

NEW BANKING TERMS AND CONDITIONS APPLICABLE TO TRANSACTIONS OF INDIVIDUAL CUSTOMERS AS FROM 22nd MARCH 2021

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.qualite@socgen.com

PRODUCTS AND SERVICES	RATES		REMARKS	
	(CFA, tax exclusive)	(CFA, tax inclusive)		
DAY-TO-DAY BANKING PRODUCTS & SERVICES				
I- OPERATION OF ACCOUNT				
Account opening	Free of charge		No minimum deposit at opening	
Current account maintenance fee	Free of charge			
Minimum opening deposit for current account (with salary domiciliation)	0			
Minimum opening deposit for current account (without salary domiciliation)	50,000			
Issuance of bank account details (RIB)	Free of charge			
Issuance of monthly statement of account	Free of charge			
Issuance of passbook for savings account (savings book)	Free of charge			
Issuance of cash withdrawal forms to account holder at the counter	Free of charge			
In-branch account consultation	Free of charge			
Change of address	Free of charge			
Transfer between SG Cameroun accounts	Free of charge			
Issuance of a debt clearance certificate or an attestation of non-indebtedness	Free of charge			
Payment to a business in Cameroon via bank card	Free of charge			
Cash withdrawal from an SG Cameroun ATM via bank card	Free of charge			
Issuance and renewal of cheque book (at branch)	Free of charge			
Payment via cheque	Free of charge			
Cheque cashing: at our counter or that of another local bank	Free of charge			
Cash deposit in an SG Cameroun branch	Free of charge			
In-branch cash withdrawal from a chequeing account	Free of charge			
Commission on debit transaction	0.0125%	0.0149%	Minimum of CFA 239 (tax incl.) per quarter	
Fee for account closure at customer's request	5,000	5,963		
II- PACKAGES (Cards, option, overdraft, bank insurance and internet or SMS services)				
Package implementation fees	1,000	1,193		
Access Pack	2,500	2,981	Per month	
Civil Servant Pack	2,800	3,339	One-time subscription fee of CFA 2,981 (tax incl.)	
Classic Pack	4,500	5,366	Per month	
Premium Pack	12,000	14,310	Per month	
III- DISTANCE BANKING				
VOCALIA (by telephone)	1,300	1,550	Per month	
MESSALIA NEW VERSION (by SMS)	1,000	1,193	Per month	
■ On saving account	1,000	1,193	Per quarter	
■ On sight account	1,000	1,193	Per month	
CONNECT WEB (on the internet)	2,700	3,220	Per month	
SG Cameroun CONNECT	Free of charge		Included in the packages	
YUP	See rates at branch			
■ Fee for cardless withdrawals				
5,000	126	150	Cardless withdrawal rates	
10,000	126	150		
15,000	252	300		
20,000 - 25,000	0	0		
30,000 - 50,000	545	650		
55,000 - 80,000	1,006	1,200		
85,000 - 100,000	1,258	1,500		
105,000 - 200,000	1,677	2,000		
205,000 - 300,000	2,096	2,500		
Minimum amount CFA 5,000				
■ Deposits				
■ Withdrawal of 1 - 3,000	Free of charge	Free of charge		
3,001 - 5,000	2.31%	2.75%		
5,001 - 10,000	126	150		
10,001 - 15,000	252	300		
15,001 - 25,000	294	350		
25,001 - 50,000	545	650		
50,001 - 80,000	1,006	1,200		
80,001 - 100,000	1,258	1,500		
100,001 - 200,000	1,677	2,000		
200,001 - 300,000	2,096	2,500		
300,001 - 400,000	2,390	2,850		
400,001 - 500,000	2,683	3,200		
Card + subscription	Free of charge	Free of charge		
Purchase of telephone credit	Free of charge	Free of charge		
Eneo Amounts (FCFA) CUSTOMER PRICE YUP				
1 - 5 000	126	150		
5 001 - 10 000	168	200		
10 001 - 25 000	252	300		
25 001 - 50 000	335	400		
50 001 - 100 000	545	650		
100 001 - 300 000	587	700		
300 001 and more				
IV- DEBIT AND CREDIT CARDS : Monthly contributions				
PREFERENCE	1,250	1,491	Per month	
VISA HORIZON	2,100	2,504	Per month	
VISA CLASSIC	4,000	4,770	Per month	
VISA PREMIER	7,300	8,705	Per month	
PLATINUM VISA	12,500	14,906	Per month	
V- DEBIT AND CREDIT CARDS : Other transactions				
Cash withdrawal from an SG Cameroun ATM via bank card	Free of charge		% of withdrawn amount with a minimum of CFA 3,000 (tax excl.) or CFA 3,578 (tax incl.)	
Cash withdrawal via bank card from an ATM out of Cameroon	0.5%	0.59625%		
Payment to a business in Cameroon via bank card	Free of charge			
Payment to a business out of Cameroon via bank card	0.5%	0.59625%		
Cash withdrawal via bank card from another bank's ATM in Cameroon	3,000	3,578		
Card cancellation	8,000	9,540		
Card reissue	8,000	9,540		
Card destruction (failure to withdraw within 3 months after ordering)	8,000	9,540		
Reissue of bank card secret code	8,000	9,540		
Search fee for a card transaction less than two years old	12,000	14,310		
Search fee for a card transaction less over two years old	22,000	26,235		
Card misuse	25,000	29,813		
VI- LOANS TO INDIVIDUALS : Terms and Conditions				
VII- LOANS TO INDIVIDUALS : Administrative fee and guarantee				
Personal Loan Application Fee	1,00%	1,1925%		Maximum rate
Loan Approval Committee	1,5%	1,78%	Maximum rate	
PPI Application Fee (excluding notarial deed, if applicable)	1,00%	1,19%		
VIII- LOANS TO INDIVIDUALS : OVERDRAFT FACILITIES				
Permanent overdraft implementation fees	10,000	7,155	Per year	
Permanent overdraft renewal fees	10,000	6,558		
Charges for posting in excess of authorised overdraft or unavailable funds	2,000	2,385		
Commission on highest overdraft amount	0.125%	0.149%		
IX- CASH TRANSACTIONS				
Issuance of cash withdrawal forms to account holder at the counter	Free of charge			
Cash deposit in an SG Cameroun branch	Free of charge			
In-branch cash withdrawal from a chequeing account	Free of charge			
Cash withdrawal from an out-of-town SGC branch (out-of-town withdrawal)	6,000	7,155		
Withdrawal of available sum : Customer - "Out-of-town"	Free of charge			
Withdrawal of available sum : "In-branch"	Free of charge			
Withdrawal of available sum : Non-Customer	20,000	23,850		
X- CHEQUE TRANSACTIONS				
Issuance and renewal of cheque book (at branch)	Free of charge			
Payment via cheque	Free of charge			
Cheque cashing: at our counter or that of another local bank	Free of charge			
Issuance of bank cheque	5,000	5,963		
Issuance of certified cheque	5,000	5,963		
Cancellation of bank cheque or certified cheque	5,000	5,963		
Cashing of non-standardised cheque from another bank	9,500	11,328		
Cashing of non-standardised cheque from another bank : notice of outc. on demand				
- By fax or mail	5,000	5,963		
- By registered mail	7,000	8,348		
Bounced cheque : charges borne by account holder	15,000	17,888		
Bounced cheque : charges borne by remitter	11,000	13,118		
Legal notice	15,000	17,888		
Cheque cancellation : flat-rate registration fee	10,000	11,925		
XI- BANK TRANSFER AND DEBIT TRANSACTIONS				
Transfer between SG Cameroun accounts	Free of charge		Administrative fee Cancellation fee	
Transfer to other bank (electronic)	300	357		
Transfer to other bank paper	7,000	8,348		
Standing order : setting-up	4,000	4,770		
Standing order : modification	4,000	4,770		
Standing order : cancellation	4,000	4,770		
Processing of standing order (excl. postage and the other bank's charges)	500	596		
Standing order : fax charges for out-of-town transfer	4,000	4,770		
Charges for unpaid amounts on non-executed standing order	4,000	4,770		
Automatic deductions, Opposition	5,000	5,963		
Unpaid deduction rejection charges (account debited)	1,700	2,027		
REMUNERATION OF DEPOSITS				
I- SAVINGS ACCOUNT				
Minimum capital	50,000			Rate set by BEAC
Interests paid for up to CFA 10,000,000	2.45%			Current rate, which may change according to market conditions
above CFA 10,000,000	1%			
II- SAVINGS BOND				
Minimum capital	500,000		Rate applied according to market conditions subscription durable for a minimum of 6 months	
III- ACAJOU SAVINGS ACCOUNT (WITH DISCOUNTED LOAN RATE)				
Minimum capital	50,000		Consult your Adviser	
IV- AMANE SAVINGS ACCOUNT (INTERESTS PAID TO CHARITIES)				
Minimum capital	50,000		Consult your Adviser	
OTHER BANKING, INSURANCE SERVICES AND OTHER CHARGES				
I- BANK INSURANCE PRODUCTS (premiums)				
Ebène Retraite			According to capital chosen	
Sérérité Compte	2,516	3,000	Per year, that is CFA 3,000 (tax incl.)	
- Option 1	5,000	5,963	According to the death benefit chosen	
- Option 2	10,000	11,925	According to the death benefit chosen	
- Option 3	20,000	23,850	According to the death benefit chosen	
Hibiscus	5,031	6,000	Per year, that is CFA 6,000 (tax incl.)	
Quiétude	6,038	7,200	Per year, that is CFA 7,200 (tax incl.)	
Quiétude Plus			Consult your Adviser	
Iroko			Consult your Adviser	
Voyage			According to the duration of the stay abroad	
Assurance Santé Fonctionnaire	3,000	3,577	Monthly premium	

PRODUCTS AND SERVICES	RATES		REMARKS
	(CFA, tax exclusive)	(CFA, tax inclusive)	
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.)
Big-sized	16,000	19,080	Per year, on 1 January. Guarantee of CFA 20,000 (tax incl.)
IV- ATTESTATIONS/CERTIFICATES			
Debt clearance certificate or an attestation of non-indebtedness	Free of charge		
Attestation of indebtedness	20,000	23,850	
Attestation of account or bank statement requested by former customers	7,000	8,348	
Various attestations	7,000	8,348	
Duplicate of attestations (except debt clearance certificate)	5,000	5,963	
V- SUCCESSION : Opening and administrative fee			
Amounts of CFA 1 million and below	20,000	23,850	
Amounts from CFA 1,000,001 to CFA 5 million	35,000	41,738	
Amounts from CFA 5,000,001 to CFA 10 million	75,000	89,438	
Amounts strictly above CFA 10million	175,000	208,688	
VI- SUCCESSION: Settlement (excluding external service providers)			
Heirs	4%	5%	Minimum of CFA 17,888 (tax incl.) Depending on the jurisdiction
Authentication fee	from 25,000 to 100,000	From 29,813 to 119,250	
VII- SEIZURE/ATD/REQUISITIONS/BLOCKING OF ACCOUNT			
Processing fees	50,000	59,625	
Communication fees	50,000	59,625	
File search fees	50,000	59,625	
VIII- MAILING FEES			
Ordinary mail	735	876	According to DHL price list
Registered mail	1,575	1,878	
Express mail	7,350	8,765	
DHL			
IX- PUBLIC SERVICE			
Canadi charges	302	360	
X- PRINTING AND PHOTOCOPIY			
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	Consult your Adviser
Flat-rate search fee for a transaction over two years old	22,000	26,235	
XII- INTERNATIONAL TRANSFERS			
a. Transfers received			
Cheque issuance fee upon request (excluding shipment and communication fees)	11 000	0.12%	Minimum deduction of CFA 13 118 tax incl.
Modification or cancellation of instruction	32 000	38 160	
Return to correspondent - order not applicable	32 000	38 160	
Correction notice	32 000	38 160	
Reparation fee	0.25%	0.298%	Maximum of 0.25% Tax excl. (0.298% + tax)
b. Transfers made and issuance of cheques payable abroad			
Transfer fee in the BEAC zone	0.25%	0.30%	D being the accounting date
Transfer fee outside the BEAC zone	1%	1.1925%	
File and handling fee (excluding correspondent and shipment fee)	16 000	19 080	D being the accounting date
Additional cheque issuance fee	11 000	13 118	
Currency OUT differential rate	±3%	±3.577%	D being the accounting date
Shipment fee/SWIFT	±3%	19 080	Minimum of CFA 23 850 + tax - Minimum 3%
Off-account transactions or non Société Générale Cameroun customer (+ correspondent fee)	0.50%	0.60%	Minimum of CFA 41 738 + tax
Issuance of statements of transfers made	11 000	13 118	
Pre-financing fee	0.50%	0.596%	Per year
c. Transfers made			
File opening fee	16 000	19 080	D being the accounting date
File fee and SWIFT (excluding correspondent and shipment fee)	25 000	29 813	
Transfer fee in the BEAC zone	0.25%	0.30%	BEAC exchange rate of the day
Pre-financing fee	0.25%	0.298%	
Manual exchange fee	±5%	±5.962%	
d. Correspondent fee			
Euro zone/ Société Générale network	13,119	15,644	Depending on the correspondent
Euro zone/ outside Société Générale network	26,238	31,289	
Other currencies			
XIII- GUARANTEES			
Quarterly information on guarantees	20,000	23,850	Per guarantee
XIV- AFRICATEL			
	3,000	3,590	
XV- OTHER CHARGES			
Other custodial fees (savings bonds, land titles...)	15,800	18,842	Per year and per document
Change of proxy (current account and savings account)	10,500	12,521	
Transaction requiring manual reprocessing	2,200	2,624	
Securities investment commission	0.6 - 0.8%	0.715 - 0.954%	
XVI- FINANCIAL MARKET OPERATIONS			
1- Stock market and post-market			
SECURITIES ACCOUNT KEEPING - CUSTODY			
Custodial fees : (Based on the average value of the portfolio over the period/month-daily tracing)	0,1%-0,2%	0,11925% - 0,2385	0.2% maximum per year based on the outstanding amount of assets retained and on a contractual basis Fees invoiced quarterly
OTHER SECURITIES TRANSACTIONS			
Securities account transfer (Outgoing securities)	Free	-	Of the nominal value of the pledged securities ≤ 10 billion FCFA For a value >FCFA 1 billion ≤ 10 billion FCFA For a value > 10 billion ≤ 20 billion FCFA For a value > 20 billion FCFA
Pledge of securities	0.25%	-	
	0.15%	0,178875%	
	0.1%	0,11925%	
	0.05%	0,059625%	
	Free	-	
Pledged securities raised			
OTHER SERVICES			
Certificate of ownership	25 000	29 813	By attestation
Certification of Securities in Custody	50 000	59 625	By attestation
SEARCHES ON PAST OPERATIONS			
Between 6 months and 1 year	45 000	53 663	
More than 1 year	75 000	89 438	
STATEMENTS SECURITIES PORTFOLIOS			
Monthly statement	Free		If as per SG CAMEROUN standard, Billing on a case-by-case basis for new formats
Other reports and reporting	Free		
COMMISSIONS COLLECTED ON BEHALF OF OTHER MARKET STRUCTURES			
CENTRAL REPOSITORY :			
Movement Commission	0,1%	-	Of the value of the processed transaction On the capitalization of retained assets
Management fee (applicable quarterly scale)	0,025%	-	
BVMAC-Commission for stock exchange transactions shares/bonds			
STOCKBROKER	0,30%	-	Of the value of the processed transaction Applicable on the gross amount of the transaction (shares) Applicable on the gross amount of the transaction (bonds)
Stock Exchange Brokerage Commission	1%	1,1925%	
	0,9%	1,07325%	
2- Dematerialization of securities			
Account registration / Keeping / Holding securities positions : (Based on the nominal amount of Share Capital retained)			
	0,1%-1%	0,11925%-1,1925%	According to the level of capitalization Quarterly Billing
Other services and transactions in dematerialised securities			
	Variable fee depending on the service requested		See market tariff agreements on the dematerialization of securities in Cameroon
3- Treasury values issued by beac auctions			
Custody/Securities account keeping : (Based on the amount held on a nominal basis)			
	0,5%	0,59625%	Quarterly Billing
Treasury Securities Investment Commission			
	0,6%-0,8%	0,7155%-0,954%	
VALUE DATES APPLIED TO MAIN TRANSACTIONS OF INDIVIDUAL CUSTOMERS			
Cash deposit, transfer received			D-1
Outgoing transfer - cash voucher payment			D-1
Payment of cheque submitted by another bank			D-1
Cheque remittance by another bank in the same town			D-2 Where "D" is the day of the offsetting transaction.
Cheque remittance			