

NEW BANKING CONDITIONS APPLICABLE TO TRANSACTIONS OF ASSOCIATIONS, PROFESSIONALS AND COMPANIES FROM JANUARY 1ST, 2026

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-ACCOUNT OPENING			
Minimum deposit at opening for associations	150 000		
Minimum deposit at opening for establishments	150 000		
Minimum opening deposit for limited liability companies	250 000		
Minimum opening deposit for SICCS	250 000		
2-TERM DEPOSIT			
Minimum capital	500 000		Rate based on market conditions
3-BUSINESS INVESTMENT ACCOUNT			
Minimum capital	150 000		
II-ACCOUNT MAINTENANCE AND STATEMENTS			
Account maintenance fees - Associations only	10 000	11 950	Per quarter
Account maintenance fees - For other types of structure	30 000	38 775	Per quarter
Commission on highest overdraft	0.025% - 0.07%	0.030% - 0.12%	Based on our internal company rating
Commission on highest overdraft	0.125% - 0.50%	0.149% - 0.60%	Subject to the applicable usury rate
Fee for accepted entry in excess of authorised overdraft or if fund unavailable (-forcing)	40 000	47 700	
Fee for rejected entry in excess of authorised overdraft	5 000	5 965	
Fee for incorrect bank details	100	1193	New
Fee for unfound client	10 000	11 950	New
Fee for power of attorney and mandate	10 000	11 950	New
III-DOMESTIC BANKING OPERATIONS			
1-CASH TRANSACTIONS			
Issue of cash withdrawal forms to the account holder	100	100	
Cash deposit at a Société Générale Cameroun branch	Gratuit	Gratuit	
Withdrawal of cash from a cheque account at the same venue	Gratuit	Gratuit	D being the day of the credit to the account
Withdrawal of cash from a Société Générale Cameroun branch outside the premises (displaced withdrawal)	6 000	7 155	
Withdrawal of cash at deposit customer	2	2	
Withdrawal of cash at deposit Customer name	20 000	23 650	
2-CHEQUE OPERATIONS			
Delivery of cheque books and renewals (at the branch)	Free of charge	Free of charge	
Postage for cheques	Free of charge	Free of charge	
Cheque cashing - at our cash desks	Free of charge	Free of charge	
Cheque cashing - other banks	Free of charge	Free of charge	
2a Collection of non-standard cheques			
Collection of standard and non-standard cheques	9 500	10 136	
Notice of collection and request collection of non-standardised notices of other banks (bank)	4 000	4 770	
By registered mail/mail in Cameroon	6 000	7 155	
2b Certified and bank cheques			
Issue of bank cheques	4 000	4 770	
Issue of certified cheques	5 000	5 963	
Verification of certified cheques	1 000	1193	
2c Stop payment on cheques			
Commission on stop payment file	10 000	11 950	
Closing and return of any provisional cheque stop payment	4 000	4 770	
Increase per individual year of stop payment on stop payment on cheques	4 000	4 770	
2d Unpaid cheques			
Unpaid cheques to the account holder (excluding partner charged)	30 000	36 775	
Unpaid cheques: fees to the remitter (excluding partner fees)	15 000	17 888	
Letter of injunction (excluding partner's fees)	15 000	17 888	
2/e Automatic levelling			
Automatic levelling (commission and administrative costs)	20 000	23 850	By account and by quarter
2/f Cheque letters			
Cheque letters	Gratuit	Gratuit	Contacter votre charge de clientèle
3-BILL OF EXCHANGE TRANSACTIONS			
Bill of exchange payment	Free of charge	12 000	14 310
Standard fee per bill of exchange (excluding spell notice)	4 000	4 770	
Commission on bill of exchange claim (including partner fees)	15 000	17 888	
Retention fee	3 500	4 174	
Direct debit of unpaid bill of exchange	5 000	5 963	
Applies to bills of exchange	5 000	5 963	
By fax or mail	5 000	5 963	
By mail or fax	5 000	5 963	
3/a Stop payment on bills of exchange			
Opening of the bill of exchange stop payment file	10 000	11 950	
Closing and return of any provision on bill of exchange stop payment	4 000	4 770	
Increase per individual year of stop payment on bill of exchange stop payment file	4 000	4 770	
3/b Unpaid bills of exchange			
Unpaid bills of exchange to the account holder (excluding partner fees)	25 000	29 813	
Unpaid items: fees to the remitter (excluding partner's fees)	8 500	10 136	
Letter of injunction (excluding partner's fees)	15 000	17 888	
4-TRANSFER OPERATIONS			
Transfer received	Free of charge	6 000	7 155
Ordinary transfer from same holder from Société Générale	Free of charge	6 000	7 155
Ordinary transfer from other holder from Société Générale	Free of charge	6 000	7 155
Ordinary transfer issued to another bank	500 - 10 000	500 - 10 000	
Transfer via SWIFT	100	1193	
Commission on transfer (including tax on paper)	5 000	5 963	
DDT tax certificate (following an electronic transfer)	2 000 per line	2 385	Plus CFAF 11,255 (incl. VAT) per slip
Multiple paper transfers to another bank and Société Générale	25 000	29 813	
SGGM paper transfers (amount x 100 million)	0	0	
SGGM electronic transfers (amount x 100 million)	0	0	
SGGM electronic transfer via CDSOM medium or USB key	5 000	5 963	
4/a Standing orders			
Change	5 000	5 963	
Deletion	5 000	5 963	
Reversing of standing orders (excluding postage and packing)	5 000	5 963	
Rejection for standing funds	10 000	11 950	
Fees for transfers issued and rejected	500	597	
4/b Accreditation authorisation to pay at another bank			
Annuité fee for accreditation to pay at another bank	30 000	36 775	
Annuité fee for accreditation to the issuing bank	2%	2.99%	
Annuité fee for accreditation to the paying bank	6 000	7 155	
5-DIRECT DEBIT OPERATION			
Application fee	10 000	11 950	
Processing fee	1 500	1 596	
Fee for rejecting an unpaid direct debit (including organisation)	1 700	2 027	
Fee for accepting an unpaid direct debit (holder/bearer / subscriber)	1 700	2 027	
Stop payment fee	5 000	5 963	
6-TAXATION SHEET (TDS)			
Standard fee per customer file	11 000	13 116	
Standard fee per customer file	28 000	29 813	
Payment commission	0.15%	0.18%	
Unpaid import EOT fee	25 000	29 813	Minimum collection of CFAF 5,963 including VAT
Unpaid import EOT fee	0.15%	0.18%	Minimum collection of CFAF 5,963 including VAT
SGGM electronic transfers outside the Import Verification Programme (IVP)	0	0	
IV - GLOBAL TRANSACTION BANKING (GTB) : CASH MANAGEMENT, TRADE FINANCE & FOREIGN EXCHANGE, FACTORING			
1- MESSALU PRO		2 500	2 981
2- SOGECAHINET			
PRO version	12 000	14 310	Per month
CLASSIC version	20 000	23 850	Per month
CLASSIC version	29 000	34 380	Per month
Digests #	5 000	5 963	Per order unit in addition to those not included in the subscription
SECURE HUB	100 000	119 250	Monthly
3-SWIFT (SECURE WIRE AND TRANSFER PROTOCOL)			
File exchange fee	350 000	413 375	Once a month
Statement per month and per account	26 250	31 304	Monthly
Additional fee for a SWIFT message per SGGM account	20 000	23 564	Monthly
Payment order fee to other banks	31 500	37 500	Monthly
SGGM electronic transfers	50 400	60 102	Monthly
4- SOGECAHINER			
1 to 2 countries	50 000	59 625	
1 to 2 countries + real time	63 000	75 128	
1 to 2 countries + real time + payment to another bank (per bank account added in payment)	88 200	105 173	
Plus 3 countries	55 000	65 588	
Plus 3 countries + real time	69 300	82 640	
More than 3 countries + real time + payment to another bank (per company account added in payment)	94 500	112 691	
5- MTSOI1 SUBSCRIPTION			
7- WITHDRAWAL AND PAYMENT CARDS Subscription			
BUSINESS	84 000	100 170	Per year
REFINABLE	12 000	14 310	Per year
Reliable Reloadable card	0.05%	0.06%	Of the amount. By the cardholder
Electronic reloadable card	450	536	By the company
PURCHASE (Purchase Solution)	18 000	21 465	By the company
8- WITHDRAWAL AND PAYMENT CARDS Various generalities			
Withdrawal by bank card from ATM outside CEMAC	Free of charge	1.5%	1.78875%
Payment by bank card at a business in Cameroon	Free of charge	1.5%	1.78875%
Payment by bank card from ATM outside CEMAC	Free of charge	1.5%	1.78875%
Balance inquiry via SG Cameroon ATM	0	0	
Inquiry at other banks ATM	100	1193	
Card cancellation	10 000	11 950	
Card cancellation (undelivered withdrawn within 3 months after...	10 000	11 950	
Reissue of the card secret code	10 000	11 950	
Card search for transaction date less than two years	12 000	14 310	
Card search for transaction date more than two years	22 000	26 235	
Fee for requesting an increase in credit limit	10 000	11 950	
Card misuse	2 000	2 913	
Card misuse fee (HDG customers)	6 000	7 155	
Card replacement	10 000	11 950	
9- ELECTRONIC PAYMENT TERMINAL (EPT)			
Rental	25 000	29 813	Per month
Commission per Société Générale Cameroon card transaction	0.4%	0.56%	Transaction - Minimum of CFAF 500 incl. VAT (CFAF 12,933 incl. VAT)
Commission per SGGM card transaction	2.5%	2.981	Transaction - Minimum of CFAF 500 incl. VAT (CFAF 12,933 incl. VAT)
Commission per transaction on CEMAC network	1%	1.1950%	
10- FACTORING			
Factoring	See section 4A	On request	Consult your account manager
Financing commission	On request		Consult your account manager
11- ELECTION AND DELIVERY OF FUNDS			
Transfer of funds without account	On request		
Transfer of funds out of account	On request		
V- MISCELLANEOUS OPERATIONS			
1- RENTAL OF SAFES			
Small size	65 000	65 588	Per year, as of 1 January, deposit of CFAF 300,000
Medium size	85 000	89 438	Per year, as of 1 January, deposit of CFAF 300,000
Large size	130 000	149 063	Per year, as of 1 January, deposit of CFAF 300,000
2- RENTAL OF POST OFFICE BOXES			
Small size	12 000	14 310	Per year, as of 1 January, deposit of CFAF 20,000
Large size	16 000	19 080	Per year, as of 1 January, deposit of CFAF 20,000
Medium size	3 000	3 578	Per year, as of 1 January, deposit of CFAF 20,000
3- ATTESTATIONS			
Information/Confirmation, Accounting and Audit	35 000	41 736	Per deposit and per semester
Half yearly information of guarantees	20 000	23 850	
School certificate of standing order	15 000	17 888	
Certificate of non-debtiness of company	15 000	17 888	
Certificate of account or balance	15 000	17 888	
Verification of account or balance (SGGM)	15 000	17 888	
Certificate of repayment of currency	5 000</		