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.qualité@socgen.com

	RAT	EC	
PRODUCTS AND SERVICES	(CFAF EOT)	(CFAF VAT INCL.)	OBSERVATIONS
I-ACCOUNT OPENING	(3332 2037	(
Minimum deposit at opening for associations Minimum deposit at opening for establishments	150 000 150 000		
Minimum opening deposit for limited liability companies Minimum deposit at opening for PLCs 2-TERM DEPOSIT	250 000 250 000		
Minimum capital 3-BUSINESS INVESTMENT ACCOUNT Minimum capital	500 000		Rate based on market conditions Rate applied of 2.45%. Up to CFAF 5,000,000, 1% above
III-ACCOUNT MAINTENANCE AND STATEMENTS Account maintenance fees - Associations only Account maintenance fees - For all other types of structure	10 000	11 925 35 775	Per quarter
Account maintenance rees - For all other types of structure Transaction fee Commission on highest overdraft Interest rate applicable in the event of overdraft	0.025% - 0,10% 0.125% - 050% 0.125% - 050%	0.030% - 0.12% 0.149% - 0.60% 0	Based on our internal company rating Based on our internal company rating
Fee for accepted entry in excess of authorised overdraft or if fund unavailable («forcing») Fee for rejected entry in excess of authorised overdraft Fee for rejected entry for incorrect bank details	40 000 5 000 100	47700 5965 1193	
Fee for unfounded claim Fee for power of attorney and mandate III-DOMESTIC BANKING OPERATIONS	10 000 10 000	11 193 11 193	
1-CASH TRANSACTIONS Issuance of cash withdrawal forms to the account holder at the counter	Gratuit		
Cash deposit at a Société Générale Cameroun branch Withdrawal of cash from a cheque account at the same venue Withdrawal of cash from a Société Générale Cameroun branch outside	Gratuit Gratuit 6 000	7 155	D being the day of the credit to the account
the premises (displaced withdrawal) """""""""""""""""""""""""""""""""""	6 000 6 000 20 000	7155 7155 23850	
2-CHEQUE OPERATIONS Delivery of cheque books and renewals (at the branch)	Free of charge	23 600	
Payment by cheque Cheque cashing: at our cash desks Cheque cashing: other banks 2/a Collection of non-standard cheques	Free of charge Free of charge		
Collection of non-standardised colleague cheques Notice of withdrawal on request (collection of non-standardised cheque from other banks)	9 500	10 136	
By fax or mail in Cameroon By registered mail/mail in Cameroon 2/b Certified and bank cheques	4 000 6 000	4770 7155	
Issuance of bank cheque Issuance of certified cheque Cancellation of bank or certified cheque Verification of confirmed cheque	4 000 5 000 5 000	4770 5963 5963	
2/c Stop payment on cheques Depening of the cheque stop payment file	1000	1193	
Closing and return of any provisional cheque stop payment ncrease per indivisible year of follow-up on stop payment on cheques 2/d Unpaid cheques	4 000 4 000	4770 4770	
Unpaid cheque: charges to the account holder (excluding partner charges) Unpaid cheque: fees to the remitter (excluding partner fees) Letter of injunction (excluding partner's fees)	30 000 15 000 15 000	35 775 17 888 17 888	
Automatic levelling Automatic levelling (commission and administrative costs) 2/f Cheque letters	20 000	23 850	By account and by quarter Nouveau service
ordering cheque-letters -BILL OF EXCHANGE TRANSACTIONS			Nouveau service Contacter votre chargé de clientèle
sill of exchange payment tandard fee per bill of exchange (excluding spell notice) t.cceptance if not accepted (excluding partner's fees) xtension, bill of exchange claim (excluding partner fees)	Free of charge 12 000 4 000 15 000	14 310 4 770 17 888	
Retention fee Direct debit of unadvised bill of exchange Spell notice on request	15 000 3 5 000	17 888 4 174 5 963	
By fax or mail By registered mail 8/a Stop payment on bills of exchange	5000 7000	5963 8347	
Opening of the bill of exchange stop payment file Closing and return of any provision on bill of exchange stop payment ncrease per indivisible year of follow-up on bill of exchange bjections	10 000 4 000 4 000	11 925 4 770 4 770	
B/b Unpaid bills of exchange Unpaid item: charges to the account holder (excluding partner fees) Unpaid item: costs to the remitter (excluding partner's fees)	25 000 8 500	29 813 10 136	
Letter of injunction (excluding partner's fees) 4-TRANSFER OPERATIONS Transfer received	15 000 Free of charge	17 888	
Ordinary paper transfer same holder from Société Générale Cameroun to Société Générale Ordinary paper transfer other holder from Société Générale Cameroun to Société Générale	Free of charge	7 155	
Ordinary paper transfer issued to another bank Paper transfer DGI taxes DGI tax certificate (following a transfer on tax paper)	6 000 500 – 10 000 10 000		Withdrawn upon certification request
Sci tax certificate (following an electronic transfer) dultiple paper transfers to another bank and Société Générale Jameroun SYGMA paper transfer (amount ≥ XAF 100 million)	5 000 2 000 per line 25 000	29 813	Withdrawn upon certification request Plus CFAF 11,925 (incl. VAT) per slip
Electronic transfer (account of the same bank) Fransfer to another bank Electronic transfer via CDROM or USB key SYGMA electronic transfer (amount ± XAF 100 million)	0 450 1000 per line 5 000	0 537 1193 5963	Plus CFAF 5,963 (incl. VAT) per CD ROM/USB key
SYSTAC electronic transfer via CRDOM medium or USB key 4/a Standing orders	5 000	5 936	Plus CFAF 5,963 (incl. VAT) per CD ROM/USB key
Setting up Change Deletion Processing of standing orders (excluding postage and packing)	5 000 5 000 5 000 5 000	5 963 5 963 5 963 5 963	Cancellation if three (3) consecutive rejections
Rejection fee for lack of funds Fees for transfers issued and rejected 4/b Accreditation: authorisation to pay at another bank	10 000 500	11 925 597	an entition in the Lyconsecute Especials
Set up and extension Annual fee for authorisation to pay at another bank Per transaction at the issuing bank	30 000 2% 6 000	35 775 2.39% 7 155	
Per transaction at paying bank 5 - DIRECT DEBIT OPERATION Application fee	Free of charge	11 925	
Processing per line Fee for rejecting an unpaid direct debit (collecting organisation) Fee for rejecting an unpaid direct debit (subscriber / subscriber)	500 1700 1700	596 2 027 2 027	To the contract holder/subscriber who does not wish to be debited
Stop payment fee 6 – TAXATION SHEET (TDS) Standard fee per customer file	5 000	5 963 13 118	To the contract holder/subscriber who does not wish to be debited
Standard fee per non-customer file Payment commission Unpaid import BDT fee	25 000 0.15% 25 000	29 813 0.18% 29 813	
Payment of customs duties outside the Import Verification Programme (HPVI) IV - GLOBAL TRANSACTION BANKING (GTB): CASH MANAGEMENT, TRADE FINANCI 1 - MESSALIA PRO	E & FOREIGN EXCHANGE, FACTORING	0.18%	Minimum collection of CFAF 5,963 including VAT
2 - SOGECASHNET PRO version	2 500	2 981	Per month
REMIUM Version Oligass F	20 000 29 000 5 000	23 850 34 583 5 963	Per month Per month
SECURE HUB 3 – SFTP (SECURE WIRE AND TRANSFER PROTOCOL)	350,000	119.250	Once a month
set-up fee File exchange fee Statement fee per month and per account Additional flat rate for MT942/month per SGCAM account	350 000 26 250 20 000 31 500	417 375 31 304 23 564 37 564	Monthly Monthly
Payment order fee to other banks /month per colleague account 4- SOGECASHWEB L to 2 countries	50 400	60 102 59 625	
t to 2 countries t to 2 countries + real time t to 2 countries + real time + payment to another bank (per bank account added in payment) Plus 3 countries	50 000 63 000 88 200 55 000	59 625 75 128 105 179 65 588	
Plus 3 countries + real time More than 3 countries + real time + payment to another bank (per company account added in payment) 5 - MT940 SUBSCRIPTION	69 300 94 500	82 640 112 691	
5 - MT101 SUBSCRIPTION			
7 - WITHDRAWAL AND PAYMENT CARDS Subscription BUSINESS	84 000	100 170	Peryear
EFILLABLE Ianual reload Reloadable card lectronic reload Reloadable card	12 000 0.50% 450	14 310 0.60% 536	Of the amount. By the cardholder By the company
PURCHASE (e-Purchase Solution) 3- WITHDRAWAL AND PAYMENT CARDS Various operations Withdrawal by bank card from Société Générale Cameroun ATMs	18 000 Free of charge		By the company
Withdrawal by bank card from ATMs outside CEMAC Payment by bank card at a business in Cameroon Payment by bank card to a business outside CEMAC	1.5% Free of charge 1.5%	1.59625% 1.59625%	1.5% of the amount of the withdrawal with a minimum of CFAF 3,000 excl. VAT (CFAF 3,578) 1.5% of the payment amount with a minimum of CFAF 1000 excl. VAT (CFAF 1193 incl.VAT)
Vithdrawal by bank card from CEMAC ATMs Balance inquiry at SG Cameroon ATMs Salance enquiry on ATMs outside CEMAC nquiry at other banks ATMs	1000 Free of charge 350 100	1193 Free of charge 417 119	
Card cancellation Destruction of card (undelivered withdrawn within 3 months after order) Delissue of the card secret code	10 000 10 000	11925 11925 11925	
and search fee for transaction date less than two years and search fee for cards with a transaction date of more than two years fee for requesting an increase in card limits and misuse	10 000 12 000 22 000	14 310 26 235	
Card misuse Card mailing fee (HDG customers) Card replacement	10 000 25 000 6 000 10 000	11 925 29 813 7 155 11 925	
D – ELECTRONIC PAYMENT TERMINAL (EPT) tental commission per Société Générale Cameroun card transaction	25 000	29 813	Per month Transaction - Minimum of XAF 507 incl. VAT
Commission per VISA/MASTERCARD transaction Alscellaneous expenses: telecommunication consumables, direct lebit card, software update	0.8% 2.5%	0.954% 2.981%	Transaction - Minimum of XAF 507 incl. VAT Transaction - Minimum of 597 XAF incl. VAT Consult your account manager
ommission per transaction on GIMAC network .0 – FACTORING pplication fees	1% See section VI-1	1.1925%	
actoring commission inancing commission 1 – COLLECTION AND DELIVERY OF FUNDS	On request On request		Consult your account manager Consult your account manager
ransfer of funds within town without counting ransfer of funds out of town /-MISCELLANEOUS OPERATIONS			
L -RENTAL OF SAFES Small size	65 000		Per year, as of 1 January, deposit of CFAF 300,000
Aedium size arge size 2 – RENTAL OF POST OFFICE BOXES	85 000 135 000	149 063	Per year, as of 1 January, deposit of CFAF 300,000 Per year, as of 1 January, deposit of CFAF 300,000
Small size .arge size Mailbox / increase from the 2nd direct debit account	12 000 16 000 3 000	14310 19080 3578	Per year, as of 1 January, bond of CFAF 20,000 Per year, as of 1 January, bond of CFAF 20,000
B -ATTESTATIONS Information/Confirmation, Accounting and Audit Ialf-yearly information of guarantors	35 000 20 000	23 850	Per deposit and per semester
School certificate of standing order Certificate of non-financing Certificate of non-debtedness of non-debtedness Certificate of account or balance	20 000 15 000 15 000 15 000	23 850 17 888 17 888 17 888	
Certificate of account or balance Various certificates (and duplicates) Certificate of repatriation of currency 4- ESTATES: OPENING AND FILE FEES	15 000 15 000 5 000	17888 17888 5963	
Amount less than CFAF 1 million (included) Amount between CFAF 1 000 001 and 5 million (included) Amount between CFAF 5 000 001 and CFAF 10 million (included)	20 000 35 000 75 000	23 850 41 738 89 438	
Amount between CFAF 5 000 001 and CFAF 10 million (included) Amount strictly superior to CFAF 10 million	175 000	208 688	

	RAT	ES	
PRODUCTS AND SERVICES	(CFAF EOT)	(CFAF VAT INCL.)	OBSERVATIONS
5- ESTATES: SETTLEMENT (EXCLUDING EXTERNAL SERVICE PROVIDERS) Heirs	496	4.77%	Minimum CFAF 17,888 including VAT
Authentication fees 6- COERCIVE MEASURES AND SEIZURES Seizure/ATD/seizure file processing fees Account blocking	25 000-100 000	29 813-119 500 59 625	Depending on the jurisdiction
Communication fee File search fees Payment fees SEIZURE/ATD bank cheque Payment fees SEIZURE/ATD bank transfert	50 000 50 000 4 000 6 000	59 625 59 625 4 770 7 155	
7- MAILING COSTS Ordinary mail Registered mail/by courier in Cameroon	4 000 6 000	4 770 7 155	
Mail in Euro zone Mail in other zones DHL	10 000 10 000	11 925	Based on DHL's rates
8- BUSINESS INFORMATION About Société Générale Cameroun About other banks in Cameroon About other banks abroad	11 000 15 000 21 000	13 118 17 888 25 043	
9-PRINTING AND PHOTOCOPIES Printing of account statements on request Photocopy of document	2 500 900	2 985	Per page Per photocopied page
10- RESEARCH ON THE ACCOUNT STATEMENT Flat rate search fee for transaction date less than two years Flat rate search fee for transaction dates more than two years old	12 000 50 000	14 310 59 625	
11 - VARIOUS FEES Custody fees on Treasury securities Securities fees (Shares, etc.)	0.5% 0.2 – 0,4%	0.596% 0.238-0.477%	Standard cost per year and per line. This can be explained by the values or Treasury (OTA or Or Standard cost per year and per line. This applies to shares and other bonds. Per year and per document.
Other custody fees (cash bonds, land certificates, etc.) Account closing fees Account reopening fees Change of agent (current and savings accounts)	16 000 10 000 30 000 11 000	19 080 11 925 35 775 13 118	Tel year and per document.
Securities placement commission VI – OPERATING LOANS (SHORT TERM) 1 – LOAN APPLICATION STUDY FEES	0.6-0.8%	0.715-0.954%	
2 – OVERDRAFT AND OTHER SHORT-TERM LOANS Fees for monitoring sensitive files requiring close follow-up 3- DISCOUNTING OF COMMERCIAL PAPER	50 000		Bank Base Rate (BBR) + Surcharge Per quarter Basic bank rate (TBB) + Surcharge
4 – LOAN BY SIGNATURE / GUARANTEES, SURETY BONDS)	15 000	17.000	Minimum number of days = 30 days Minimum number of days = 30 days
Establishment of a guarantee or endorsement deed, amendment or extension Commitment fee (per quarter paid in advance) Endorsement fee (per quarter paid in advance) Endorsement of bill of exchange	2% 2% 10 000	17 888 2,39% 2,39% 11 925	Per year, minimum collection of CFAF 10,733 including VAT Per year, minimum collection of CFAF 10,733 including tax
Total or partial release Statement of outstanding guarantees 5 – GUARANTEES (applicable to Sections VI, VII and VIII)	10 000 10 000 10 000	11 925 11 925	
Personal guarantee, endorsements to a personal guarantee Pledge of savings account, term deposit or cash voucher Mortgage and pledge of property in Cameroon (excluding notarial fees)	15 000 25 000 25 000	17 888 29 813 29 813	
Mortgage and pledge of equipment in other countries (excluding notary fees) Death / disability / accident insurance (Sogeassur)	105 000 0.33%	125 213 0.39%	Per year of the guaranteed capital
VII – INVESTMENT LOANS (MEDIUM TERM) 1 – LOAN APPLICATION STUDY FEE IF RESTRUCTURING 2 – COMMITMENT FEES, paid quarterly in advance	2.0%	2.385%	Minimum CFAF 596,250 including VAT New/to be deducted upon acceptance of the modification
2 - COMMITMENT FEES, paid quarterly in advance 3 - COMMISSION ON UNPAID INSTALMENTS	0.5%	0.60%	
4 - ANNUAL MANAGEMENT FEE VIII - SOGELEASE AND RENTAL CREDIT	45 000 0.5%	53 662 0.60%	Per instalment, in addition to interest on arrears To be deducted annually on the anniversary date For CMT customers only
Set-up fee on amount excluding taxes End of contract fee Early disposal fee (% of purchase option)	1.0% 84 000 2%	1.1925% 100 170 2.39%	Minimum collection of FCFA 596,250 including VAT Plus CFAF 35,775 incl. VAT per vehicle / equipment financed Minimum collection of FCFA 596,050 inclusive of tax Per rent, in addition to interest on arrears (Contract rate + 2% of the unpaid amount).
Commission on direct debit confirmation of export invoice IX – INTERNATIONAL BANKING OPERATIONS 1 – MANUAL FOREIGN EXCHANGE WITH BANKNOTES	42 000	50 085	(Contract rate + 2% of the unpaid amount).
Negotiation commission / OUT currency Negotiation commission / currency IN 2 - DIRECT DEBIT COMMISSION	Variable Variable		Consult your account manager Consult your account manager
Commission on import declaration of goods and services Commission on export declaration of goods and services Commission for modification of import declaration Export declaration amendment commission	11 000 6 000 11 000 6 000	13 117 7 155 13 117 7 155	
Commission on direct debit confirmation of export invoice 3 - INTERNATIONAL FUND TRANSFERS 3-a/TRANSFERS RECEIVED	4 000	4770	
Repatriation commission Operations outside the BEAC zone (working income) Pre-financing commission	0.25% 0.50% 0.50%	0.30% 0.60%	Minimum 5000
Correspondent fees 3-b/TRANSFERS RECEIVED Repatriation commission Transaction not on account or not a Société Générale customer	Variable (Variable (by correspondent)) Free of charge	Free of charge	Minimum 6 000
rransaction not on account or not a Societé Generale customer Return to correspondent - order not applicable Modification or cancellation of instruction Notice of withdrawal (Request for information)	0.25% 32 000 32 000 32 000	0.30% 38 160 38 160 38 160	Minimum 6 000
3-c/ CHEQUES ISSUED Cheque issue fees Cancellation of cheque	11 000 26 238	13 117 31 289	
3-d/ CHEQUES RECEIVED AND ITEMS Application fees Postage, express mail to Europe Postage, express mail to other countries	16 000 13 000 20 000	19 080 15 502 23 850	
Collection commission Commission for non-payment or return of document 4 – DOCUMENTARY CREDIT	0.20% 25 000	0.239% 29 812	
STAND-BY LETTER OF CREDIT Application fees Commitment fee Firm commitment execution fee	105 000 2% 1%	125 212 2.385 % 1.193%	
Amendment fee SWIFT fee DOCUMENTARY CREDIT	100 000 5 000	119 250 5 963	
a IMPORT DOCUMENTARY CREDIT a-i/ Opening Opening fee per quarter Application fee	0.50% 16 000	0.596% 19 080	
SWIFT fee a-ii/Amendment / Cancellation Amendment fee	5 000	5 9 6 3 14 3 1 0	
Cancellation fee SWIFT fee Extension of term fee per quarter a-iii/Acceptance	25 000 5 000 0.25%	29 812 5 963 0.298%	
Acceptance fee per indivisible month a-iv/Realisation Realisation fee	0.13%	0.15%	
Transfer fee within BEAC zone Transfer fee outside BEAC zone Pre-financing commission SWIFT fee	0.25% 1% 0.50% 5 000	0.298% 1.193% 0.596% 5 963	
Correspondent fee Currency exchange differential OUT a-v/ Letter of guarantee and bank assignment	ND <=3%	<=3.5775%	
SWIFT fee Application fee Commission on letter of guarantee or bank assignment b/EXPORT DOCUMENTARY CREDIT	16 000 20 000 3%	19 080 23 850 3.578%	
b-i/ Notification Application fee SWIFT fee	16 000 5 000	19 080 5 963	
Notification fee Confirmation fee (Société Générale correspondent) Confirmation fee (Non Société Générale correspondent)	0.10% 0.20% 0.40%	0.119% 0.239% 0.477%	
b-iii/Cancellation Cancellation fee SWIFT fee b-iv/Acceptance	0.10% 5 000	0.119% 5 963	
Acceptance fee b-v/ Realisation DHL Fee (Europe)	Free of charge	15 502	
DHL Fee (Outside Europe) SWIFT fee Negotiation/Utilization fee Documentary collection fee	20 000 5 000 0.15% 0.20%	23 850 5 963 0.179% 0.239%	
Execution fee Documentary fee Handling + Examination of documents Currency Exchange Differential OUT	0.15% 0.20% 26000 =3%	0.179% 0,239% 31 005 <=3.5775%	
b-v/Discount Discount tharges IMPORT DOCUMENTARY REMITTANCE	= 3%	<=3.5775% 15.503%	(Per year)
SIGHT Documentary remittance File opening SWIFT FT fee (Sight remittance)	16 000 5 000	19 000 5 963	
SWIFT fee (Documentary remittance per acceptance) Transfer fee Pre-financing fee Collection fee	5 000 1% 0.50% 0.20%	5 963 1.193% 0.596% 0.239	
Document retention fee (Per month of retention) Acceptance fee EXPORT DOCUMENTARY REMITTANCE	50 000 13 000	59 625 15 502	
SIGHT Documentary remittance File opening DHL outside France + CEMAC DHL + CEMAC zone	16 000 40 000 13 000	19 080 47 700 15 502	
Collection fee Discounting fees DI attestation fee	0.20% 13% 5000 FRANCO	0.239% 15,503% 5 962 FRANCO	
Acceptance fee ENDORSEMENT Application fee Endorsement fee	16 000 3%	19 080 3.58%	
Collection fee Transfer fee SWIFT fee	0.20% 1% 5 000	0.239% 1.193% 5 963	
Document retention Currency exchange differential OUT FORWARD PURCHASE Flexible term file fee	50 000 <=3%	59 625 <=3.5775% 107 325	
Classic term File Fee Currency exchange differential OUT 5-A/OTHER COMMISSIONS	75 000 <=3%	89 437 <= 3.5775%	
AVI (Irrevocable Transfer Certificate) Invoice certification Repatriation certificate Financing certificate	25 000 4 000 5 000 15 000	29 813 4 770 5 963 17 888	
Certificate of non-financing 5-b/ REIMBURSEMENT OF INTERNATIONAL CLAIMS Drawing up of reissue deed - Other subsidiaries of the Société Générale Group	15 000 15 000 98 394	17888 17888 117 335	(Valid for guarantees of less than 24 months. Beyond 24 months, it is on a case-by-case basi: Equivalent to 175 EUROS per quarter paid in advance, Minimum collection 100 EUROS. The rate depends on the amount and duration. Per quarter paid in advance. Minimum collection 175 EUROS Equivalent to 75 EUROS).
Issuance of reissue deed - Other banks abroad Commission on reissuance of guarantees - Other subsidiaries of the Société Générale Group Commission on reissuance of guarantees - Other banks abroad Amendment fees	114 793 0.15% - 0.35% 2%	136 891 0.18% - 0.42% 2.39%	2.0 Ecolog Equivalent to 13 EURO3).
Amendment fees VALUE DATES APPLIED TO THE MAIN OPERATIONS OF ASSOCIATIONS, PROFESSIONALS AND COMPANIES Cash payment, Transfer received	296 49 197	2.39% 58 667	D+1
Transfer issued cashier's cheque Cheque payment presented by another bank Cheque remittance by another bank			D-1 D-1 D+2 D being the day of the clearing operation
Cheque remittance SG Cameroun same counter Intra SG Cameroun cheque remittance Collection on behalf of the State		VAT 19.25% IRCM 16.5%	D+1 D being the account credit day D+1 D being the account credit day As per the law in force As per the law in force
	I	IRCM 16.5%	per use tan in orde

