NEW BANKING TERMS AND CONDITIONS APPLICABLE TO TRANSACTIONS OF INDIVIDUAL CUSTOMERS AS FROM 21st AUGUST 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.qualité@socgen.com

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sh withdrawal from an SG Cameroun ATM via bank card	
## Special Company of the Company of	
ayment to a business out of Cameroon via bank card. 0.5% 0.59625%	ount with a minimum of or CFA 3,578 (tax incl.)
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and destruction (failure to withdraw within 3 months after ordering) sissue of bank card secret code sissue of bank card secret code sissue of bank card secret code arch fee for a card transaction less than two years old. 11,000 14,310 12,000 26,235 25,000 29,813 II- LOANS TO INDIVIDUALS: Terms and Conditions Bank prime rate (TBE III- LOANS TO INDIVIDUALS: Administrative fee and guarantee FAF 500,000 and below 25,000 29,813 30,000 35,775 FAF 300,001 to CFA 3 million 55,000 65,588 mounts strictly above CFA 20 million 1.00% 1.19% III- LOANS TO INDIVIDUALS: OVERDRAFT FACILITIES Sermanent overdraft implementation fees 6,000 7,155 ermanent overdraft meyel fees 1,200 2,385 2,385 2,000 3,387 3,785 3,500 6,558 4,558 4,550 6,558 4,558 4,550 6,558 5,500 6,558 6,58 6,	
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### Comparison on highest overdraft amount withdrawal from a note-of-town SGC branch (out-of-town withdrawal from a not-of-town SGC branch (out-of-town withdrawal) 25,000 29,813 30,000 35,775 55,000 65,588 10,000	OD) i Circhago
25,000 29,813 30,000 35,775 FAF 500,001 to CFA 20 million 55,000 65,588 mounts strictly above CFA 20 million 1.00% 1.19% refor provision of bond (excl. notarial deeds, if applicable) 1.00% 1.19% remanent overdraft implementation fees 5,500 6,558 Per year 5,500 6,558 Per year 2,000 2,385 pommission on highest overdraft amount 1.00% 1.125% Minimum of CFA 656 XX- CASH TRANSACTIONS suance of cash withdrawal form a caccount holder at the counter 5-branch cash withdrawal from an out-of-town SGC branch (out-of-town withdrawal) 6,000 7,155 Free of charge 6,000 7,155	B) + Surcnage
FAF 500,001 to CFA 3 million	
mounts strictly above CFA 20 million	
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narges for posting in excess of authorised overdraft or unavailable funds	
X- CASH TRANSACTIONS suance of cash withdrawal forms to account holder at the counter	5 (tax incl.)/month
suance of cash withdrawal forms to account holder at the counter	
-branch cash withdrawal from a chequing account	
ash withdrawal from an out-of-town SGC branch (out-of-town withdrawal)	
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- "In-branch"	
- CHEQUE TRANSACTIONS suance and renewal of cheque book (at branch) Free of charge	
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ounced cheque : charges borne by account holder	
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neque cancellation : flat-rate registration fee	
I- BANK TRANSFER AND DEBIT TRANSACTIONS	
ransfer between SG Cameroun accounts Free of charge ransfer to other bank (electronic) 300 357	
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anding order : modification	
ocessing of standing order (excl. postage and the other bank's charges)	
anding order : fax charges for out-of-town transfer	
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nimum capital	
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terests paid for up to CFA 10,000,000	

DDODUCTS AND SERVICES	RATES		DEMARKS	
PRODUCTS AND SERVICES	(CFA, tax exclusive)	(CFA, tax inclusive)	REMARKS	
III- ACAJOU SAVINGS ACCOUNT (WITH DISCOUNTED LOAN RA	TE)			
Minimum capital	50,000		Consult your Adviser	
IV- AMANE SAVINGS ACCOUNT (INTERESTS PAID TO CHARITIE				
Minimum capital	50,000		Consult your Adviser	
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OTHER BANKING, INSURANCE SERVICES AN	NDOTHERC	HARGES		
I- BANK INSURANCE PRODUCTS (premiums)				
Ebène Retraite	2,516	3,000	According to capital chosen Per year, that is CFA 3,000 (tax incl.)	
- Option 1	5,000 10,000	5,963 11,925	According to the death benefit chosen According to the death benefit chosen	
- Option 3Hibiscus	20,000 5,031	23,850 6,000	According to the death benefit chosen Per year, that is CFA 6,000 (tax incl.)	
Quiétude	6,038	7,200	Per year, that is CFA 7,200 (tax incl.) Consult your Adviser	
Voyage			Consult your Adviser According to the duration of the stay abro	
Assurance Santé Fonctionnaire	3,000	3,577	Monthly premium	
II- SAFE-DEPOSIT BOX RENTAL				
Small-sized	65,000	77,513	Per year, on 1 January. Guarantee of CFA 300,000 (tax incl.)	
Medium-sized	85,000	101,363	Per year, on 1 January. Guarantee of CFA 300,000 (tax incl.)	
Big-sized	135,000	160,988	Per year, on 1 January. Guarantee of CFA 300,000 (tax incl.)	
III- MAILBOX RENTAL				
Small-sized	12,000	14,310	Per year, on 1 January. Guarantee of CFA 20,000 (tax incl.) Per year, on 1 January. Guarantee of	
Big-sized	16,000	19,080	CFA 20,000 (tax incl.)	
IV- ATTESTATIONS/CERTIFICATES Debt clearance certificate or an attestation of non-indebtedness	Even of shows			
Attestation of indebtedness	Free of charge 20,000	23,850		
Attestation of account or bank statement requested by former customers	7,000 7,000	8,348 8,348		
Duplicate of attestations (except debt clearance certificate)	5,000	5,963		
V- SUCCESSION : Opening and administrative fee				
Amounts of CFAF 1 million and below Amounts from CFAF 1,000,001 to CFAF 5 million	20,000 35,000	23,850 41,738		
Amounts from CFAF 5,000,001 to CFAF 10 million	75,000	89,438		
Amounts strictly above CFAF 10million	175,000	208,688		
VI- SUCCESSION: Settlement (excluding external service pro				
Heirs	4% from 25,000 to 100,000	5% From 29,813 to 119,250	Minimum of CFA 17,888 (tax incl.) Depending on the jurisdiction	
VII- ACCOUNT SEIZURE / GARNISHEE ORDERS / REQUISITIONI	NG / FREEZE			
Administrative fee	50,000	59,625	Minimum of CFA 17,888 (tax incl.)	
Right to information	50,000	59,625	Depending on the jurisdiction	
VIII- MAILING FEES				
Ordinary mail	735 1,575	876 1,878		
Express mail	7,350	8,765	According to DHL price list	
IX- PUBLIC SERVICE			According to Drie price list	
Cenadi charges	302	360		
X- PRINTING AND PHOTOCOPY				
Printing of account statement upon request	900	1,073	Per page	
Photocopying of document	900	1,073	Per page photocopied	
XI- TRANSACTION SEARCHING IN STATEMENT OF ACCOUNT 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	Consult your Adviser	
XII- INTERNATIONAL TRANSFERS				
a. Incoming transfers	- 20/	- 2 F770/		
Foreign exchange fee - Other OUT currencies	≤3% 0,10%	≤ 3,577% 0,12%	Where "D" is the transfer date. Minimum of CFAF 13,118 (t Minimum of CFA 13,118 (tax incl.). Maximum of CFAF 119,50 (t	
Fee for issuance of cheque upon request (excl. postage and communication charges) Modification or cancellation of instruction	0,10% 32,000	0,12% 38,160	Minimum charge of CFAF 13,118 (tax incl.)	
Return to correspondent - order not applicable	32,000 32,000	38,160 38,160		
i-Transfer	3,500	4,174	Per transaction	
Repatriation Commission	Negotiable	Negotiable	Maximum of 0,25% tax exclu (0,298 Tax inclu.)	
b. Outgoing transfers and issuance of cheques payable abroad Commission on transfer within the BEAC zone	0,25%	0,30%	Where "D" is the posting date.	
Commission on transfer out of the BEAC zone	1% 16,000	1,1925% 19,080	Where "D" is the posting date.	
Supplement to cheque issuance fee	11,000	13,118	Where "D" is the posting date.	
OUT currency exchange fee	≤3% 16,000	≤ 3,577% 19,080	Minimum of CFA 23,850 (tax incl.) Maximum	
Non-account or non-customer transactions (in addition to correspondent's charges) Printing of statement of outgoing transfers	0,50% 11,000	0,60% 13,118	Minimum of CFA 41,738 (tax incl.) Per financial year	
Pre-financing commission	0,25%	0,298%		
c. Permanent transfers				
File opening fee	16,000 25,000	19,080 29,813		
Commission on transfer within the BEAC zone	0,25%	0,30% 1,1925%	Where "D" is the posting date. Minimum of CFA 23,850 (tax incl.)	
OUT currency exchange fee (plus correspondent's fee)	≤3%	≤ 3,577%		
Pre-commission fee	0,25% ≤ 5%	0,298% 5,962%	BEAC Change rate of the day	
d. Correspondent's fees				
	13,119 26,238	15,644 31,289		
·	Depending on	31,203		
Eurozone / Out of Société Générale network	correspondent			
Eurozone / Out of Société Générale network	correspondent			
Eurozone / Out of Société Générale network	20,000	23,850	Per guarantee	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees		23,850	Per guarantee	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL		23,850 3,590	Per guarantee	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES	20,000	3,590	Per guarantee	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities	20,000 3,000 0,2 - 0,4% 0,15%	3,590 0,238 - 0,477% 0,18%	Standard cost per year and per line.	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles)	20,000 3,000 0,2 - 0,4%	3,590		
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500	3,590 0,238 - 0,477% 0,18% 18,842 12,521	Standard cost per year and per line. This applies to shares and bonds	
Eurozone / Out of Société Générale network Rest of the world	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing Securities investment commission	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing Securities investment commission	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing Securities investment commission	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing Securities investment commission VALUE DATES APPLIED TO MAIN TRANSACT OF INDIVIDUAL CUSTOMERS Cash deposit, transfer received	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds Per year and per document	
Eurozone / Out of Société Générale network Rest of the world	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds Per year and per document	
Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing Securities investment commission VALUE DATES APPLIED TO MAIN TRANSACT OF INDIVIDUAL CUSTOMERS Cash deposit, transfer received Outgoing transfer - cash voucher payment Payment of cheque submitted by another bank Cheque remittance by another bank in the same town	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds Per year and per document D+1 D-1 D-1 D+2 Where "D" is the day of the offsetting transa	
Eurozone / Société Générale network Eurozone / Out of Société Générale network Rest of the world XIII- GUARANTEES Quarterly information on guarantees XIV- AFRICATEL XV- OTHER CHARGES Furniture value charges (actions) Custodial fees for securities Other custodial fees (savings bonds, land titles) Change of proxy (current account and savings account) Transaction requiring manual reprocessing Securities investment commission VALUE DATES APPLIED TO MAIN TRANSACT OF INDIVIDUAL CUSTOMERS Cash deposit, transfer received Outgoing transfer - cash voucher payment Payment of cheque submitted by another bank (Cheque remittance at same SG Cameroun counter Intra-SG Cameroun cheque remittance Deductions on behalf of the State.	20,000 3,000 0,2 - 0,4% 0,15% 15,800 10,500 2,200 0,6 - 0,8%	3,590 0,238 - 0,477% 0,18% 18,842 12,521 2,624	Standard cost per year and per line. This applies to shares and bonds Per year and per document D+1 D-1 D-1	