

# NEW BANKING CONDITIONS APPLICABLE TO INDIVIDUAL CLIENT OPERATIONS AS FROM 08 MARCH 2018

Amounts shown are exclusive of taxes. Société Générale will deduct Value Added Tax on behalf of the State of Cameroon at the official rate in force. For any claims please contact our quality department: [departement.qualite@socgen.com](mailto:departement.qualite@socgen.com)

PRODUCTS AND SERVICES	RATES		REMARKS
	(Tax Exclusive)	(Tax included)	
<b>EVERYDAY BANKING PRODUCTS AND SERVICES</b>			
<b>I- FUNCTIONING OF ACCOUNT</b>			
Opening of account	Free of charge		
Sight account handling charges	Free of charge		
Minimum deposit when opening a sight account (with salary handling)	10 000		
Minimum deposit when opening a sight account (without salary handling)	50 000		
Issuing of a bank identity statement (RIB)	Free of charge		
Issuing of monthly account statement	Free of charge		
Issuing of savings account booklet (saver's card)	Free of charge		
Issuing at the counter of cash withdrawal forms for account consultation	Free of charge		
On-the-spot account consultation	Free of charge		
Change of address	Free of charge		
SG Cameroon account to account transfer	Free of charge		
Issuing of a an attestation of non-indebtedness	Free of charge		
Bank card payment made to a business establishment in Cameroon	Free of charge		
Bank card withdrawal from SG Cameroon cash dispensers	Free of charge		
Issuing of cheque booklets and renewal (at branch office)	Free of charge		
Cheque payment	Free of charge		
Cheque cash collection at our counters or sister institution within	Free of charge		
Cash payment at an SG Cameroon branch office	Free of charge		
Cash withdrawal from a cheque account at same place	Free of charge		
Debit movement commission	0,0125%	0,0149%	Minimum of 239 CFA F Tax Included per quarter
Charges for closing of account at client's request	5 000	5 963	
<b>II- PACKAGES (Cards, Option, Overdraft, Insurance banking and Internet or SMS)</b>			
Setting up package activation fee	1 000	1 193	
Easy Pack	2 000	2 385	Monthly
Civil Servant Pack	2 800	3 339	Subscription charges of 2 961 CFA F Tax Included once
Harmony Pack	3 300	3 935	Monthly
Confidence Pack	5 300	6 320	Monthly
Select Pack	6 550	7 811	Monthly
Premier Pack (Former Individual Client Brand Office Pack)	11 300	13 475	Monthly
<b>III- DISTANCE BANKING</b>			
VOCALIA (by phone)	1 300	1 550	Monthly
MESSALIA (by SMS)	2 500	2 981	Monthly
SOGECAM (by Internet)	2 700	3 220	Monthly
<b>IV- WITHDRAWAL AND PAYMENT CARDS: Monthly contributions</b>			
PREFERENCE	1 250	1 491	Monthly
VISA ELECTRON	2 100	2 504	Monthly
VISA CLASSICAL	4 000	4 770	Monthly
VISA PREMIER	7 300	8 705	Monthly
<b>V- WITHDRAWAL AND PAYMENT CARDS: Various operations</b>			
Bank card withdrawal from SG Cameroon cash dispensers	Free of charge		
Bank card withdrawal from cash dispensers other than in Cameroon	0,5 %	0,59625%	% of the amount of the withdrawal with a minimum of 3000 CFA F HT (5079 CFA TTC)
Bank card payment made to a business establishment in Cameroon	Free of charge		
Bank card payment made to a business establishment out of Cameroon	0,5 %	0,59625%	% of the amount of the payment with a minimum of 500 CFA F HT (596 CFA TTC)
Withdrawal by bank card in the distributors of confères in Cameroon	3 000	3 578	
Objecting a card	8 000	9 540	
Card re-manufacturing	8 000	9 540	
Card destruction (non withdrawal within 3 months after order)	8 000	9 540	
Re-issuing of card confidential code	8 000	9 540	
Search charges on card for transaction date below two years	12 000	14 310	
Search charges on card for transaction date above two years	22 000	26 235	
Abusive use of card	25 000	29 813	
<b>VI- INDIVIDUAL CLIENT LOANS: Terms and conditions</b>			
			Prime Lending Rate (PLR) + surcharge
<b>VII- INDIVIDUAL CLIENT LOANS: File and guarantee charges</b>			
Amount below 500 000 CFA F (inclusive)	25 000	29 813	
Amount between 500 001 and 3 million CFA F (inclusive)	30 000	35 775	
Amount between 3 000 001 and 20 million CFA F (inclusive)	55 000	65 588	
Amount strictly above 20 million CFA F	1,00%	1,19%	
Guarantee constitution charges (excluding notary deeds, if applicable)	1,00%	1,19%	
<b>VIII- INDIVIDUAL CLIENT LOANS: Overdrafts</b>			
Permanent overdraft granting charges	6 000	7 155	
Permanent overdraft renewal charges	5 500	6 558	Annually
Charges for posting of overdraft surplus authorized or if funds are available/unavailable	2 000	2 385	
Highest overdraft commission	0,125%	0,149%	Minimum of 656 CFA F Tax Included / month
<b>IX- CASH OPERATIONS</b>			
Issuing at counter of cash withdrawal forms to account owner	Free of charge		
Cash payment to an SG Cameroon branch office	Free of charge		
Cash withdrawal from a cheque account from within	Free of charge		
Cash withdrawal from an SG Cameroon branch office from without ( withdrawal from without)	6 000	7 155	
Withdrawal of available sum : Client - "from without"	6 000	7 155	
Withdrawal of available sum: Non Customer - "from within"	Free of charge		
Withdrawal of available sum: Non Customer	20 000	23 850	
<b>X- CHEQUE OPERATIONS</b>			
Issuing of cheque and renewal (at branch office)	Free of charge		
Cheque payment	Free of charge		
Cheque deposit for payment at our counter or that of sister institution of the area	Free of charge		
Issuing of bank cheque	5 000	5 963	
Issuing of certified cheque	5 000	5 963	
Cancellation of bank cheque or certified cheque	5 000	5 963	
Cheque payment collection from non-normalized sister institution	9 500	11 328	
Cheque payment collection from non-normalised sister institution (situation, upon request)			
By fax or mail	5 000	5 963	
By registered mail	7 000	8 348	
Bounced cheque : charges borne by account owner	15 000	17 888	
Bounced cheque : charges borne by remitter	11 000	13 118	
Injunction letter	15 000	17 888	
Cheque objection : registration commissions fixed rate	10 000	11 925	
<b>XI- BANK TRANSFER AND DEDUCTION OPERATIONS</b>			
SG Cameroon account to account transfer	Free of charge		
Bank transfer to a sister institution (electronic)	300	357	
Bank transfer to a sister institution (paper)	7 000	8 348	
Permanent bank transfer : setting up	4 000	4 770	Files charges
Permanent bank transfer : modification	4 000	4 770	Modification charges
Permanent bank transfer : suppression	4 000	4 770	Suppression charges
Permanent bank transfer processing	500	596	
Permanent bank transfer: fax charges for external transfer	4 000	4 770	
Unpaid charges for permanent transfer not executed	4 000	4 770	
Automatic deductions, Objection	5 000	5 963	
Unpaid deduction rejection charges (beneficiary)	1 700	2 027	
<b>REMUNERATION OF DEPOSITS</b>			
<b>I- SAVINGS ACCOUNT</b>			
Minimum Capital	50 000		
Interests paid for up to 10 000 000 CFA F	2,45%		Rate fixed by BEAC
Beyond 10 000 000 CFA F	1%		Present rate, can vary depending on the market conditions
<b>II- CASH VOUCHER</b>			
Minimum Capital	500 000		Rate applied depending on market conditions
<b>III- ACAJOU SAVINGS ACCOUNT (with discounted loan rate)</b>			
Minimum Capital	50 000		Consult your customer service officer
<b>IV- AMANE SAVINGS ACCOUNT (interests paid to charity organizations)</b>			
Minimum Capital	50 000		Consult your customer service officer

PRODUCTS AND SERVICES	RATES		REMARKS
	(Tax Exclusive)	(Tax included)	
<b>OTHER BANKING AND INSURANCE SERVICES AND VARIOUS CHARGES</b>			
<b>I- INSURANCE BANKING PRODUCTS (premiums)</b>			
Ebene retraite			Following the capital chosen
Serenite account	2 516	3 000	Annually, that is, 3 000 CFA F Tax Included
Hibiscus	5 031	6 000	Annually, that is 6 000 CFA F Tax Included
Quietude	6 038	7 200	Annually, that is 7 200 CFA F Tax Included
Quietude Plus			Consult your customer service officer
Iroko			Consult your customer service officer
Travel Insurance			Following duration of stay abroad
Civil Servant Health Insurance	2 452	2 500	monthly bonus
<b>II- SAFE RENTAL</b>			
Small size	65 000	77 513	Annually, from 1st January, caution of 300 000 CFA F Tax Included
Average size	85 000	101 363	Annually, from 1st January, caution of 300 000 CFA F Tax Included
Big size	135 000	160 988	Annually, from 1st January, caution of 300 000 CFA F Tax Included
<b>III- POSTAL BOX RENTAL</b>			
Small size	12 000	14 310	Annually, from 1st January, caution of 20 000 CFA F Tax Included
Big size	16 000	19 080	Annually, from 1st January, caution of 20 000 CFA F Tax Included
<b>IV- ATTESTATIONS</b>			
Attestation of non-indebtedness	Free of charge		
Attestation of indebtedness	20 000	23 850	
Attestation of account requested by former client	7 000	8 348	
Various Attestations	7 000	8 348	
Attestation duplicata (other than attestation of non-indebtedness)	5 000	5 963	
<b>V- SUCCESSIONS: Opening and file charges</b>			
Amounts below 1 million CFA F (inclusive)	20 000	23 850	
Amounts between 1 000 001 and 5 millions CFA F (inclusive)	35 000	41 738	
Amounts between 5 000 001 and 10 million CFA F (inclusive)	75 000	89 438	
Amounts strictly above 10 million CFA F	175 000	208 688	
<b>VI- SUCCESSIONS: Settlement</b>			
Successors	4%	5%	Minimum 17 888 CFA F Tax Included
Authentication fee	De 25 000 à 100 000	De 29 813 à 119 250	Depending on jurisdiction
<b>VII- DISTRACT, NOTICE TO THIRD PARTY HOLDER, REQUISITIONING AT THE BANK</b>			
File opening charges	50 000	59 625	
Communication right	50 000	59 625	
<b>VIII- MAIL DISPATCH CHARGES</b>			
Ordinary mail	735	876	
Registered mail	1 575	1 878	
Express mail	7 350	8 765	
DHL			Following DHL Scale
<b>IX- PUBLIC SERVICE</b>			
Cenadi charges	302	360	
<b>X- PRINTING AND PHOTOCOPIES</b>			
Printing of account statement upon request	900	1 073	Per page
Photocopy of document	900	1 073	Per page photocopied
<b>XI- SEARCH ON ACCOUNT STATEMENT</b>			
Search fixed rate for operation date below two years	12 000	14 310	
Search fixed rate for operation date above two years	22 000	26 235	Consult your customer service officer
<b>XII- INTERNATIONAL TRANSFERS</b>			
<b>a- Transfers received</b>			
Exchange commission-EURO (IN currency or CFA F)	Free of charge		-> being the value date at our correspondent
Exchange commission- Other OUT currencies	0,40%	0,48%	-> being the transfer date. Minimum of 13 118 CFA F Tax Included
Non-customer handling commission (in addition)	0,10%	0,12%	Minimum of 13 118 CFA F Tax Included. Maximum of 119 250 CFA F Tax Included
Cheque issuing commission upon request (exclusive of carrying + communication charges)	0,10%	0,12%	Minimum receipt of 13 118 CFA F Tax Included
Instruction cancellation or modification	32 000	38 160	
Return to correspondent-order non- applicable	32 000	38 160	
Situation notice	32 000	38 160	
i-Transfer	3 500	4 174	By transaction
<b>b- Transfers issued and cheque emissions payable abroad</b>			
Transfer commission in BEAC zone	0,25%	0,30%	-> being the posting date
Transfer commission out of BEAC zone	0,50%	0,60%	-> being the posting date
Handling and file charges (exclusive of correspondent and carrying charges)	16 000	19 080	
Cheque issuing additional charge	11 000	13 118	
OUT currency exchange commission	0,40%	0,48%	-> being the posting date. Minimum of 23 850 CFA F Tax Included
Carrying/SWIFT charges	16 000	19 080	
Société Générale Cameroon out of account or non-customer operations (correspondent charges added)	0,50%	0,60%	Minimum of 41 738 CFA F Tax Included
Publishing of transfer statement issued	11 000	13 118	By exercise
<b>c-Permanent transfers</b>			
File opening charges	16 000	19 080	-> being the posting date.
File and Swift charges(exclusive of correspondent and carrying charges)	25 000	29 813	
Transfer commission in BEAC zone	0,25%	0,30%	
Transfer commission out of BEAC zone	0,50%	0,60%	
OUT currency exchange commission (correspondent charges added)	0,40%	0,48%	-> being the posting date. Minimum of 23 850 CFA F Tax Included
<b>d- Correspondent charges</b>			
France/Société Générale Network	13 119	15 644	
France /out of Société Générale Network	26 238	31 289	
Rest of the world	Selon correspondent		
<b>XIII- GUARANTEES</b>			
Information trimestrielle des cautions	20 000	23 850	per guarantee
<b>XIV- WESTERN UNION (money transfer)</b>			
			Scale posted at branch office
<b>XV- AFRICATEL</b>			
	3 000	3 590	
<b>XVI- OTHER CHARGES</b>			
Care expenses securities	0,15%	0,18%	Standard cost per year and per line.
Custody charges (movable property value, cash voucher, land titles...)	15 800	18 842	This is due to the actions and obligations
Change of proxy (sight account and savings account)	10 500	12 521	Annually and per document
Operation requiring manual reprocessing	2 200	2 624	
<b>VALUE DATES APPLIED TO MAJOR OPERATIONS OF INDIVIDUAL CLIENTS</b>			
Cash payment, transfer received			
Transfer issued-payment counter cheque			
Payment of cheque presented by sister institution			
Cheque remittance by sister institution within			
Same counter SG Cameroon cheque remittance			
Intra SG Cameroon cheque remittance			
Levy on behalf of the State		19,25%	-> being the day of the account credit
		16,5%	-> being the day of the account credit
			According to law
			According to law