

NEW BANKING CONDITIONS APPLIED TO INDIVIDUAL CUSTOMERS' TRANSACTIONS AS FROM APRIL 1st, 2024

Les The amounts shown are exclusive of tax and inclusive of all taxes. Société Générale Cameroun will deduct on behalf of the State the taxes 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.)	
STANDARD BANKING PRODUCTS & SERVICES			
I - ACCOUNT OPERATION			
Account opening	Free of charge		
Current account fee	Free of charge		
Minimum deposit when opening a sight account (with salary domiciliation)	50 000		No minimum deposit at opening
Minimum deposit when opening a sight account (without salary domiciliation)	59 625		
Delivery of the bank account details (RIB)	Free of charge		
Delivery of monthly account statement	Free of charge		
Delivery of savings account booklets (saver's card)	Free of charge		
Delivery of cash withdrawal forms to the account holder at the counter	Free of charge		
On-site account inquiry	Free of charge		
Change of address	Free of charge		
Transfer from SG Cameroun account to account SG Cameroun	Free of charge		
Delivery of an attestation of non-debt or non-indebtedness	Free of charge		
Cash withdrawal by card from SG Cameroun ATM	Free of charge		
Payment by bank card at a business establishment in Cameroon	Free of charge		
Delivery of cheque books and renewal (at the branch)	Free of charge		
Cheque payment	Free of charge		
Collection of cheques at our cash desks or those of other banks in Cameroon	Free of charge		
Cash payment in an SG Cameroun branch	Free of charge		
Cash withdrawal from a cheque account in the same place	Free of charge		
Commission for debit transactions	0.0125%		Minimum CFAF 239 per quarter
Account closure fees at the request of the customer	5 000		
II - PACKAGES (Cards, option, overdraft, bancassurance and internet or SMS)			
Package set-up fee	1 000	1 193	
Access Pack	2 000	2 385	Per month
Civil servant Pack	2 000	2 329	One-time membership fee of CFAF 3,381 incl. VAT
Classic Pack	4 500	5 366	Per month
Premium Pack	12 000	14 310	Per month
Access Free Pack			
Setup fees	1 000	1 193	Monthly invoicing
Subscription fee	1 783		
Access Young Pack			
Set-up fee	1 000	1 193	Monthly invoicing
Annual subscription fee:			
1st year	8 386	10 000	
From the 2nd year onwards	4 193	5 000	
III - REMOTE BANKING			
VOCALIX (by phone)	1 300	1 500	Per month
MESSALIA NEW VERSION (by SMS)	1 000	1 193	Per month
On savings accounts	1 000	1 193	Per quarter
On current accounts	1 000	1 193	Per month
SG CAM CONNECT PACKAGE subscription	1 000	1 193	Per quarter
SG CAM CONNECT EPARGNE (SAVINGS)	3 000	3 576	Per month (starting from the month)
SG CAM CONNECT STAND ALONE FOR CAWP	5 000	5 963	Per month (from November 2021)
SG CAM CONNECT PRO	5 000	5 963	Per month (from November 2021)
Subscription SG Cameroun CONNECT	Free of charge		Included in the packages
	See rates in branch		
IV - WITHDRAWAL AND PAYMENT CARDS : Monthly contributions			
VISA HORIZON	2 100	2 504	Per month
VISA CLASSIC	4 000	4 770	Per month
VISA PREMIER	7 300	8 705	Per month
VISA PLATINUM	12 500	14 906	Per month
VISA INFINITE	25 000	29 813	Per month
V - WITHDRAWAL AND PAYMENT CARDS : Monthly transactions			
Card withdrawals from SG Cameroun ATMs	Free of charge		
Card withdrawals from ATMs outside CEMAC	1.5%	1.59625%	1.5% of the withdrawal amount with a minimum of CFAF 3,000 excluding VAT (CFAF 3,576 including VAT)
Payment by bank card at a business establishment in Cameroon	Free of charge		
Payment by bank card at a business establishment outside CEMAC	1.5%	1.59625%	1.5% of the amount of the withdrawal with a minimum of CFAF 3,000 excluding VAT (CFAF 3,576 including VAT)
Cash withdrawal by bank card in CEMAC ATMs	1000	1193	
Balance enquiry at SG Cameroun ATMs	Free of charge		
Balance enquiry on ATMs outside CEMAC	350	417	
Inquiry at other ATMs	100	119	
Card cancellation	10 000	11 925	
Remanufacturing of cards	10 000	11 925	
Card destruction (non-withdrawal within 3 months of order)	10 000	11 925	
Re-issuing of card secret code	10 000	11 925	
Card search fee for transaction date less than two years	14 310	12 000	
Card search fee for transaction date over two years ...	22 000	26 235	
Card misuse	25 000	29 813	
Card limit increase fee	10 000	11 925	
Card mailing fee (HDG customers)	6 000	7 155	
Rechargeable card	25 000	29 813	
Card replacement	10 000	11 925	
Increased Visa Platinum and Infinite Card limits	20 000	23 850	
VI - LOANS TO INDIVIDUALS: General conditions			
			Basic bank rate (TBB) - Surcharge
VII - LOANS TO INDIVIDUALS: Application fees			
Application fees for ordinary personal loans (PPO)	1.00%	1.1925%	Maximum rate
Set-up fee for the loan (PPO)	1.5%	1.78%	Maximum rate
Application fees for PPI (excluding notarial deeds, if applicable)	1.00%	1.19%	
VIII - LOANS TO INDIVIDUALS: Overdrafts			
Overdraft below CFAF 1 000 000	6.49%	7.74%	Fee cap at CFAF 25 000 excluding VAT and CFAF 29 813 including VAT
Overdraft equal to or above CFAF 1,000,000	1%	1.1925%	Fee cap at CFAF 10,000
Permanent overdraft renewal fee	10 000	11 925	
Fees for entries exceeding the authorised overdraft or if funds are unavailable	2 500	2 982	
IX - CASH TRANSACTIONS			
Delivery of cash withdrawal forms to the account holder at the counter	Free of charge		
Cash payment into an SG Cameroun branch	Free of charge		
Cash withdrawal from a cheque account in the same place	Free of charge		
Cash withdrawal from an SG Cameroun branch off premises (displaced withdrawal)	Free of charge		
Cash withdrawal at disposal: Customer -> Off-site	Free of charge		
Cash withdrawal: Non-Customer -> On-site	20 000	23 850	
X - CHEQUE TRANSACTIONS			
Delivery of cheque books and renewals (at the branch)	Free of charge		
Cheque payments	Free of charge		
Collection of cheques: at our cash desks or from another local bank	Free of charge		
Delivery of bank cheques	5 000	5 963	
Delivery of certified cheques	5 000	5 963	
Cancellation of bank or certified cheque	5 000	5 963	
Collection of a non-standardised cheque from another bank	10 000	11 925	
Collection of non-standardised peer cheques: notice of withdrawal on request			
By fax or mail	5 000	5 963	
By registered mail	7 000	8 348	
Unpaid cheque: charges incurred by the account holder	15 000	17 808	
Unpaid cheque: fee to remitter	11 000	13 118	
Injunction letter	15 000	17 818	
Stop payment on cheque: registration fee	10 000	11 925	
Fee for forcing cash	2 500	2 981	
Forcing fee on cheque remittance	5 000	5 963	Unavailable provision or no provision
XI - TRANSFER AND DIRECT DEBIT TRANSACTIONS			
Transfer from SG Cameroun account to account SG Cameroun	Free of charge		
Transfer towards another bank via the SG CONNECT Application			
0 - 999 000 FCFA	1 000	1 193	
999 001 - 3 000 000 FCFA	2 000	2 385	
3 000 001 - 10 000 000 FCFA	6 000	7 155	
10 000 001 - 25 000 000 FCFA	10 000	11 925	
25 000 001 - 50 000 000 FCFA	15 000	17 818	
Transfer to another bank on paper	10 000	11 925	
Opening fee for standing order	5 000	5 963	
Forcing fee for transfer issued	5 000	5 963	
Standing order: modification	5 000	5 963	File fee
Standing order: Suppression	5 000	5 963	Modification fee
Processing of standing order (excluding postage and packing)	500	596	Suppression fee
Standing order transfer fee for out-of-place transfers	5 000	5 963	
Fees for unpaid standing order not carried out	5 000	5 963	
Direct debit, cancellation	5 000	5 963	
Charge for rejecting an unpaid direct debit (direct debit)	1 700	2 027	
REMUNERATION OF DEPOSITS			
I - SAVINGS ACCOUNT			
Minimum capital	50 000		Rate set by BEAC
Interest paid up to CFAF 10 000 000	2.49%		Current rate, subject to change according to market conditions
above CFAF 10 000 000	1%		
II - CASH VOUCHER			
Minimum capital	500 000		Rate based on market conditions
			Minimum market subscription period
III - ACAJOU SAVINGS ACCOUNT (WITH SUBSIDISED CREDIT RATE)			
Minimum capital	50 000		Consult your Account Manager
IV - AMANE SAVINGS ACCOUNT (INTEREST PAID TO CHARITIES)			
Minimum capital	50 000		Consult your Account Manager
OTHER BANKING, INSURANCE AND MISCELLANEOUS SERVICES			
I - BANKING PRODUCTS (Premiums)			

PRODUCTS AND SERVICES	RATES		OBSERVATIONS
	(CFAF EOT)	(CFAF VAT INCL.)	
Ebène Retirement	2 516	3 000	As per the chosen option
Sérénité Account	10 000	11 925	Per year, i.e. CFAF 1,000 including tax
Option 1	5 000	5 963	Depending on the death benefit chosen
Option 2	10 000	11 925	Depending on the death benefit chosen
Option 3	20 000	23 850	Depending on the death benefit chosen
Hibiscus	5 031	6 000	Per year, i.e. CFAF 6,000 including tax
Quiltude	6 038	7 200	Per year, i.e. CFAF 7,200 including tax
Iroko			Consult your Account Manager
Voyage			Based on the duration of the stay abroad
Civil servant Insurance	3 000	3 577	Monthly premium
II - SAFE RENTAL			
Small size	65 000	77 513	Per year, at January 1st, Deposit of CFAF 300,000 incl. tax
Medium size	85 000	101 363	Per year, at January 1st, Deposit of CFAF 300,000 incl. tax
Large size	135 000	160 988	Per year, at January 1st, Deposit of CFAF 300,000 incl. tax
III - POSTAL BOX RENTAL			
Small size	12 000	14 310	Per year, at January 1st, Deposit of CFAF 20,000 incl. tax
Large size	16 000	19 080	Per year, at January 1st, Deposit of CFAF 20,000 incl. tax
IV - ATTESTATIONS			
Attestation of no debt or non-indebtedness	Free of charge		
Attestation of indebtedness	20 000	23 850	
Attestation of account or balance requested by current customers	7 500	8 944	
Attestation of account or balance requested by former customers	10 000	11 925	
Various attestations	7 000	8 348	
Attestation Duplicates (except for certificates of no debt)	5 000	5 963	
V - ESTATES: Opening and application fees			
Amount below CFAF 1 million (included)	20 000	23 850	
Amount between CFAF 1,000,001 and CFAF 5 million (included)	35 000	41 738	
Amount between CFAF 5 000 001 and CFAF 10 million (included)	75 000	89 438	
Amount strictly above CFAF 10 million	175 000	208 688	
VI - ESTATES: Settlement (excluding external services)			
Heirs	4%	5%	
Authentication fee	From 25 000 to 100 000	De 29 813 à 119 250	Minimum CFAF 27 888 incl. tax
			Depending on the jurisdiction
VII - SEIZURES/ATD/REQUISITIONS/ACCOUNT BLOCKING			
Processing fee	50 000	59 625	
Communication fee	50 000	59 625	
File search fee	50 000	59 625	
PAYMENT FEES SEIZURE/ATD			
bank cheque	4000	4 770	
transfer	6000	7 155	
VIII - MAILING FEES			
Ordinary mail	735	876	
Registered mail	1 575	1 878	
Express mail	7 350	8 765	
DHL			As per DHL's rates
IX - PUBLIC SERVICE			
Cenadi fees	302	360	
X - PRINTING AND PHOTOCOPIING			
Printing of account statements on request	900	1 073	Per page
Document photocopying	900	1 073	Per photocopied page
XI - ACCOUNT STATEMENT SEARCH			
Flat rate search fee for transaction date less than two years	12 000	14 310	
Flat rate search fee for transaction dates of more than two years	22 000	26 235	Consult your Account Manager
XII - INTERNATIONAL TRANSFERS			
A) TRANSFERS ISSUED			
Transfer commission in BEAC zone	0.25%	0.298%	Minimum 5 000
Transfer commission outside the BEAC zone (working income)	0.50%	0.60%	
Pre-financing commission	0.50%		
Correspondence fee	Variable (depending on the correspondent)	Variable (depending on the correspondent)	
A) TRANSFERS RECEIVED			
Repatriation commission	Free of charge		
Transactions not on account or not a Société Générale customer	0.25%		Minimum 6 000
Return to correspondent - order not applicable	32 000	38 160	
Modification or cancellation of instruction	32 000	38 160	
Notice of withdrawal (Request for information)	32 000	38 160	
C) CHEQUES ISSUED			
Cheque issue fee	11 000	13 117	
Cheque cancellation	26 238	31 289	
C) CHEQUES RECEIVED AND ITEMS			
File fee	16 000	19 080	
Postage, express mail to Europe	13 000	15 502	
Postage, express mail to other countries	20 000	23 850	
Collection commission	0.20%	0.239%	
Commission for non-payment or return of document	25 000	29 812	
XIII - OTHER INTERNATIONAL TRANSACTIONS			
A) OTHER COMMISSIONS			
AWI (Certificate of Irrevocable Transfer)	25 000	29 813	
Invoice certification	4 000	4 770	
Repatriation attestation	5 000	5 963	
Financing attestation	15 000	17 888	
Proof of non-financing	15 000	17 888	
Issuance of a rousse certificate - Other Société Générale Group subsidiaries	98 394	117 335	Valid for guarantees of less than 24 months. .
Issuance of rousse certificate - Other banks abroad	114 793	136 891	Beyond 24 months it is on a case by case basis)
Cognition on rousse of guarantee - Other Société Générale Group subsidiaries	0.15% ou 0.35%	0.18% ou 0.42%	Equivalent of 175 EUROS
Commission on rousse of guarantee - Other banks abroad	2%	2 396	Per quarter paid in advance. Minimum collection 175 EUROS. Minimum collection 175 EUROS.
Amendment fee	49 197	58 667	
XIV - DOMICILIATION COMMISSIONS			
Commission on import declaration of goods and services	11 000	13 117	
Commission on export declaration of goods and services	6 000	7 155	
Commission for the modification of import declarations	11 000	13 117	
Commission on modification of export declaration	6 000	7 155	
Commission on direct debit confirmation of export invoice	4 000	4 770	
XV - SURETIES			
Quarterly information on sureties	20 000	23 850	Per deposit
XVI - AFRICATEL			
	3 000	3 590	Per deposit
XVII - SUNDRY CHARGES			
Other custody fees (cash vouchers, land titles...)	15 800	18 842	Per year and per document
Change of agent (current account and savings account)	11 000	13 118	
Transactions requiring manual reprocessing	2 500	2 981	
Commission on securities placement	0.6 - 0.8%	0.715 - 0.954%	
XVIII - FINANCIAL MARKET TRANSACTIONS			
I - Stock market and post-trade			
ACCOUNT KEEPING - SECURITIES - CUSTODY			
Custody fees (Based on the average value of the portfolio over the period quarterly - daily tracing)	0.1% - 0.2%	0.11925% - 0.2385%	0.2%, maximum per annum
OTHER SECURITIES TRANSACTIONS	Free of charge		Based on the amount of assets held in custody and on a contractual basis, i.e. charged quarterly minimum collection of FCFA 5000/year
Transfer of securities (outgoing securities)	Free of charge		
Pledge of securities	0.25%	0.29875%	From the normal value of securities => FCFA 10 billion
	0.15%	0.17875%	For a value => FCFA 1 billion => FCFA 10 billion
	0.1%	0.11925%	For a value >10 billion => 20 billion FCFA
	0.05%	0.059625%	For a value >20 billion FCFA
Release of pledged securities	Free of charge		
OTHER SERVICES			
Ownership certificate	25 000	29 813	Per certificate/ attestation
Custody certificate	50 000	59 625	Per certificate/ attestation
RESEARCH ON PAST TRANSACTIONS			
Between 6 months and 1 year	45 000	53 663	
Beyond 1 year	75 000	89 438	
SECURITIES PORTFOLIO STATEMENTS			
Monthly statement	Free of charge		
Other reports and reporting	Free of charge		If SG CAMEROUN standards
FEES CHARGED ON BEHALF OF OTHER MARKET STRUCTURES			
CENTRAL DEPOSITORY:			
Movement fee	0.1%		On the transaction processed value
Management fee (quarterly scale applicable)	0.025%</		