.25%	0.18%	Minimum collection of CFM 5,965 including VAT
III - GLOBAL TRANSACTION BANKING (GTB) - CASH MANAGEMENT, TRADE FINANCE & FOREIGN EXCHANGE, FACTORING			
1 - HESALIA PRO			
	2 500	2 961	
2 - SOCCASHNET			
PRO version	12 000	14 200	Per month
CLASSIC version	20 000	23 600	Per month
PREMIUM version	25 000	29 315	Per month
Signature	5 000	5 965	Per month
SECURE HUB	100 000	119 200	Per month
3 - STP (SECURE WIRE AND TRANSFER PROTOCOL)			
Setup fee	100 000	117 500	Once a month
File exchange fee	20 250	23 804	Monthly
Statement fee per month and per account	20 000	23 600	Monthly
Additional fee for wire transfers per account	21 500	25 056	Monthly
Payment order fee to other banks (month per colleague account)	50 000	60 302	Monthly
4 - SECUREWIRE			
1 to 2 countries	50 000	59 653	
1 to 3 countries - real time	65 000	75 128	
1 to 3 countries - real time - payment to another bank (per bank account added to payment)	80 000	101 179	
Plus 3 countries	100 000	119 200	
Plus 3 countries - real time	65 000	75 128	
More than 3 countries - real time - payment to another bank (per company account added to payment)	94 000	112 041	
5 - MT103 SUBSCRIPTION			
6 - MT103 SUBSCRIPTION			
7- WITHDRAWAL AND PAYMENT CARDS Subscription			
BUSINESS	84 000	100 710	Per year
RELIABLE	12 000	14 200	Per month
Manual issued Redeemable card	0.0%	0.00%	Of the amount. By the cardholder
Electronic issued Redeemable card	400	534	By the company
Manual issued Redeemable card	18 000	21 483	By the company
8- WITHDRAWAL AND PAYMENT CARDS Various operations			
Withdrawal by bank card from Société Générale Cameroon ATMs	Free of charge		
Withdrawal by bank card from ATMs outside CEMAC	1.5%	1.8625%	1.5% of the amount of the withdrawal with a minimum of CFM 3,000 incl. VAT (CFM 3,375)
Payment by bank card at a business outside CEMAC	1.5%	1.8625%	1.5% of the payment amount with a minimum of CFM 3,000 incl. VAT (CFM 3,375)
Withdrawal by bank card from CEMAC ATMs	Free of charge		
Balance inquiry at Société Générale Cameroon ATMs	Free of charge		
Balance inquiry at other banks ATMs	300	357	
Card cancellation	10 000	11 350	
Destruction of card (undelivered withdrawal within 3 months after order...)	20 000	23 600	
Renewal of the card (new card)	10 000	11 350	
Card search fee for transaction date less than two years	12 000	14 200	
Card search fee for cards with transaction date of more than two years	21 000	25 056	
Fee for requesting an increase in card limits	10 000	11 350	
Card renewal	25 000	29 315	
Card mailing fee (DGC customer)	4 000	4 750	
Card replacement	10 000	11 350	
9 - ELECTRONIC PAYMENT TERMINAL (EPT)			
Rental	25 000	29 315	Per month
Commission per Société Générale Cameroon card transaction	0.3%	0.36%	Transaction - Minimum of KAF 500 incl. VAT
Commission per VISA/MASTERCARD transaction	2.5%	2.98%	Transaction - Minimum of 500 KAF incl. VAT
Integration commission (communication consumables, direct debit card, VISA/MASTERCARD)			Consult your account manager
Commission per transaction on CEMAC network	1%	1.055%	Consult your account manager
10 - FACTORING			
Application fees	See section 11		Consult your account manager
Factoring commission	On request		Consult your account manager
11 - COLLECTION AND DELIVERY OF FUNDS			
Transfer of funds with/without counting			
Transfer of funds out of town			
V - MISCELLANEOUS OPERATIONS			
1 - RENTAL OF SAFES			
Small size	40 000	47 500	Per year, as of 1 January, deposit of CFM 200,000
Medium size	85 000	101 179	Per year, as of 1 January, deposit of CFM 300,000
Large size	135 000	160 653	Per year, as of 1 January, deposit of CFM 300,000
2 - RENTAL OF POST OFFICE BOXES			
Small size	12 000	14 200	Per year, as of 1 January, bond of CFM 20,000
Large size	16 000	19 040	Per year, as of 1 January, bond of CFM 20,000
Medium size	9 000	10 615	
3 - ATTESTATIONS			
Information/Confirmation, Accounting and Audit	35 000	41 734	Per deposit and per semester
Self-verify information of guarantor	20 000	23 600	
School certificate of standing order	20 000	23 600	
Certificate of non-financing	15 000	17 488	
Certificate of non-endorsement of non-endorsement	15 000	17 488	
Certificate of account or balance	15 000	17 488	
Various certificates (and duplicates)	15 000	17 488	
Certificate of registration of company	5 000	5 965	
4 - ESTATES: OPENING AND FILE FEES			
Amount less than CFM 1 million (included)	20 000	23 600	
Amount between CFM 1 000 001 and 5 million (included)	30 000	35 775	
Amount between CFM 5 000 001 and CFM 10 million (included)	75 000	89 438	
Amount strictly superior to CFM 10 million	175 000	208 408	

PRODUCTS AND SERVICES	RATES		OBSERVATIONS
	(CFAF EOT)	(CFAF VAT INCL.)	
5- ESTATES: SETTLEMENT (EXCLUDING EXTERNAL SERVICE PROVIDERS)			
Notarisation fees	25 000-100 000	4 770	Minimum CFM 12 888 including VAT depending on the production
6- COERCIVE MEASURES AND SEIZURES			
Seizure/Deposit/Seizure Fee processing fees Account blocking	50 000	59 653	
Communication fee	50 000	59 653	
File search fees	50 000	59 653	
Payment fees SEIZURE/ATC bank cheque	4 000	4 750	
Payment fees SEIZURE/ATC bank transfer	4 000	4 750	
7- MAILING COSTS			
Ordinary mail	4 000	4 750	
Registered mail by courier in Cameroon	6 000	7 155	
Registered mail in Europe	10 000	11 350	
Mail in other zones	10 000	11 350	Based on DHL's rates
8- BUSINESS INFORMATION			
About Société Générale Cameroon	15 000	17 488	
About other banks in Cameroon	15 000	17 488	
About other banks abroad	21 000	25 056	
9- PRINTING AND PHOTOCOPIES			
Printing of account statements on request	2 000	2 360	Per page
Photocopy of document	1 000	1 170	Per photocopied page
10- RESEARCH ON THE ACCOUNT STATEMENT			
Flat rate search fee for transaction data less than two years	12 000	14 200	
Flat rate search fee for transaction data more than two years old	50 000	59 653	
11 - VARIOUS FEES			
Cashier fees on Treasury securities	0.2%	0.26%	Subject to cost per year and per line. This can be explained by the volume or Treasury 107A or 107B and cost per year and per line. This applies to shares and other orders.
Securities fees (Share, etc.)	0.2 - 0.4%	0.238 - 0.476%	
Other custody fees (cash bonds, bond certificates, etc.)	16 000	19 000	
Account closing fees	10 000	11 350	
Account reopening fees	20 000	23 600	
Change of agent (current and savings accounts)	15 000	17 488	
Securities placement commission	0.6-0.8%	0.732-0.956%	
VI - OPERATING LOANS (SHORT TERM)			
1 - LOAN APPLICATION STUDY FEES			
	1%	1.1025%	
2 - OVERDRAFT AND OTHER SHORT-TERM LOANS			
Bank Rate Rate (BRB) + Surcharge			
3 - DISCOUNTING OF COMMERCIAL PAPER			
Bank Rate Rate (BRB) + Surcharge			
Minimum number of days = 30 days			
Minimum number of days = 90 days			
4 - LOAN BY SIGNATURE / GUARANTEE, SURETY BONDS			
Establishment of a guarantee or endorsement deed, endorsement or extension	15 000	17 488	
Commission fee (per quarter paid in advance)	2 000	2 360	Per year, minimum collection of CFM 12 133 including VAT
Endorsement fee (per quarter paid in advance)	2%	2.39%	Per year, minimum collection of CFM 12 133 including VAT
Establishment of bill of exchange	10 000	11 350	
Total or partial release	10 000	11 350	
Statement of outstanding guarantees	10 000	11 350	
5 - GUARANTEES (applicable to Sections VI, VII and VIII)			
Personal guarantee, endorsement to personal guarantee	15 000	17 488	
Pledge of savings account, term deposit or cash voucher	25 000	29 315	
Mortgage and pledge of property in Cameroon (including related fees)	25 000	29 315	
Mortgage and pledge of equipment in other countries (including entry fees)	100 000	120 215	
Death / disability / accident insurance (Saguar)	0.3%	0.36%	Per year of the guaranteed capital
VII - INVESTMENT LOANS (MEDIUM TERM)			
1 - LOAN APPLICATION STUDY FEE IF RESTRUCTURING			
	2.4%	2.185%	Minimum CFM 500,000 including VAT. Not to be deducted upon acceptance of the modification
2 - COMMITMENT FEES, paid quarterly in advance			
	0.5%	0.66%	Calculated on the outstanding amount of the confirmed and not yet used loan
3 - COMMISSION ON UNPAID INSTALLMENTS			
	45 000	53 642	Per installment, in addition to interest on amounts
4 - ANNUAL MAINTENANCE AND RENTAL CREDIT			
	0.5%	0.66%	To be deducted annually on the anniversary date For CMT customers only
VIII - SCHEDULE AND FUND CREDIT			
Set-up or amount including fees	1.0%	1.1025%	Minimum collection of CFM 500,000 including VAT
End of contract fee	84 000	101 179	Minimum collection of CFM 500,000 including VAT
Early discharge fee (by purchase option)	2 000	2 360	
Commission on direct debit confirmation of export invoice	42 000	50 600	
IX - INTERNATIONAL BANKING			