

# NEW BANKING TERMS AND CONDITIONS APPLICABLE TO TRANSACTION OF INDIVIDUAL CUSTOMERS AS FROM 1ST JULY 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).....	Free of charge		
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		Minimum of CFA 239 (tax incl.) per quarter
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 chequing account.....	Free of charge		
Commission on debit transaction .....	0.0125%	0.0149%	
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	Per month One-time subscription fee of CFA 2,981 (tax incl.) Per month Per month
Access Pack .....	2,500	2,981	
Civil Servant Pack .....	2,800	3,339	
Classic Pack .....	4,500	5,366	
Premium Pack .....	12,000	14,310	
III- REMOTE BANKING			
VOCALIA (via telephone) .....	1300	1 550	Per month
MESSALIA (via SMS) .....	1000	1 193	Per month
On savings accounts .....	1000	1 193	per quarter
On sight accounts .....	1000	1 193	Per month
CONNECT WEB (on the Internet) .....	Free of charge	3 220	Per month
SG Cameroun CONNECT			
YUP.....	See rates at branch		Included in the packages
■ Fee for cardless withdrawals			Cardless withdrawal rates
1 - 5000 .....	2.31%	2.75%	
5001 - 10 000 .....	126	159	
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 .....	1258	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	
■ Deposits .....	Free of charge	Free of charge	
■ Withdrawal of 1 - 5000.....	2.31%	2.75%	
5001 - 10 000 .....	126	159	
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 .....	1258	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	
Canal + subscription .....	Free of charge	Free of charge	
Purchase of telephone credit .....	Free of charge	Free of charge	
ENEO AMOUNTS (FCFA) CUSTOMER PRICE YUP .....			
1 - 5000 .....	84	100	
5001 - 10 000 .....	126	150	
10 001 - 15 000 .....	168	200	
15 001 - 25 000 .....	168	200	
25 001 - 50 000 .....	252	300	
50 001 - 80 000 .....	335	400	
80 001 - 100 000 .....	335	400	
100 001 - 200 000 .....	545	650	
200 001 - 300 000 .....	545	650	
300 001 - 400 000 .....	587	700	
400 001 - 500 000 .....	587	700	
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

Last updated on: 24<sup>th</sup> June 2021

PRODUCTS AND SERVICES	RATES		REMARKS
	(CFA, tax exclusive)	(CFA, tax inclusive)	

<b>V- DEBIT AND CREDIT CARDS : Other transactions</b>			
Cash withdrawal from an SG Cameroun ATM via bank card .....	Free of charge		
Cash withdrawal via bank card from an ATM out of Cameroon .....	0.5 %	0.59625%	% of withdrawn amount with a minimum of CFA 3,000 (tax excl.) or CFA 3,578 (tax incl.)
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	% of withdrawn amount with a minimum of CFA 500 (tax excl.) or CFA 596 (tax incl.)
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	
<b>VI- LOANS TO INDIVIDUALS : Terms and Conditions</b>			
<b>VII- LOANS TO INDIVIDUALS : Administrative fee and guarantee</b>			
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%	
<b>VIII- LOANS TO INDIVIDUALS : OVERDRAFT FACILITIES</b>			
<b>Permanent overdraft implementation fees</b>			
[200 000 ; +∞ [.....	10 000	11 925	
[150 000 ; 200 000[.....	6500	7 752	
[100 000 ; 150 000[.....	6500	7 752	
[40 000 ;100 000[.....	6500	7 752	
[30 000 ; 40 000[.....	6500	7 752	
<b>Permanent overdraft renewal fees</b>			
[200 000 ; +∞ [.....	10 000	11 925	
[150 000 ; 200 000[.....	10 000	11 925	
[100 000 ; 150 000[.....	10 000	11 925	
[40 000 ;100 000[.....	10 000	11 925	
[30 000 ; 40 000[.....	10 000	11 925	
<b>IX- CASH TRANSACTIONS</b>			
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 chequing 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".....	6,000	7,155	
- "In-branch".....	Free of charge		
Withdrawal of available sum : Non-Customer .....	20,000	23,850	
<b>X- CHEQUE TRANSACTIONS</b>			
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 other 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	
<b>XI- BANK TRANSFER AND DEBIT TRANSACTIONS</b>			
Transfer between SG Cameroun accounts .....	Free of charge		
<b>Transfer to other bank by connect application</b>			
0 – 1 000 000 FCFA.....	1 000	1 193	
1 000 001 – 3 000 000 FCFA.....	2 000	2 385	
Plus de 3 000 000 FCFA.....	6 000	7 155	
Transfer to other bank (paper).....	7 000	8 348	
Standing order : setting-up .....	4 000	4 770	
Standing order : modification.....	4 000	4 770	Administrative fee
Standing order : cancellation .....	4 000	4 770	Modification fee
Processing of standing order (excl. postage and the other bank's charges) .....	500	596	Cancellation fee
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	

<b>REMUNERATION OF DEPOSITS</b>			
<b>I- SAVINGS ACCOUNT</b>			
Minimum capital .....	50,000		Rate set by BEAC
Interests paid for up to CFA 10,000,000 .....	2.45%		Current rate, which may change
above CFA 10,000,000 .....	1%		according to market conditions
<b>II- SAVINGS BOND</b>			
Minimum capital .....	500,000		Rate applied according to market conditions
<b>III- ACAJOU SAVINGS ACCOUNT (WITH DISCOUNTED LOAN RATE)</b>			
Minimum capital .....	50,000		Consult your Adviser
<b>IV- AMANE SAVINGS ACCOUNT (INTERESTS PAID TO CHARITIES)</b>			
Minimum capital .....	50,000		Consult your Adviser

<b>OTHER BANKING, INSURANCE SERVICES AND OTHER CHARGES</b>			
<b>I- BANK INSURANCE PRODUCTS (premiums)</b>			
Ebène Retraite .....			According to capital chosen
Sérénité 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.) Per year, on 1 January. Guarantee of CFA 300,000 (tax incl.) Per year, on 1 January. Guarantee of CFA 300,000 (tax incl.)
Medium-sized .....	85,000	101,363	
Big-sized .....	135,000	160,988	
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 CFA 20,000 (tax incl.)
Big-sized .....	16,000	19,080	
IV- ATTESTATIONS/CERTIFICATES			
Debt clearance certificate or an attestation of non-indebtedness .....	Free of charge		
Attestation of indebtedtness .....	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 CFAF 1 million and below .....	20,000	23,850	
Amounts from CFAF 1,000,001 to CFAF 5 million .....	35,000	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 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- ACCOUNT SEIZURE / GARNISHEE ORDERS / REQUISITIONING / FREEZE			
Administrative fee .....	50,000	59,625	Minimum of CFA 17,888 (tax incl.) Depending on the jurisdiction
Right to information .....	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			
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	Consult your Adviser
Flat-rate search fee for a transaction over two years old .....	22,000	26,235	
XII- INTERNATIONAL TRANSFERS			
a. Incoming transfers			
Foreign exchange fee - Other OUT currencies .....	≤ 3%	≤ 3,577%	Where “D” is the transfer date. Minimum of CFAF 13,118 (tax incl.) Minimum of CFA 13,118 (tax incl.) Maximum of CFAF 119,50 (tax incl.) Minimum charge of CFAF 13,118 (tax incl.)
Non-customer handling fee (additional) .....	0,10%	0,12%	
Fee for issuance of cheque upon request (excl. postage and communication charges)	0,10%	0,12%	
Modification or cancellation of instruction .....	32,000	38,160	
Return to correspondent - order not applicable .....	32,000	38,160	
Notice of outcome .....	32,000	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%	1,1925%	Where “D” is the posting date.
Administrative and handling fee (excl. correspondent and postage charges)	16,000	19,080	Where “D” is the posting date. Minimum of CFA 23,850 (tax incl.) Maximum 3%
Supplement to cheque issuance fee .....	11,000	13,118	
OUT currency exchange fee .....	≤ 3%	≤ 3,577%	
Postage charges /SWIFT .....	16,000	19,080	Minimum of CFA 41,738 (tax incl.) Per financial year
Non-account or non-customer transactions (in addition to correspondent’s charges)...	0,50%	0,60%	
Printing of statement of outgoing transfers .....	11,000	13,118	
Pre-financing commission.....	0,25%	0,298%	
c. Permanent transfers			
File opening fee .....	16,000	19,080	Where “D” is the posting date. Minimum of CFA 23,850 (tax incl.)
Administrative and SWIFT fees (excl. correspondent and postage charges)	25,000	29,813	
Commission on transfer within the BEAC zone .....	0,25%	0,30%	
Commission on transfer out of the BEAC zone .....	1%	1,1925%	BEAC Change rate of the day
OUT currency exchange fee (plus correspondent’s fee) .....	≤ 3%	≤ 3,577%	
Pre-commission fee .....	0,25%	0,298%	
Foreign exchange fee manuel .....	≤ 5%	5,962%	

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PRODUCTS AND SERVICES	RATES		REMARKS
	(CFA, tax exclusive)	(CFA, tax inclusive)	
d. Correspondent's fees			
Eurozone / Société Générale network .....	13,119	15,644	
Eurozone / Out of Société Générale network .....	26,238	31,289	
Rest of the world .....	Depending on correspondent		
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%	
Pledged securities raised .....	Free		
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
Autres rapports et 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 .....	0,30%	-	Of the value of the processed transaction
STOCKBROKER .....			
Stock Exchange Brokerage Commission .....	1%	1,1925%	Applicable on the gross amount of the transaction (shares)
	0,9%	1,07325%	Applicable on the gross amount of the transaction (bonds)
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 at same SG Cameroun counter .....			D+1 Where "D" is the day of the account credit.
Intra-SG Cameroun cheque remittance .....			D+1 Where "D" is the day of the account credit.
Deductions on behalf of the State.....			According to the law in force.
.....			According to the law in force.
		VAT 19,25% IRCM 16,5%	

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