

NEW BANKING CONDITIONS APPLICABLE TO TRANSACTIONS OF ASSOCIATIONS, PROFESSIONALS AND COMPANIES FROM APRIL 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-CURRENT ACCOUNT			
Minimum deposit at opening for associations	200 000		
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
3-BUSINESS INVESTMENT ACCOUNT			
Minimum capital	100 000		Rate applied of 2.45%, top to CFAP 5,000,000, 1% above
II-ACCOUNT MAINTENANCE AND STATEMENTS			
Account maintenance fees - Associations only	10 000	11 955	Per quarter
Account maintenance fees - For all other types of structure	20 000	23 910	Per quarter
Transaction fee	0.020% - 0.120%	0.020% - 0.120%	Based on our internal company rating
Commission on highest overdraft	0.120% - 0.090%	0.140% - 0.090%	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	5 000	5 965	
Fee for unfunded claim	10 000	11 955	New
Fee for cover of attorney and mandate	10 000	11 955	New
III-DOMESTIC BANKING OPERATIONS			
1-CASH TRANSACTIONS			
Issuing of cash withdrawal forms to the account holder (SICR/CMPT)	Gratuit		0 being the day of the credit to the account
Cash deposit at a Société Générale Cameroun branch	Gratuit		
Withdrawal of cash from a cheque account at the same venue	Gratuit		
Withdrawal of cash from a Société Générale Cameroun branch outside the premises (including withdrawal)	6 000	7 155	
Withdrawal of cash (digital customer)	5 000	5 965	
Withdrawal of cash (digital customer)	5 000	5 965	
Withdrawal of cash at ATM (Customer name)	20 000	23 660	
2-CHEQUE OPERATIONS			
Delivery of cheque books and renewal (at the branch)	Free of charge		
Payment of cheque	Free of charge		
Cheque cashing at our cash desks	Free of charge		
Cheque cashing other banks	Free of charge		
2a Collection of non-standard cheques			
Collection of non-standard collage cheques	5 500	10 136	
Receipt of withdrawal by recipient collection of non-standard cheque (for bank)	4 000	4 770	
By telex mail in Cameroon	6 000	7 155	
By registered mail in Cameroon	4 000	4 770	
2b Certified and bank cheques			
Issuance of bank cheque	4 000	4 770	
Issuance of certified cheque	5 000	5 965	
Cancellation of bank or certified cheque	5 000	5 965	
Validation of certified cheque	1 000	1 195	
2c Stop payment on cheques			
Opening of the cheque stop payment file	10 000	11 955	
Closing and return of any provisional cheque stop payment	4 000	4 770	
Increase per indivisible year of follow-up on stop payment on cheques	4 000	4 770	
2d Unpaid cheques			
Unpaid cheque - charges to the account holder (including partner's cheque)	30 000	35 775	
Unpaid cheque fees to the creditor (including partner's cheque)	15 000	17 880	
Letter of request (including partner's cheque)	15 000	17 880	
2e Automatic leveling			
Automatic leveling (Commission and administrative costs)	20 000	23 910	By account and by quarter
2f Cheque letters			
Ordering cheque letters			Contact your charge de clientèle
3-BILL OF EXCHANGE TRANSACTIONS			
Bill of exchange payment	Free of charge		
Standard fee per bill of exchange (excluding agent's notice)	4 000	4 770	
Acceptance if not accepted (including partner's fees)	4 000	4 770	
Refusion fee (including partner's fees)	3 500	4 114	
Order date of equivalent bill of exchange	5 000	5 965	
Spit notice request	5 000	5 965	
By telex mail	5 000	5 965	
3a Stop payment on bills of exchange			
Opening of the bill of exchange stop payment file	10 000	11 955	
Closing and return of any provisional cheque stop payment	4 000	4 770	
Increase per indivisible year of follow-up on bill of exchange stop payment	4 000	4 770	
3b Unpaid bills of exchange			
Unpaid from charges to the account holder (including partner's fees)	15 000	17 880	
Unpaid from costs to the creditor (including partner's fees)	8 500	10 136	
Letter of request (including partner's fees)	15 000	17 880	
3c Transfer operations			
Transfer received	Free of charge		
Ordinary paper transfer using holder from Société Générale Cameroon to Société Générale Cameroon	6 000	7 155	
Ordinary paper transfer using holder from Société Générale Cameroon to Société Générale Cameroon	6 000	7 155	
Ordinary paper transfer (transfer) - another bank	300 - 10 000	306 - 11 055	
DDI fee certificate (following a transfer on a paper)	10 000	11 955	Without cash certificate request
DDI fee certificate (following an electronic transfer)	5 000	5 965	Without cash certificate request
Multiple paper transfers to another bank and Société Générale Cameroon	2 000 per file	2 391	Plus CFAP 11,955 (incl. VAT) per file
DDI paper transfer (transfer) - on a paper (200 million)	0	2 391	
Electronic transfer (transfer) of the same bank	0	0	
With the exception of electronic transfers on corporate cards	400	537	
Interbank electronic transfer	400	537	
Transfer to another bank	0	0	
Interbank electronic transfer (incl. VAT) per CD-ROM/USB key	100 per file	1 195	Plus CFAP 5,965 (incl. VAT) per CD-ROM/USB key
Interbank electronic transfer (incl. VAT) per CD-ROM/USB key	5 000	5 965	Plus CFAP 5,965 (incl. VAT) per CD-ROM/USB key
SYNAC electronic transfer (incl. VAT) per CD-ROM/USB key	5 000	5 965	Plus CFAP 5,965 (incl. VAT) per CD-ROM/USB key
3d Standing orders			
Setting up	5 000	5 965	
Change	5 000	5 965	
Deletion	5 000	5 965	
Processing of standing orders (including postage and packing)	2 000	2 391	
Rejection fee for lack of funds	10 000	11 955	
Fees for transfer to local and abroad	500	591	
3e Accreditation: authorization to pay at another bank			
Set-up and extension	30 000	35 775	
Annual fee for authorization to pay at another bank	2 000	2 391	
Per transaction at the paying bank	6 000	7 155	
Per transaction at paying bank	Free of charge		
4-DEBIT OPERATION			
Association fee	10 000	11 955	
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 (subscriber / subscriber)	1 700	2 021	
Stop payment fee	5 000	5 965	
4a COLLECTION BILLS (TDS)			
Standard fee per customer file	13 000	15 118	
Standard fee per non-customer file	25 000	29 613	
Payment commissions	0.2%	0.18%	
Unpaid import BDT fee	25 000	29 613	Minimum collection of CFAP 5,965 including VAT
Payment of Commission outside the import collection (Programme BDT)	0.2%	0.18%	Minimum collection of CFAP 5,965 including VAT
IV - GLOBAL TRANSACTION BANKING (GTB) - CASH MANAGEMENT, TRADE FINANCE & FOREIGN EXCHANGE, FACTORING			
1 - MESSALY PRO			
1-1 SOGCASHNET			
PRO version	25 000	29 613	Per month
CLASSIC version	20 000	23 910	Per month
PRO/BI version	20 000	23 910	Per month
Signature	5 000	5 965	Per order plus in addition to those not included in the subscription
SECURE HUB	100 000	119 200	
1-2 SFTP (SECURE WIRE AND TRANSFER PROTOCOL)			
Setup fee	100 000	119 200	Once a month
File exchange fee	20 000	23 910	Monthly
Subscription fee per month and per account	20 000	23 910	Monthly
Additional fee for withdrawal per SOCAM account	21 500	25 405	Monthly
Payment order fee to other banks (month per colleague account)	50 000	60 000	Monthly
2-DEPOSIT/REVERSE			
1 to 3 countries	50 000	59 625	
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	95 000	116 680	
Plus 3 countries + real time	65 000	84 640	
Maximum 3 countries + real time + payment to another bank (per company account added to payment)	94 000	112 691	
3-MT40 SUBSCRIPTION			
6-MT40 SUBSCRIPTION			
7- WITHDRAWAL AND PAYMENT CARDS - Subscription			
BUSINESS	84 000	100 170	Per year
REFLEXIVE	12 000	14 320	
Manual issued Reflexive card	0.2%	0.05%	Of the amount, by the cardholder
Electronic issued Reflexive card	400	536	By the company
Physical card (reflexive) delivery	18 000	21 480	
8- WITHDRAWAL AND PAYMENT CARDS Various operations			
Withdrawal by bank card from Société Générale Cameroun ATMs	Free of charge		
Withdrawal by bank card from ATMs outside CEMAC	1.5%	1,1875%	1.5% of the amount of the withdrawal with a minimum of CFAP 3,000 incl. VAT (CFAP 3,375)
Payment by bank card to a business outside CEMAC	1.5%	1,1875%	1.5% of the payment amount with a minimum of CFAP 3,000 incl. VAT (CFAP 3,375)
Withdrawal by bank card from CEMAC ATMs	1 000	1 195	
Balance inquiry at St. Cameroun ATMs	Free of charge		
Balance inquiry on ATM outside CEMAC	300	351	
Inquiry at other banks ATMs	100	119	
Card cancellation	10 000	11 955	
Deactivation of card (unfunded withdrawal within 3 months after order...)	20 000	23 910	
Issue of the card owner code	10 000	11 955	
Card search fee for transaction date less than two years	10 000	11 955	
Card search fee for cards with transaction date of more than two years	10 000	11 955	
Fee for requesting an increase in card limits	21 000	25 025	
Card renewal	10 000	11 955	
Card making fee (DGC customer)	25 000	29 613	
Card replacement	10 000	11 955	
9-ELECTRONIC PAYMENT TERMINAL (EPT)			
Rental	25 000	29 613	Per month
Commission per Société Générale Cameroun card transaction	0.2%	0.18%	Transaction - Minimum of CAF 307 incl. VAT
Commission per ISA/MESTICARD transaction	2.5%	2,985%	Transaction - Minimum of EPT/IMP incl. VAT (Minimum of 300000)
Installation commission (on location consumables, direct debit card, software update)			
Commission per transaction on CEMAC network	1%	1,355%	
10-FACTORING			
Activation fees	See section 9.1		Consult your account manager
Factoring commission	On request		Consult your account manager
11-COLLECTION AND DELIVERY OF FUNDS			
Transfer of funds with bank without counting	On request		
Transfer of funds out of bank	On request		
V-MISCELLANEOUS OPERATIONS			
1-RENTAL OF SAFES			
Small size	60 000	63 880	Per year, as of 1 January, deposit of CFAP 20,000
Medium size	85 000	89 425	Per year, as of 1 January, deposit of CFAP 20,000
Large size	135 000	140 625	Per year, as of 1 January, deposit of CFAP 20,000
2-RENTAL OF POST OFFICE BOXES			
Small size	12 000	14 320	Per year, as of 1 January, bond of CFAP 20,000
Large size	16 000	19 660	Per year, as of 1 January, bond of CFAP 20,000
Medium - increase from the 2nd start debit account	9 000	10 755	
3-ATTESTATIONS			
Information/Confirmation, Accounting and Audit	35 000	41 730	Per deposit and per semester
Notary information of guarantor	10 000	11 955	
School certificate of standing order	20 000	23 910	
Certificate of non-financing	15 000	17 880	
Certificate of non-endorsement of non-endorsement	15 000	17 880	
Certificate of account or balance	15 000	17 880	
Various certificates (incl. duplicate)	15 000	17 880	
Certificate of registration of company	5 000	5 965	
6-ESTATES: OPENING AND FILE FEES			
Amount less than CFAP 1 million (included)	20 000	23 910	
Amount between CFAP 1 000 000 and 5 million (included)	30 000	41 730	
Amount between CFAP 5 000 000 and CFAP 10 million (included)	75 000	89 425	
Amount strictly superior to CFAP 10 million	175 000	208 680	

PRODUCTS AND SERVICES	RATES		OBSERVATIONS
	(CFAF EOT)	(CFAF VAT INCL.)	
5-ESTATES: SETTLEMENT (EXCLUDING EXTERNAL SERVICE PROVIDERS)			
Notary fees	25 000-100 000	4 770	Minimum CFAP 12 880 including VAT depending on the procedure
6-COERCIVE MEASURES AND SEIZURES			
Seizure/Deposit for processing fees Account blocking	50 000	59 625	
Communication fee	50 000	59 625	
File search fees	50 000	59 625	
Payment fees SIRENE/INAT bank transfer	4 000	4 770	
Payment fees SIRENE/INAT bank transfer	4 000	4 770	
7-MAILING COSTS			
Ordinary mail	4 000	4 770	
Registered mail by courier in Cameroon	6 000	7 155	
Registered mail by courier	10 000	11 955	
Mail in other zones	10 000	11 955	Based on DHL's rates
8-BUSINESS INFORMATION			
About Société Générale Cameroun	15 000	17 880	
About other banks in Cameroon	15 000	17 880	
About other banks abroad	25 000	29 613	
9-PRINTING AND PHOTOCOPIES			
Printing of account statements on request	2 000	2 391	Per page
Photocopy of document	1 000	1 195	Per photocopied page
10-RESEARCH ON THE ACCOUNT STATEMENT			
File rate search fee for transaction date less than two years	12 000	14 320	
File rate search fee for transaction date more than two years (old)	50 000	59 625	
11-VARIOUS FEES			
Cash fees on Treasury accounts	0.1%	0.09%	Subject to cost per year and per line. This can be explained by the value or Treasury (OT) or the amount per year and per line. This applies to shares and other bonds.
Securities fees (Share, etc.)	0.2-0.4%	0.238-0.47%	
Other custody fees (cash/bonds, bond certificates, etc.)	16 000	19 000	
Account closing fees	10 000	11 955	
Account reopening fees	10 000	11 955	
Change of agent (current and savings accounts)	15 000	17 880	
Securities placement commission	6.64-8%	0.735-0.694%	
VI-OPERATING LOANS (SHORT TERM)			
1-LOAN APPLICATION STUDY FEES			
1-1 OVERDRAFT AND OTHER SHORT-TERM LOANS	1%	1.1025%	Bank Rate Rate (BRB) + Surcharge
2-RESTRUCTURING CURRENT FINANCING SHORT-TERM			
Bank Rate Rate (BRB) + Surcharge	50 000	59 625	
3-RESTRUCTURING OF COMMERCIAL PAPER			
1-LOAN BY SIGNATURE / GUARANTEE, SURETY BONDS			Minimum number of days = 30 days
Establishment of a guarantee or endorsement deed, amendment or extension	15 000	17 880	
Commitment fee (per quarter paid in advance)	2,000	2,391	Per year, minimum collection of CFAP 10,136 including VAT
Endorsement fee (per quarter paid in advance)	2%	2,391%	
Establishment of bill of exchange	10 000	11 955	
Total or partial release	10 000	11 955	
Statement of outstanding guarantee	10 000	11 955	
3-GUARANTEES (applicable to Sections VI, VII and VIII)			
Personal guarantee, endorsement by personal guarantee	15 000	17 880	
Pledge of savings account, term deposit or cash voucher	25 000	29 613	
Mortgage and pledge of property in Cameroon (including national fee)	25 000	29 613	
Mortgage and pledge of equipment in other countries (including notary fees)	100 000	125 210	
Death / disability / accident insurance (Signature)	0.3%	0.30%	Per year of the guaranteed capital
VII-INVESTMENT LOANS (MEDIUM TERM)			
1-LOAN APPLICATION STUDY FEE IF RESTRUCTURING			
1-1 OVERDRAFT AND OTHER SHORT-TERM LOANS	2.4%	2.135%	Minimum CFAP 596,250 including VAT (to be deducted upon acceptance of the modification)
2-COMMITMENT FEES, paid quarterly in advance			
1-LOAN APPLICATION STUDY FEE IF RESTRUCTURING	0.5%	0.66%	Calculated on the outstanding amount of the confirmed and not yet used loan
3-COMMISSION ON UNPAID INSTALLMENTS			
1-LOAN APPLICATION STUDY FEE IF RESTRUCTURING	45 000	53 625	to be deducted annually on the anniversary date for CFT customers only
4-ANNUAL MANAGEMENT FEES			
1-LOAN APPLICATION STUDY FEE IF RESTRUCTURING	0.5%	0.66%	
VIII-SOGLLEASE AND RENTAL CREDIT			
Setup or amount including VAT	1.0%	1.025%	Minimum collection of CFAP 500,250 including VAT
End of contract fee	84 000	102 120	Plus CFAP 20,175 incl. VAT per vehicle / equipment financed
Early disposal fee (in % of purchase price)	2%	2,391%	Minimum collection of CFAP 100,000 including VAT
Commission on direct debit confirmation of import invoice	42 000	50 625	Per year, in addition to interest on amount collected (incl. 2% of the unpaid amount)
IX-INTERNATIONAL BANKING OPER			