

NEW BANKING CONDITIONS APPLIED TO INDIVIDUAL CUSTOMERS' TRANSACTIONS AS FROM OCTOBER 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
	(CFAF EOT)	(CFAF VAT INCL.)	

STANDARD BANKING PRODUCTS & SERVICES

I – ACCOUNT OPERATION

Account opening	Free of charge	Free of charge	No minimum deposit at opening
Current account fee	Free of charge	Free of charge	
Minimum deposit when opening a sight account (with salary domiciliation)	0	0	
Minimum deposit when opening a sight account (without salary domiciliation)	50 000	Free of charge	
Delivery of the bank account details (RIB)	Free of charge	Free of charge	
Delivery of monthly account statement	Free of charge	Free of charge	
Electronic debit or credit notifications	Free of charge	Free of charge	
Delivery of cash withdrawal forms to the account holder at the counter	Free of charge	Free of charge	
On-site account inquiry	Free of charge	Free of charge	
Change of address	Free of charge	Free of charge	
Transfer from SG Cameroun account to account SG Cameroun	Free of charge	Free of charge	
Delivery of an attestation of non-debit or non-indebtedness	Free of charge	Free of charge	
Cash withdrawal by card from SG Cameroun ATM	Free of charge	Free of charge	
Payment by bank card at a business establishment in Cameroun	Free of charge	Free of charge	+4 CFAF of taxes on operations
Delivery of cheque books and renewal (at the branch)	Free of charge	Free of charge	+4 CFAF of taxes on operations
Cheque payment	Free of charge	Free of charge	
Collection of cheques: at our cash desks or those of other banks in Cameroun	Free of charge	Free of charge	
Cash payment in an SG Cameroun branch	Free of charge	Free of charge	
Cash withdrawal from a cheque account in the same place	Free of charge	Free of charge	
Commission for debit transactions	0.025%	0.040%	Minimum CFAF 239 per quarter
Account closure fees at the request of the customer	5 000		
Receipt of domestic, regional and international transfers	Free of charge	Free of charge	
Annual statement of fees and transactions not resulting from a customer's order, recorded on the account during the previous calendar year	Free of charge	Free of charge	
Change of identification details forming part of the customer's account file	Free of charge	Free of charge	

II – PACKAGES (Cards, option, overdraft, bancassurance and Internet or SMS)

Package set-up fee	1 000	1 193	
Access Pack	2 500	2 981	Per month
Civil servant Pack	2 800	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	
Infinite Pack	55 000	65 588	
Access Free Pack			
Setup fees			
Subscription fee	1 000	1 193	Monthly invoicing
Access Young Pack	1 500	1 783	
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

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
Mobile banking service subscription			
■ SG CAM CONNECT EPARGNE (SAVINGS)	1 000	1 193	Per quarter
■ ONLINE BANKING SUBSCRIPTION FEE	3 000	3 576	Per month
■ SG CAM CONNECT PRO	5 000	5 963	Per month
FREE FOR TRANSFERS FROM BANK TO MOBILE MONEY ACCOUNT AND VICE VERSA	Free of charge	Free of charge	Included in the packages
500 - 25 000	300	57,75	+0,2% of the transaction's amount
25 001 - 50 000	700	834,75	+0,2% of the transaction's amount
50 001 - 100 000	1 100	1 311,75	+0,2% of the transaction's amount
100 001 - 250 000	2 500	2 981,75	+0,2% of the transaction's amount
250 001 - 400 000	3 000	3 577,50	+0,2% of the transaction's amount
400 001 - 5 000 000	3 000	3 577,50	+0,2% of the transaction's amount

IV – WITHDRAWAL AND PAYMENT CARDS : Monthly contributions

VISA HORIZON	2 100	2 504	Per month
FEE FOR IMMEDIATE DEBIT CARD (VISA CLASSIC)	4 000	4 770	Per month
FEE FOR IMMEDIATE DEBIT CARD (VISA GOLD)	7 300	8 705	Per month
VISA PLATINUM	12 500	14 900	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	Free of charge	+4 CFAF of taxes on operations
Withdrawal fee at ATMs outside the bank's network and outside the GIMAC network	1,5%	1,78875%	1,5% of the withdrawal amount with a minimum of CFAF 3,000 excluding VAT (CFAF 3,576 including VAT) +4 CFAF
Payment by bank card at a business establishment in Cameroun	Free of charge	Free of charge	
Payment by bank card at a business establishment outside CEMAC	1,5%	1,78875%	1,5% of the amount of the withdrawal with a minimum of CFAF 1000 excluding VAT (CFAF 1193 including VAT) +4 CFAF
Payment by bank card within CEMAC	Free of charge	Free of charge	
Cash withdrawal by bank card in CEMAC ATMs	1 000	1 193	+4 CFAF of taxes on operations
Balance inquiry at SG Cameroun ATMs	Free of charge	Free of charge	
Balance enquiry on ATMs outside CEMAC	350	417	
Balance enquiry on ATMs another bank	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	12 000	14 310	
Card search fee 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 (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
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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%	Minimum CFAF 25 000 excluding VAT and 29 813 including VAT
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	Free of charge	
Cash payment into an SG Cameroun branch	Free of charge	Free of charge	
Cash withdrawal from a cheque account in the same place	Free of charge	Free of charge	
Cash withdrawal from an SG Cameroun branch off premises (displaced withdrawal)	Free of charge	Free of charge	
Cash withdrawal at disposal: Customer - « Off-site »	Free of charge	Free of charge	
« On-site »	Free of charge	Free of charge	
Cash withdrawal: Non-Customer	20 000	23 850	

X – CHEQUE TRANSACTIONS

Delivery of cheque books and renewals (at the branch)	Free of charge	Free of charge	
Cheque payments	Free of charge	Free of charge	
Collection of cheques: at our cash desks or from another local bank	Free of charge	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 by mail	5 000	5 963	
Unpaid cheque: charges incurred by the account holder	7 000	8 348	
Unpaid cheque: fee to remitter	15 000	17 888	
Unpaid cheque: fee to remitter	11 000	13 118	
Unpaid cheque: fee to remitter	15 000	17 118	
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	Free of charge	
Transfer fee for amounts less than 100 million to another bank by online banking			
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	
Transfer paper fee for amounts less than 100 million to another bank	5 000	5 963	
Transfer paper fee for amounts more than 100 million to another bank	11 925	13 925	
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 fax 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	2,45%		
above CFAF 10 000 000	1%		Current rate, subject to change according to market conditions

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
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IV – AMANE SAVINGS ACCOUNT (INTEREST PAID TO CHARITIES)

Minimum capital	50 000		Consult your Account Manager
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PRODUCTS AND SERVICES	RATES		OBSERVATIONS
	(CFAF EOT)	(CFAF VAT INCL.)	

OTHER BANKING, INSURANCE AND MISCELLANEOUS SERVICES

I – BANKING PRODUCTS (Premiums)

Ebène Retirement			
Serenité Account	2 516	3 000	As per the chosen capital
Option 1	5 000	5 963	Per year, i.e. CFAF 3,000 including tax
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 00	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%	Minimum CFAF 17 888 incl. tax
Authentication fee	From 25 000 to 100 000	De 29 813 à 119 250	Depending on the jurisdiction

VII – SEIZURES/ATD/REQUISITIONS/ACCOUNT BLOCKING

Processing fee			
Communication fee	50 000	59 625	
File search fee	50 000	59 625	
PAYMENT FEES SEIZURE/ATD			
bank cheque	4 000	4 770	
transfer	6 000	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	
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X – PRINTING AND PHOTOCOPYING

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%		
Correspondent fee	Variable (depending on the correspondent)	Variable (depending on the correspondent)	

b) TRANSFERS RECEIVED

Repatriation commission	Free of charge	Free of charge	
Transactions not on account or not a Société Générale customer	0,25%	0,30%	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	

d) 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

AVI (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 reissue certificate: Other Société Générale Group subsidiaries	98 394	117 335	
Issuance of reissue certificate- Other banks abroad	114 793	136 891	Valid for guarantees of less than 24 months. .
Commission on reissue of guarantee- Other Société Générale Group subsidiaries	0,15% ou 0,35%	0,18% ou 0,42%	Beyond 24 months it is on a case by case basis)
Commission on reissue of guarantee- Other banks abroad	2%	2,39%	Equivalent of 175 EUROS
Amendment fee	49 197	58 667	Per quarter paid in advance. Minimum collection 100 Euros. Minimum collection 175 EUROS. Minimum collection 175 EUROS.

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
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XVI – AFRICATEL

	3 000	3 590	Per deposit
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XVII – SUNDRY CHARGES