

NEW BANKING CONDITIONS APPLIED TO INDIVIDUAL CUSTOMERS' TRANSACTIONS AS FROM January 1st, 2026

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	PRODUCTS AND SERVICES	RATES		OBSERVATIONS			
	(CFAF EOT)	(CFAF VAT INCL.)			(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 (without salary domiciliation)	50 000	59 625	No minimum deposit at opening							
Delivery of the bank account details (RIB)	Free of charge									
Delivery of monthly account statement	Free of charge									
Delivery of savings account books (saver's card)	Free of charge									
Delivery of cash withdrawal forms to the account holder	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									
Check 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 debt transactions	0.0225%									
Account closure fees at the request of the customer	5 000									
II - PACKAGES (Cards, option, overdraft, bancassurance and Internet or SMS)			Minimum CFAF 239 per quarter							
Package set-up fee	1 000	1 193								
Access Pack	2 500	2 981	Per month							
Civil servant Pack	3 800	3 339	One-time membership fee of CFAF 2,981 incl. VAT							
Classic Pack	4 500	5 366	Per month							
Premium Pack	12 000	14 310	Per month							
Platinum Pack	40 000	47 700								
Infinity Pack	55 000	65 588								
Access Free Pack										
Setup fees	1 000	1 193	Monthly invoicing							
Subscription fee	1 500	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										
VOCALIA (by phone)	1 000	1 193	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 description	1 000	1 193	Per quarter							
SG CAM CONNECT STAND ALONE FOR CAVP	3 000	3 576	Per month (starting from the month)							
SG CAM CONNECT PRO	5 000	5 963	Per month (from November 2021)							
SG CAM CONNECT INTEROPÉRABILITÉ	Free of charge		Included in the packages							
500 - 25 000	300	57,75								
25 001 - 50 000	700	634,75								
50 001 - 100 000	1 100	1 121,75								
100 001 - 250 000	2 500	2 981,75								
250 001 - 400 000	3 000	3 577,50								
400 001 - 1 000 000	3 000	3 577,500								
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%	1.7875%	1.5% of the withdrawal amount with a minimum of CFAF 3,000 excluding VAT (CFAF 3,578 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%	1.7875%	1.5% of the amount of the withdrawal with a minimum of CFAF 1000 excluding VAT (CFAF 1193 including VAT)							
Cash withdrawal by bank card in CEMAC ATMs	1 000	1 193	Free of charge							
Balance inquiry at SG Cameroun ATMs	350	417								
Balance inquiry on ATMs outside CEMAC	100	119								
Inquiry at other ATMs	10 000	11 925								
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 for transaction date less than two years	12 000	14 310								
Card search for transaction date over two years	22 000	26 235								
Card misuse	25 000	29 813								
Card limit increase fee	15 000	17 888								
Card mailing fee (HDS 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%		Minimum CFAF 25 000 excluding VAT and 29 813 including VAT							
Permanent overdraft renewal	10 000	11 925								
Fees for entities 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 (cash withdrawal from another bank)	Free of charge									
Cash withdrawal at disposal: Customer: - Off-site +	20 000	23 850								
Cash withdrawal: Non-Customer	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	7 348								
Unpaid cheque: charges incurred by the account holder	15 000	17 888								
Unpaid cheque: fee to remitter	11 000	13 118								
Injunction letter	15 000	17 718								
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	Free of charge									
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	17 118								
50 000 001 - 100 000 000 FCFA	10 000	11 925								
Transfer to another bank on paper	5 000	5 963								