

GENERAL BANKING CONDITIONS

Access Bank Cameroon Plc

DESIGNATION	AMOUNT
INDIVIDUAL ACCOUNTS	
<b>OPENING AN INDIVIDUAL ACCOUNT</b>	
Initial deposit - Non salary current account	25 000 FCFA
Initial deposit - Salary current account	0 FCFA
Initial Deposit - Individual savings account	Initial Deposit: 50 000 FCFA Minimum balance: 25 000 FCFA
Initial Deposit - Child Savings Account	Initial deposit: 10 000 FCFA Minimum balance: 10 000 FCFA
Initial Deposit - Tier One Savings Account	Minimum Initial deposit: 5 000 FCFA Minimum balance: 10 000 FCFA Maximum balance: 5 000 000 FCFA
Initial Deposit - Solo student savings account	Initial deposit: 5 000 FCFA Minimum balance: 10 000 FCFA
<b>FREE BANKING SERVICES FOR INDIVIDUALS</b>	
Account maintenance fees	Free
Withdrawal of banknotes from our ATMs/ATMs	Free
Transfer from account to account within the bank	Free
Issuance of a bank identification statement	Free
Cheque payments (withdrawals)	Free
Cash deposits at the counter	Free
Change of identification elements of the client's file	Free
Consultation of the account in our branches	Free
Issuance of a certificate of no fees per year	Free
Counter cheques	Free
Issuance of 50 cheque forms per year	Free
Issuance of a monthly account statement from 1 <sup>st</sup> to 30 <sup>th</sup> /31 <sup>st</sup> of month N-1	Free
Payment by TPE in the CEMAC	Free
OTHER RETAIL BANKING SERVICES	
Statement of account on paper	500 FCFA/Page
Withdrawal of banknotes from ATMs/ATMs of banks within the CEMAC zone	400 FCFA
Withdrawal of banknotes from ATMs/ATMs of banks outside the CEMAC zone	3% of the amount withdrawn*
Payment by TPE outside CEMAC	1,5% of the amount
fonds made available	10 000 FCFA
Cheque book destruction	5 000 FCFA
Issuance of attestation of indebtedness	25 000 FCFA
Issuance of other attestations	15 000 FCFA
<b>LOANS TO INDIVIDUALS</b>	
file fees	1% of the amount Minimum 25 000 FCFA
Set-up fee	1% of the amount Minimum 25 000 FCFA
Refinancing fees	1% of the amount
Redemption fee	Minimum 25 000 FCFA
Interest rate on overdraft	12%/year
Interest rate on short term loans	12%/year
Interest rate on medium term loans	Negotiable
Movement commission	Free
<b>CURRENT ACCOUNTS FOR LEGAL ENTITIES</b>	
<b>ETS / LIBERAL PROFESSION / ASSOCIATION/SUARL</b>	
Initial deposit	100 000 FCFA
Account maintenance fees	3 000 FCFA TO 4 000 FCFA/month
Movement commission	Free
Cheque book issue	5 000 FCFA
Request for monthly account statement (from 1st to 30/31 of Month N-1)	Free
<b>SARL</b>	
Initial deposit	50 000 FCFA TO 100 000 FCFA
Movement Commission	Free
Account maintenance fee	5 000 FCFA TO 6 000 FCFA/month
Cheque book issue	5 000 FCFA
Monthly statement request (from 1st to 30/31 of Month N-1)	Free
<b>MICROFINANCE/BUREAU DE CHANGE</b>	
Initial deposit	5 000 000 FCFA
Movement Commission	0.025%/month
Account maintenance fee	15 000 FCFA/month
Cheque book issuance	7 500 FCFA
Monthly statement request (from 1st to 30/31 of Month N-1)	1 000 FCFA/Page
<b>JOINT STOCK COMPANY</b>	
Initial Deposit	5 000 000 FCFA
Delivery MT940 Monthly	50 000 FCFA
Movement Commission	0.025%/month
Account maintenance fee	17 500 FCFA/ month
Cheque book issue	7 500 FCFA
Monthly statement request (from 1st to 30/31 of Month N-1)	1 000 FCFA/Page
<b>ACCOUNT CLOSURE FEE</b>	
Legal entity (ETS / Free profession / Association/SUARL)	5000 FCFA
Legal entity (S.A.) / Microfinance/ Bureau de Change)	10 000 FCFA
Natural person	5 000 FCFA
<b>OTHER SERVICES BILLED TO COMPANIES</b>	
Counter cheque - Ets	Free
Instruction by fax (fax Indemnities)	Free
Power of Attorney	Free
<b>BANK CHECKS/CERTIFIED CHECKS</b>	
Issuance fee	3 500 FCFA
Cancellation fee	5 000 FCFA
<b>LOCAL TRANSFERS</b>	
Intra Agency Transfers	Free
Automatic account levelling	10 000 FCFA (Setup cost)
Provision of funds	5 000 FCFA
Multiple transfers on paper	500 FCFA/line
Intra Agency Transfers	Free
<b>PAYMENT INCIDENTS</b>	
Cheque issued and returned unpaid for insufficient, no funds or closed account	25 000 FCFA
<b>OPPOSITION TO PAYMENT</b>	
Legal entity	15 000 FCFA
Natural person	10 000 FCFA
<b>STANDING TRANSFERS</b>	
Set-up fees	10 000 FCFA
Modification	10 000 FCFA
Resiliation	Free
<b>INTEREST-BEARING ACCOUNTS</b>	
Savings Account Interest Rate	interest rate on savings account at 3% up to 5 000 000 FCFA above which the rate will be at 1%
Interest rate on blocked account	Negotiable
b) - Savings bonds	5 000 000 FCFA
c) - Term deposit	5 000 000 FCFA
Early liquidation of blocked account	1,5% of the amount of interests
NB: The interest is calculated on the basis of the end of day balance.	
NB: All prices below are exclusive of VAT	
<b>LOANS</b>	
<b>SME / SMI</b>	
File opening fees	Free
Facility fees	1% minimum
Renewal fees	1% minimum
INTERNATIONAL OPERATIONS	
Certificate of non clearance	10000
Certificate of repatriation	5000
Certificate of financing	10000
Certificate of non financing	10000
AVI	20000

DESIGNATION	AMOUNT
INTERNATIONAL TRANSFERS	
<b>A) EURO / XAF</b>	
<b>OUTGOING TRANSFERS</b>	
Swift Commissions	15 000 FCFA
Transfer commission	1% (Minimum 5 000 FCFA)
Transfer fee for non-resident work income	1% (Minimum 5 000 FCFA)
Central Bank commission	0,5%
Correspondent fees	According to the correspondent
<b>B) OTHER CURRENCIES</b>	
Transfer commission	1% (Minimum 5 000 FCFA)
Central Bank commission	0,5%
Foreign exchange commission	3% Maximum
Correspondent's fees	According to the correspondent
Transfer amendment	0,25%
Transfers received Bank's customer	Free
Cash notes	5% Maximum
Transfers received others bank's customer	0,25%HT
<b>GUCE OPERATIONS</b>	
	For liquidations made by bank transfer -10 000 FCFA
Settlement Voucher (BDT)	For liquidation made by cash deposit - 0.015%/of the amount.
HPVI customs duties	0.15% min FCFA 2000 HT
PVI customs duties	Variable charges: 0.1% min FCFA 5000 HT
Import/Export declaration	fixed charges: FCFA 10,000 HT
Amendment of import/export declaration	10 000 FCFA
Certificate of non-financing	5 000 FCFA
	15 000 FCFA
LETTERS OF CREDIT (L/C)	
<b>L/C IMPORT - OPENING</b>	
SWIFT	15000FCFA
File fees	15 000 FCFA
Opening commission	0,5% per quarter (Min 25 000 FCFA)
Confirmation fee	according to the confirming bank
modification of validity/amount	0,25% per quarter (Min 25 000 FCFA)
other modifications	20 000 FCFA
SWIFT commissions/modification	15 000 FCFA
<b>SETTLEMENT L/C</b>	
acceptance fee	0,125% per Month min 25 000 FCFA
swift fee	15 000 FCFA
settlement commissions	0,40%
Central Bank commission	0,5% flat
Exchange commission (For currencies other than EUR or XAF)	3% flat
Cancellation fee	50 000 FCFA
Commission for waiver of discrepancies	30 000 FCFA
acceptance fee	0,125% per Month min 25 000 FCFA
<b>L/C EXPORT</b>	
Notification commission	0,25% ( min 15 000FCFA)
File fees	25 000 FCFA
negotiation fee	1% min 25 000 FCFA
collection commission	0,3% min 15 000 FCFA
DHL shipping costs	25 000 FCFA+ VAT (selon le pays)
SWIFT fee	15 000 FCFA
Modification fee	20 000 FCFA
Confirmation fee	according to the confirming bank
Cancellation fee	50 000 FCFA
Document handling fee	0,25% min 25 000 FCFA
<b>DOCUMENTARY REMITTANCE</b>	
<b>IMPORT DOCUMENTARY REMITTANCE</b>	
Import documentary remittance	
Notification fees	0,10% (minimum 15000FCFA)
Handling fee	15 000
Commission on RDI document on sight	0,10% min 15 000 FCFA
<b>SETTLEMENT</b>	
Transfer commission outside CEMAC zone (All currencies)	1% (Minimum 5 000 FCFA)
Exchange commission (For currencies other than EUR or XAF)	3% Maximum
Central Bank commission	0.005
Commission on document for endorsement (endorsed by the bank)	50 000 FCFA
Extension commission	0.1% min 15 000 FCFA
Transfer commission outside CEMAC zone (All currencies)	1% (Minimum 5 000 FCFA)
<b>UNPAID RETURNED DOCUMENTS</b>	
Handling fee	15 000 FCFA
Unpaid fees	0.25% min 50 000 FCFA
<b>EXPORT DOCUMENTARY REMITTANCE</b>	
File fees	25 000 FCFA
DHL shipping costs	According to the receiving country
Collection fee	0,3% min 15 000 FCFA
SWIFT fees	15 000 FCFA
Handling fee	10 000 FCFA
<b>SWIFT MESSAGES</b>	
MT940	50 000 FCFA/Monthly
CLEAN COLLECTION	
Collection Fee	15 000 FCFA
DHL shipping fee	According to the receiving country
File fee	15 000 FCFA
Correspondent fee	According to the correspondent
Unpaid fees	50 000 FCFA
<b>COMMITMENT BY SIGNATURE</b>	
Application Fees Contract Bonds (Tender, Advance On Start-up, Performance, Retention, Etc.)	50 000 Fcfa
File Fees Customs Bonds	50 000 Fcfa
Fees On Counter Guarantee Issued	50 000 Fcfa
Documentation Fees	Free
Modification Fees	Free
Extension / Increase	2% Of The Amount
Solvency Certificate / Financial Capacity	50 000 Fcfa
Certificate of Non -Indebtedness	10 000 Fcfa
Waiver	Free
Guarantor Information / Quarter	Free
Partial Release	Free
Guarantee Call Fees	200 000 Fcfa
<b>ACCOUNTING FOR CONTRACT BONDS OVER THE YEAR PER INDIVISIBLE QUARTER</b>	
Bid Bond	2% Per Year Min 25 000
Retention Bond	2% Per Year Min 25 000
Start-up Advance Bond	2% Per Year Min 25 000
Performance Bond	2% Per Year Min 25 000
Other Bonds	2% Per Year Min 25 000
LEGAL TRANSACTIONS	
Saisie/ATD/(Garnishee) Against Companies	35 000 FCFA
Saisie/ATD Individuals	15 000 FCFA
Requisitions Companies/Individuals	Free
SUCCESSION	
File opening( Probate, creating a file for a deceased customer )	25,000 FCFA
	3% for account balance below 5 000 000 FCFA after deducting the above account opening fees.
Operations on securities	2% for account balance above 5 000 000 FCFA and below XAF 10 million after deducting the above account opening fees.
	1% for account balance above XAF 10 000 000 after deducting the above account opening fees
Operations on securities	3 500 FCFA
Operations on securities	5 000 FCFA

DESIGNATION	AMOUNT	
MANUAL FOREIGN EXCHANGE OPERATIONS		
CURRENCIES		
a) - Purchase		
Euro / XAF		
Purchase - Manual exchange commission	5% maximal Commission	
Other currencies		
Purchase - Commission	5% maximal Commission of the rate of the day	
b) - Sale		
Euro/XAF		
Sale - Commission	5% maximal Commission	
Other Currencies		
Sale - Commission	5% maximal Commission of the rate of the day	
CHECKES / BILLS IN FOREIGN CURRENCIES		
Discounting	N/A	
Collections	N/A	
Mailing expenses	N/A	
Unpaid checks/bills of exchange	N/A	
SYSTAC Operations		
Fund transfer	500 FCFA	
Check	0 FCFA	
Cheque remittance	Free	
SYGMA Operation		
Transfer	25 000 FCFA	
FINANCIAL INFORMATION		
Information provided to external auditors	25 000 FCFA	
Banking information	Free	
Attestation of Bank Account Domiciliation	7 500 FCFA	
Certificate of TAX /SYSTAC payment	2 500 FCFA	
Certificate of TAX /SYGMA payment	2 500 FCFA	
Certificate of CNPS payment	2 500 FCFA	
Request for authentication of banking documents by embassies	5 000 FCFA	
Certificate of capital deposit	10 000 FCFA	
MAIL		
Ordinary mail	2 000 FCFA	
Registered mail/courier in Cameroon	5 000 FCFA	
Mail DHL (at the request of the customer)	According to DHL pricing	
COMMERCIAL BILLS OF EXCHANGE		
BILL OF EXCHANGE COLLECTION		
Value Date	J (Effet ACCESS BANK CMR) J+1 (After peer coverage )	
Collection fees	10 000 FCFA	
Extension fee	15 000 FCFA	
Handling fee	10 000 FCFA	
Shipping costs (colleague)	5 000 FCFA	
UNPAID BILL OF EXCHANGE		
Overdue fees / issuer	30 000 FCFA	
Outstanding fees / beneficiary	10 000 FCFA	
UNPAID PAYABLE OUT OF PLACE (OUTSIDE CAMEROON)		
Handling fees	5 000 FCFA	
Ben correspondent's fees	According to the correspondent	
DHL shipping fees	According to the country	
Cancellation fee	5 000 FCFA	
Unpaid fee	15 000 FCFA	
Bill of exchange collection fee	5 000 FCFA	
POS		
Monthly rental	10 000 FCFA	
Commission	0,5% for ACCESS BANK cards, 1% local cards other banks , 3% international cards	
(Applied to the merchant for each payment)		
COLLECTION SOLUTION		
Caisse à domicile	450 000 FCFA/Month	
Ramassage de fonds	25 000 FCFA/Trip	
DIGITAL BANKING PACKAGES FOR INDIVIDUALS		
PACK_COMPTÉ ÉTUDIANT	5 000 FCFA/Month	
PACK_COMPTÉ ÉPARGNE	1 000 FCFA/Month	
PACK_COMPTÉ COURANT	2 000 FCFA/Month	
PACK_GOLD (COMPTÉ COURANT OU ÉPARGNE)	10 000 FCFA/Month	
PACK_PLATINUM (COMPTÉ COURANT ou COMPTÉ D'ÉPARGNE)	15 000 FCFA/Month	
DIGITAL BANKING PACKAGES FOR BUSINESSES		
PACK_ETIS	10 000 FCFA/Month	
PACK_SME	15 000 FCFA/Month	
ACCESS AFRICA (INTERNATIONAL & LOCAL MONEY TRANSFER)		
Transfer In country	1%	
Transfer In CEMAC	1.5%	
International Transfer	2-3%	
Transfer In CEMAC	1.5%	
International Transfer	2-3%	
Transfer In CEMAC	1.5%	
International Transfer	2-3%	
PRODUCTS & SERVICES		
Online Banking Subscription	25,000 FCFA/Month (Corporate) 15,000 FCFA/Month (SMEs) 5,000 FCFA/Month (Micro Enterprises)	
Purchase of Prepaid Card	10,000 FCFA and 25,000 FCFA/Card	
Commission on Euro Sales	5%	
Commission on Dollar Sales	5%	
Fee for Immediate Debit Card (Visa CLASSIC)	2,000 FCFA/Month	
Withdrawals outside Bank ATMs and GIMAC Network	3% of the transaction amount (+ Markup for non-fixed exchange rate with FCFA)	
Transfer of amounts < 100 million via online banking	500 FCFA/Transaction	
Transfer of amounts < 100 million	500 FCFA/Transaction	
Transfer of amounts ≥ 100 million	25,000 FCFA/Transaction	
Transfer of amounts ≥ 100 million via online banking	15,000 FCFA/Transaction	
DIGITAL BANKING		
PRIMUS PLUS (INTERNET BANKING)		
Subscription	Free	
SME/SMI	10 000 FCFA/Month	
Large companies	25 000 FCFA/Month	
Subscription modification (password, account addition)	Free	
Token Pin	10 000 FCFA	
Local Transfer (between Access Accounts)	Free	
Interbank transfer Systac	500 XAF/transaction	
Interbank transfer Sygma	15 000 XAF / Transaction	
Interbank transfer modification	500 XAF/transaction	
Interbank transfer cancellation	1000 XAF/transaction	
E-ALERTS (SMS+ EMAIL)		
Subscription	Free	
Individuals Savings	Free	
Individuals Current	Free	
SME/SMI	2 500 FCFA/Month	
Large Companies	5 000 FCFA/Month	
Subscription modification (Update phone number/email address)	Free	
E-STATEMENTS (DAILY)		
Subscription	Free	
Individuals	1 000 FCFA/Month	
SME/SMI	2 500 FCFA/Month	
Large companies	5 000 FCFA/Month	
E-STATEMENTS (WEEKLY)		
Subscription	Free	
Individuals	500 FCFA/Month	
SME/SMI	2 500 FCFA/Month	
Large companies	5 000 FCFA/Month	
DEBIT CARD - SUBSCRIPTION		
VISA CLASSIC& MASTERCARD STANDARD	1 500 FCFA/Month	
VISA& MASTERCARD GOLD	10 000 FCFA/Month	
E-PACKS FOR INDIVIDUALS		
PACKAGES	SEGMENTS	FEES
Kiddo	Children (Minors)	Franco
Aldo	University Students	3,000 FCFA / Semester
Salarié 1		2,000 FCFA / Month
Salarié 2	Private Sector Employees	3,000 FCFA / Month
Salarié 3		4,000 FCFA / Month
Fonctionnaire 1	Civil Servants & Other State-employed persons	1,000 FCFA / Month
Fonctionnaire 2		2,000 FCFA / Month
Veteran	Retired persons	1,000 FCFA / Month

DESIGNATION		AMOUNT
PACKAGES	SEGMENTS	FEES
Boss	•Self-employed Individuals •Liberal Professionals	2,500 FCFA / Month
Diaspo Current	Non-Residents	2,000 FCFA / Month
Diaspo Savings		1,000 FCFA / Month
Flexi	Individual Savings Accountt holders	1,000 FCFA / Month
Prestige	VIPs / HNIs	10,000 FCFA / Month

DEBIT CARD TRANSACTIONS	
On us Withdrawal (ATM ACCESS BANK)	Free
Not on us Local withdrawal (ATM in CEMAC)	1% max 1 000 FCFA/Transaction, Min 500 FCFA/Transaction
International withdrawal (EURO, XAF)	3%*
National payment via POS/WEB (ACCESS BANK and other local banks)	Free
International payment via POS/WEB (EURO, XAF)	1,5%*
Remplacement (Expiry Card)	Free
Remplacement (Lost, Theft, Damage)	5 000 FCFA
Balance Inquiry on us	Free
Balance Inquiry not on us	200 FCFA
PIN Code Reissue	1 000 FCFA
Block Card for lost/teftit	5 000 FCFA
*International Transactions with fluctuating currencies at XAF (USD, ...)	*+2%
ACCESS MORE (Mobile Application )	
SERVICES	
Subscription fees	Free
Telephone Credit Purchase (Orange, MTN, ...)	Free
(Merchant payment)	Free
*Bill Payment	From 0 FCFA to 2500 FCFA *Based on biller category & transaction amount

DIGITAL BANKING PACKAGES FOR INDIVIDUALS	
PACK_COMPTÉ ÉTUDIANT	5 00 FCFA/Month
PACK_COMPTÉ ÉPARGNE	1 000 FCFA/Month
PACK_COMPTÉ COURANT	2 000 FCFA/Month
PACK_GOLD (COMPTÉ COURANT OU ÉPARGNE)	10 000 FCFA/Month
PACK_PLATINUM (COMPTÉ COURANT ou COMPTÉ D'ÉPARGNE)	15 000 FCFA/Month

NATIONAL AVERAGE APRS & USURY RATES FOR LOANS GRANTED BY BANKS	
Service	Rates
<b>1. Individuals</b>	<b>Usury Rates (%)</b>
Consumer loans, excluding overdrafts	24,71
Overdrafts	26,7
Bill discounting	
Medium-term loans*	18,45
Long-term loans*	19,00
Mortgage loans	16,88
Leasing	28,73
Guarantees	2,57
*Medium-term loans exclude mortgage loans	
<b>2. Small and Medium-Sized Enterprises (SMEs)</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts, bill discounting, and factoring	12,17
Overdrafts	17,57
Bill discounting	16,84
Medium-term loans	16,43
Long-term loans	10,71
Leasing	29,53
Factoring	13,47
Guarantees	1,92
<b>3. Large Enterprises</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts, bill discounting, and factoring	9,91
Overdrafts	11,76
Overdrafts	10,88
Bill discounting	13,75
Medium-term loans	10,09
Long-term loans	29,81
Leasing	14,80
Factoring	1,43
Guarantees	
<b>4. Legal Entities Other than SMEs and Large Enterprises</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts	24,21
Overdrafts	26,12
Overdrafts	
Bill discounting	9,76
Medium-term loans*	
Long-term loans*	
Mortgage loans	
Leasing	43,16
Guarantees	3,12
*Medium-term loans exclude mortgage loans	
<b>5. Public Administrations and Local Government Entities</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts	23,03
Overdrafts	16,53
Overdrafts	6,91
Medium-term loans	
Long-term loans	
Leasing	34,36
Guarantees	3,19

NATIONAL AVERAGE APRS AND USURY RATES FOR LOANS GRANTED BY FINANCIAL INSTITUTIONS	
Service	Rates
<b>1. Individuals</b>	<b>Usury Rates (%)</b>
Consumer loans, excluding overdrafts	34,75
Overdrafts	
Overdrafts	
Bill discounting	
Medium-term loans*	36,65
Long-term loans*	38,39
Mortgage loans	8,96
Leasing	37,77
Guarantees	
*Medium-term loans exclude mortgage loans	
<b>2. Small and Medium-Sized Enterprises (SMEs)</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts, bill discounting, and factoring	33,81
Overdrafts	
Overdrafts	
Bill discounting	
Medium-term loans*	47,92
Long-term loans*	10,25
Mortgage loans	30,71
Leasing	
Guarantees	
*Medium-term loans exclude mortgage loans	
<b>3. Large Enterprises</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts, bill discounting, and factoring	21,28
Overdrafts	-
Overdrafts	-
Bill discounting	-
Medium-term loans*	15,15
Long-term loans*	10,45
Long-term loans	20,45
Leasing	-
Factoring	-
Guarantees	-
<b>4. Legal Entities Other than SMEs and Large Enterprises</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts	20,13
Overdrafts	-
Overdrafts	-
Bill discounting	-
Medium-term loans*	14,43
Long-term loans*	-
Mortgage loans	-
Leasing	20,88
Guarantees	-
*Medium-term loans exclude mortgage loans	
<b>5. Public Administrations and Local Government Entities</b>	<b>Usury Rates (%)</b>
Cash flow loans, excluding overdrafts	-
Overdrafts	-
Overdrafts	-
Medium-term loans	-
Long-term loans	2,48
Leasing	-
Guarantees	-

\*VAT isn't included in all rates and fees.