

# BANKING CONDITIONS APPLICABLE TO CORPORATES:

## JANUARY - MARCH 2025



### Individual

Description	UBA Pricing
<b>Current account</b>	
Request for account history	10 000 FCFA
Initial deposit	0 FCFA
Minimum balance	0 FCFA
<b>Salary account</b>	
Initial deposit	0 FCFA
Minimum balance	0 FCFA
<b>Refrees</b>	
Initial deposit	0 FCFA
Minimum balance	0 FCFA
<b>Liberal Professions</b>	
Initial deposit	25 000 FCFA
Minimum balance	0 FCFA
<b>Non resident</b>	
Initial deposit	100 000 FCFA
Minimum balance	0 FCFA
<b>Students</b>	
Initial deposit	2 000 FCFA
Minimum balance	0 FCFA
<b>VP (Non salary)</b>	
Initial deposit	2 000 000 FCFA
Minimum balance	0 FCFA
<b>Remunerated Accounts</b>	
<b>a) - Savings</b>	
<b>General Public</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>Craftsmen, business persons and Informal sector (Freedom and Freedom Life)</b>	
Initial deposit	5 000 FCFA
Minimum balance	25 000 FCFA
<b>Non-residents</b>	
Initial deposit	100 000 FCFA
Minimum balance	100 000 FCFA
<b>Minors (UBA Kids and UBA Teens)</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>Students</b>	
Initial deposit	2 000 FCFA
Minimum balance	5 000 FCFA
<b>VP</b>	
Initial deposit	2 000 000 FCFA
Minimum balance	5 000 000 FCFA
<b>Associations</b>	
Initial deposit	100 000 FCFA
Minimum balance	150 000 FCFA
<b>Interest rates</b>	
Individuals	Up to 10 000 000 FCFA: 2.45%
Associations	Over 10 000 000 FCFA: 1%
<b>b) - Islamic Savings</b>	
<b>Grand Public</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>Craftsmen, business persons and Informal sector (Freedom and Freedom Life)</b>	
Initial deposit	5 000 FCFA
Minimum balance	25 000 FCFA
<b>Minors</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>c) - Termed Savings</b>	
Term rate	From 2 000 000 FCFA
Initial Deposit	From 25 000 000 FCFA
Interest rate	Negotiable
Anticipation	Reimbursement of 50% of the interest received
Penalty: For interest less than 1%, payment will be on a pro rata basis.	
NB: Interests are calculated on the basis of the end of day	
<b>Associated services and operation of personal accounts.</b>	
<b>Account handling charges</b>	
Individuals	France
Associations	France
<b>Closure fees</b>	
Individuals	5 000 FCFA
Associations	10 000 FCFA
<b>Deposit/withdrawal</b>	
Cash deposit at counters	France
withdrawal at accounts	France
Payment by cheque	France
Account movement	France
<b>Value date</b>	
Cash deposit	J+1
Internal account to account transfer	J+1
Transfer received via clearing (SYSTAC or SYGMA)	J+1
UBA cheque deposit and payment same branch	J+1
UBA cheque deposit and payment other branch	J+1
Cheque deposit - other bank	J+2
<b>Account Debiting</b>	
Cash withdrawal	J-1
Internal transfer order	J-1
Transfer emitted through clearing (SYSTAC or SYGMA)	J-1
Cheque payment in favor of another UBA account	J-1
Cheque payment in favor of another UBA account	J-1
<b>Cheque book</b>	
Cheque book issuance (salary account)	France
Cheque book issuance (other accounts)	France for the first 50 leaves/year
Cheque book issuance (other accounts)	3 500 FCFA after the first 50 leaves/year
Cheque cancellation	3 500 FCFA
issuance of bank cheque	3 500 FCFA
<b>Succession</b>	
File constitution	25 000 FCFA
Liquidation	3%
Balance inquiry	
Account closure	5 000 FCFA
cheque book emission	3 500 FCFA

<b>Other Services</b>	
Account history (from 1st to 30/31 of the month M-1)	France
Request for account history	500 FCFA/page
Instructions by fax (fax indemnities)	2 500 FCFA/transaction
Archived copy under 6 months	300 FCFA/page Max 10 000 FCFA
Archived copy 6 months to 1 year	1 000 FCFA/page Max 25 000 FCFA
Archived copy 1 to 5 years	2 000 FCFA/page Max 50 000 FCFA
Archived copy over 5 years	2 500 FCFA/page Max 75 000 FCFA
Change of address	France
Procurator	5 000 FCFA
<b>Domestic bank operations</b>	
<b>Transfer</b>	
Transfer from one account to the other	France
Transfer to a UBA account	France
Inter bank transfer (SYSTAC)	5 000 FCFA
Interbank transfer (SYGMA)	25 000 FCFA
Tax Payment/Affidavit	5 000 FCFA
Account closure	10 000 FCFA
<b>Standing order</b>	
Set up	10 000 FCFA
Modification	5 000 FCFA
Annulment	5 000 FCFA
<b>Set up</b>	
1 - 500 000 F CFA	5 000 FCFA
500 001 F CFA - 10 000 000 F CFA	10 000 FCFA
Over 10 000 000 F CFA	30 000 FCFA
<b>Standing order - debit</b>	
Set up fees	5 000 FCFA
Cash lev fees	200 FCFA per line
Opposition	5 000 FCFA
Reject of unpaid levy (beneficiary)	France
Reject of unpaid levy (initiator)	1 000 FCFA
Transfer on site	France
Clearing non normalised interbank cheque	5 000 FCFA
Transfer over FCFA 100 000 000 / SYGMA	25 000 FCFA
Transfer received	France
Local instruments sent for clearing	5 000 FCFA
<b>Clearing Payment Incidents</b>	
Individuals	5 000 FCFA
Beneficiary	10 000 FCFA
<b>Establishing injunction letters for payment incidents</b>	
Individuals	15 000 FCFA
Removal of banking suspension	15 000 FCFA
<b>Cheque Rejected at clearing for insufficient funds</b>	
Individuals	15 000 FCFA
Beneficiary	5 000 FCFA
Beneficiary	5 000 FCFA
<b>Payment Rejection</b>	
Individuals	10 000 FCFA
<b>Push and Pull</b>	
<b>UBA to MTN Mobile Money</b>	
100 - 100 000	1% of the amount
100 001 - 200 000	1 000 FCFA
200 001 - 300 000	1 000 FCFA
300 001 - 400 000	1 000 FCFA
400 001 - 500 000	1 000 FCFA
<b>MTN Mobile Money to UBA</b>	
100 - 500 000	As per the current MTN mobile money rates
<b>UBA to Orange Money</b>	
100 - 100 000	1% of the amount
100 001 - 200 000	1 000 FCFA
200 001 - 300 000	1 000 FCFA
300 001 - 400 000	1 000 FCFA
400 001 - 500 000	1 000 FCFA
<b>Orange Money to UBA</b>	
100 - 500 000	As per the current Orange money rates
<b>Services of UBA Agents - Redpoint</b>	
Cash withdrawals	1% of the amount
Cash deposit	0.5% of the amount
<b>Biocassurance</b>	
<b>UBA Security</b>	
Classic	4 193 FCFA
Gold	6 709 FCFA
Platinum	9 224 FCFA
<b>Loans</b>	
Insurance fees	0.75% Min 50 000 FCFA
Other bank loan buy back	1% of Outstanding Min. 100 000 FCFA
Anticipated repayment	1% of Outstanding Max. 50 000 FCFA
Renancing fee	France
<b>Guarantees</b>	
Guarantee fees individuals	insurance
Pledge on time deposit	50 000 FCFA
Other Bank Guarantees	2% per annum, instalmental indivible
<b>Discounting (Cheques and other Bank Items)</b>	
Bank items	15% per annum, over the duration of the
Handling fees	15 000 FCFA
Prolongation fees	10 000 FCFA
Cheques	0.25% Min 50 000 FCFA
Rejection charges beneficiary	France
Rejection charges orderer	30 000 FCFA
<b>Foreign Currency Operations</b>	
<b>Currency</b>	
<b>a) - Buy</b>	
<b>Euro / XAF</b>	
Buy - Commission	France
<b>Other FX</b>	
Buy - Commission	2%
<b>b) - Sales</b>	
<b>Euro/XAF</b>	
Sales - Commission	3% (day's rate)
<b>Other FX</b>	
Sales - Commission	5%
<b>Cheques/ Other foreign currency items</b>	
Cheques	18 + 4%
Cashing/Clearing	0.3% + Comesp
Counter fees	25 000 FCFA
Cheques / Unpaid items	35 000 FCFA + inter bank charges

<b>International transfer (Of CEMAC)</b>	
<b>a) Transfer Issuing</b>	
<b>Euro / XAF</b>	
Transfer Commission	1% Min 5 000 FCFA
Transfer Commission for salaries of non residents	0.5% Min 5 000 FCFA
Central Bank Commission	0.5%
Correspondent Bank fees	15 000 FCFA
<b>Other FX</b>	
Transfer Commission	1% Min 5 000 FCFA
Central Bank Commission	0.5%
Exchange Commission	3%
Correspondent Bank fees	15 000 FCFA
Modification of transfer order	25 000 FCFA
<b>b) Transfer Receipt Euro / XAF</b>	
Transfer in other FX	France
Exchange Commission	5.00%
<b>Financial Information</b>	
Transmission of bank information to external auditors	20 000 FCFA
Bank inv investigation in favor of customer	France
Bank inv investigation in favor of a local bank	France
Bank inv investigation in favor of a foreign bank	50 000
Banking information	25 000 FCFA
Bank inv investigation	France
Certificate of non indebtedness	France
Payment Certificate I/M /SYSTAC	5 000 FCFA
Payment Certificate I/M /SYGMA	5 000 FCFA
<b>Coveries</b>	
Letter of Recommendation	10 000 FCFA
Post office counter (on customer request)	5 000 FCFA
DHL courier(on customer request)	To be paid by customer
<b>Statements/Daily transaction history</b>	
Subscription	France
Individuals	1 000 FCFA/Month
<b>E-Statements/Weekly transaction history</b>	
Subscription	France
Individuals	500 FCFA/Month
<b>Statements/Monthly transaction history</b>	
Subscription	France
Individuals	
<b>E-Banking : packages</b>	
<b>Junior (Children)</b>	SMS Alert (France)
<b>NextGen (Students)</b>	1 000 FCFA/Month
<b>Veteran (Retirees receiving pension)</b>	1 000 FCFA/Month
<b>Patriot (Civil servant workers)</b>	2 000 FCFA/Month
<b>Starlet (Salariated workers with a monthly revenue less than 2 500 FCFA)</b>	1 500 FCFA/Month
<b>Access (Salariated workers with a monthly revenue less than 2 500 FCFA)</b>	2 500 FCFA/Month
<b>Classic (Salariated workers with a monthly revenue less than 2 500 FCFA)</b>	3 500 FCFA/Month
<b>Premium (Salariated workers with a monthly revenue over 2 500 FCFA)</b>	4 000 FCFA/Month
<b>Libero (Liberal Professions with a monthly revenue less than 2 500 FCFA)</b>	2 500 FCFA/Month
<b>Freedom and Freedom Life (Small retailers)</b>	1 000 FCFA/Month
<b>Loss (Big retailers, Businessmen and women, company)</b>	4 500 FCFA/Month
<b>Champion (Savings customer)</b>	2 000 FCFA/Month
<b>Halal (Muslim Savings customer)</b>	1 000 FCFA/Month
<b>Diapora (Non-residents)</b>	3 500 FCFA/Month
<b>Expatri (Expatriates living/working in Comorun)</b>	3 000 FCFA/Month
<b>VP (VIP)</b>	15 000 FCFA/Month
<b>E-Banking : Out of Package subscriptions</b>	
<b>Cards</b>	
Debit card issuance	France
USA Debit card monthly charges (Classic)	3 000 FCFA/Month
VISA Debit card monthly charges (Gold)	12 500 FCFA/Month
MASTERCARD DEBIT card monthly charges (Classic)	3 000 FCFA/Month
MASTERCARD DEBIT card monthly (Platinum)	12 500 FCFA/Month
cancelation	5 000 FCFA
<b>Standing Order</b>	
Set up fees	15 000 FCFA
Copy of order on electronic device	500 FCFA Per line
Receipt issuance	800 FCFA Per line
Reject of order (beneficiary)	France
Reject of order (issuer)	1 000 FCFA
<b>Clearing Payment Incidents</b>	
Rejected Cheque (fees to be paid by account owner)	30 000 FCFA account owner charges
Rejected Cheque (fees to be paid by the Cheque depositor)	0
Injunction charges	15 000 FCFA
Cancelation of banking	15 000 FCFA
injunction rejection fees, fees to account holder	15 000 FCFA Without siter bank
instrument rejection fees, fees to depositor	0 Without siter bank
Impover Cheque for clearing on other bank	50 000 FCFA
Beneficiary	10 000 FCFA
<b>Remunerated Accounts</b>	
Term deposit - minimum amount	25 000 000 FCFA
Interest rate	Negotiable
Breaking up of term deposit (anticipated payment)	N/A
Penalty on term deposit breaking up	1% on pro rata basis Interest calculated on the total balance

Description		
<b>Current account and Services</b>		
<b>Account opening - Initial deposit</b>		
Associations and sole proprietorships	100 000 FCFA	
Private limited company	250 000 FCFA	
Public limited company	1 000 000 FCFA	
<b>Account Management and Balancing</b>		
Account maintenance fees: segment "SME Banking: small business"	9 000 FCFA	Monthly
Account maintenance fees: segment "SME Banking: medium-sized business"	10 000 FCFA	Monthly
Account maintenance fees: segment "Institutional, Commercial et Corporate"	15 000 FCFA	Monthly
Turnover commission: segment "SME Banking"	0.025%	Monthly
Turnover commission: segment "Commercial and Corporate"	0.025%	Monthly, Minimum 10 000
Debit interest	0.025%	Monthly
Account closing charges	15 000 FCFA	
<b>Value Date</b>		
Cash deposit	J+1	
Internal transfer received	J+1	
Transfer received through clearing (SYSTAC or SYGMA)	J+1	
UBA Cheque clearing UBA same branch	J+1	
UBA Cheque clearing UBA other branch	J+1	
Cheque clearing other bank	J+2	
<b>Account Debiting</b>		
Cash withdrawal	J-1	
Transfer issued	J-1	
Transfer issued through clearing (SYSTAC or SYGMA)	J-1	
Payment of a Cheque issued in favor of UBA account	J-1	
Payment of Cheque issued in favor of another bank	J-1	
<b>Local Banking Operations</b>		
<b>Cash Operations</b>		
Cash disbursement		
1 - 300 000 FCFA	5 000 FCFA	
500 001 FCFA - 10 000 000 FCFA	25 000 FCFA	
Over 10 000 000 FCFA	50 000 FCFA	
Cash withdrawal at other bank	6 000 FCFA	
Home cashier (cashier installation charges)	350 000 FCFA	Yearly charges excluding
Home cashier (monthly fees)	To be	Yearly charges excluding
<b>Cheque Operations</b>		
Bankers cheque: issuance fees	5 000 FCFA	
Bankers cheque: cancellation fees	5 000 FCFA	
Certified cheque: issuance fees	5 000 FCFA	
Certified cheque: cancellation fees	5 000 FCFA	
Rejection fees	10 000 FCFA	
Cheque issuance	7 000 FCFA	
Counter cheque issuance	5 000 FCFA	
<b>Bank Instruments</b>		
Conservator Commission	5 000 FCFA	On demand
Rate of instrument on demand	10 000 FCFA	
Prolongation charges	15 000 FCFA	
Cancelation charges	10 000 FCFA	
<b>Local Transfer</b>		
Inter bank transfer (SYGMA)	30 000 FCFA	Amounts above 100
Inter bank transfer (SYSTAC)	7 000 FCFA	Amounts below 100 millions
Tax Payment / Certificate	5 000 FCFA	
Wire transfer transfer	France	
Received transfer	France	
Multiple transfer to other bank extra pages	2 000 FCFA	Per line
Electronic transfer to other bank	2 000 FCFA	
Multiple Electronic transfers other bank CD or USB key	1 000 FCFA	Per line
Automatic clearing of account	10 000 FCFA	
Modification	5 000 FCFA	
cancelation	5 000 FCFA	
<b>Standing Order</b>		
Set up fees	15 000 FCFA	
Copy of order on electronic device	500 FCFA	Per line
Receipt issuance	800 FCFA	Per line
Reject of order (beneficiary)	France	
Reject of order (issuer)	1 000 FCFA	
<b>Clearing Payment Incidents</b>		
Rejected Cheque (fees to be paid by account owner)	30 000 FCFA	account owner charges
Rejected Cheque (fees to be paid by the Cheque depositor)	0	
Injunction charges	15 000 FCFA	
Cancelation of banking	15 000 FCFA	
injunction rejection fees, fees to account holder	15 000 FCFA	Without siter bank
instrument rejection fees, fees to depositor	0	Without siter bank
Impover Cheque for clearing on other bank	50 000 FCFA	
Beneficiary	10 000 FCFA	
<b>Remunerated Accounts</b>		
Term deposit - minimum amount	25 000 000 FCFA	
Interest rate	Negotiable	
Breaking up of term deposit (anticipated payment)	N/A	
Penalty on term deposit breaking up	1% on pro rata basis Interest calculated on the total balance	

<b>Loans</b>		
<b>GENERAL CONDITIONS</b>		
Base rate for UBA Cameroon - 18B rate	6.81%	
Extra rate over on overdraft amount	2%	
Loan break up (anticipated payment)	2%	
<b>Fee fees</b>		
File issuance fees	0	
Annual renewal	0.50%	on the global amount
Line of credit - short term issuance fees	0.50%	
Line of credit - medium term issuance fees	1.00%	
Rebutting fee fees	2.00%	
<b>Cash Credit</b>		
Overdraft and other short term credits	188 + surcharge	
Disbursement Loan (CDM)	188 + surcharge	
Discount of Commercial papers	188 + surcharge	15 days minimum
<b>Signature Engagements</b>		
Gu		