

GENERAL BANKING CONDITIONS

Access Bank Cameroon Plc

DESIGNATION	AMOUNT
INDIVIDUAL ACCOUNTS	
OPENING AN INDIVIDUAL ACCOUNT	
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
Initial Deposit - Solo student savings account	Maximum balance: 3 000 000 FCFA Initial deposit: 5 000 FCFA Minimum balance: 10 000 FCFA
FREE BANKING SERVICES FOR INDIVIDUALS	
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 st to 30 th /31 st 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Withdrawal of banknotes from ATMs/ATMs of banks outside the CEMAC zone	3% of the amount withdrawn*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
LOANS TO INDIVIDUALS	
Facility fees	1.5% of the amount with a minimum of 25,000 FCFA.
Refinancing fees	3% of the amount. Minimum 25 000 FCFA
Redemption fee	3% of the amount. 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
CURRENT ACCOUNTS FOR LEGAL ENTITIES	
ETS / LIBERAL PROFESSION / ASSOCIATION/SUARL	
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
SARL	
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
MICROFINANCE/BUREAU DE CHANGE	
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
JOINT STOCK COMPANY	
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
ACCOUNT CLOSURE FEE	
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
OTHER SERVICES BILLED TO COMPANIES	
Counter cheque - Ets	Free
Instruction by fax (fax Indemnities)	Free
Power of Attorney	Free
BANK CHECKS/CERTIFIED CHECKS	
Issuance fee	3 500 FCFA
Cancellation fee	5 000 FCFA
LOCAL TRANSFERS	
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
PAYMENT INCIDENTS	
Cheque issued and returned unpaid for insufficient, no funds or closed account	25 000 FCFA
OPPOSITION TO PAYMENT	
Legal entity	15 000 FCFA
Natural person	10 000 FCFA
STANDING TRANSFERS	
Set-up fees	10 000 FCFA
Modification	10 000 FCFA
Resiliation	Free
INTEREST-BEARING ACCOUNTS	
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	
LOANS	
SME / SMI	
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	
A) EURO / XAF	
OUTGOING TRANSFERS	
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) OTHER CURRENCIES	
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
GUCE OPERATIONS	
Settlement Voucher (BDT)	For liquidations made by bank transfer -10 000 FCFA 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 fixed charges: FCFA 10,000 HT
Import/Export declaration	10 000 FCFA
Amendment of import/export declaration	5 000 FCFA
Certificate of non-financing	15 000 FCFA
LETTERS OF CREDIT (L/C)	
L/C IMPORT - OPENING	
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
SETTLEMENT L/C	
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
L/C EXPORT	
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
DOCUMENTARY REMITTANCE	
IMPORT DOCUMENTARY REMITTANCE	
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
SETTLEMENT	
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)
UNPAID RETURNED DOCUMENTS	
Handling fee	15 000 FCFA
Unpaid fees	0,25% min 50 000 FCFA
EXPORT DOCUMENTARY REMITTANCE	
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
SWIFT MESSAGES	
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
COMMITMENT BY SIGNATURE	
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
ACCOUNTING FOR CONTRACT BONDS OVER THE YEAR PER INDIVISIBLE QUARTER	
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 (Garnishee orders)	35 000 FCFA
Blocage des comptes (Account blocage)	35 000 FCFA
Mainlevée saisie (Release order)	10 000 FCFA
Procurator (Power of Attorney)	10 000 FCFA
Requisition	15 000 FCFA
Frais de fouille (Search fee)	10 000 CFA
Avis a Tiers Detenteurs (Notice to Third Party Holders)	35 000 FCFA.
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.
	2% for account balance above 5 000 000 FCFA and below XAF
Operations on securities	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
CHEQUES / 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 (Effect 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
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	10 000	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 ÉPARGNE)	15 000	FCFA/Month
DIGITAL BANKING PACKAGES FOR BUSINESSES		
PACK_ET5	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		
Bank to Wallet	1%, maximum 1000XAF	
Wallet to Bank	Cash Out fees	
Account Linkage (Wallet to Bank)	Free	
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	
Prepaid Card Recarge Fees	500XAF	
Withdrawals with Access Bank ATMs	Free	
Withdrawals within the GIMAC network	Gimac Fees	
Insufficient Balance	200	
DIGITAL BANKING		
PRIMUS PLUS (INTERNET BANKING)		
Subscription	Free	
Micro Enterprises	5,000 FCFA/Month	
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 Syma	15,000 XAF / Transaction	
Interbank transfer modification	500 XAF/transaction	
Interbank transfer cancelation	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		2,000 FCFA / Month
Diaspo Savings	Non-Residents	1,000 FCFA / Month
Flexi	Individual Savings Account 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%*
Replacement (Expiry Card)		Free
Replacement (Lost, Theft, Damage)		5 000 FCFA
Balance Inquiry on us		Free
Balance Inquiry not on us		200 FCFA
*IN Code Reissue		1 000 FCFA
Block Card for lost/theft		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
Interbank Transfer Regular		500 XAF
Interbank Transfer Instant		25000 XAF
Bill Payment		From 0 FCFA to 2500 FCFA *Based on bill 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	
1. Individuals	Usury Rates (%)	
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		
2. Small and Medium-Sized Enterprises (SMEs)	Usury Rates (%)	
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	
3. Large Enterprises	Usury Rates (%)	
Cash flow loans, excluding overdrafts, bill discounting, and factoring	9,91	
Overdrafts	11,76	
Bill discounting	10,88	
Medium-term loans	13,75	
Long-term loans	10,09	
Leasing	29,81	
Factoring	14,80	
Guarantees	1,43	
4. Legal Entities Other than SMEs and Large Enterprises	Usury Rates (%)	
Cash flow loans, excluding overdrafts	24,21	
Overdrafts	26,12	
Bill discounting		
Medium-term loans*	9,76	
Long-term loans*	-	
Mortgage loans		
Leasing	43,16	
Guarantees	3,12	
*Medium-term loans exclude mortgage loans		
5. Public Administrations and Local Government Entities	Usury Rates (%)	
Cash flow loans, excluding overdrafts	23,03	
Overdrafts	16,53	
Medium-term loans	6,91	
Long-term loans		
Leasing	34,36	
Guarantees	3,19	
NATIONAL AVERAGE APRS AND USURY RATES FOR LOANS GRANTED BY FINANCIAL INSTITUTIONS		
Service	Rates	
1. Individuals	Usury Rates (%)	
Consumer loans, excluding overdrafts	34,75	
Overdrafts		
Bill discounting		
Medium-term loans*		
Long-term loans*	36,65	
Mortgage loans	38,39	
Leasing	8,96	
Guarantees	37,77	
*Medium-term loans exclude mortgage loans		
2. Small and Medium-Sized Enterprises (SMEs)	Usury Rates (%)	
Cash flow loans, excluding overdrafts, bill discounting, and factoring	33,81	
Overdrafts		
Bill discounting		
Medium-term loans	47,92	
Long-term loans	10,25	
Leasing	30,71	
Factoring		
Guarantees		
3. Large Enterprises	Usury Rates (%)	
Cash flow loans, excluding overdrafts, bill discounting, and factoring	21,28	
Overdrafts	-	
Bill discounting		
Medium-term loans	15,15	
Long-term loans	10,45	
Leasing	20,45	
Factoring	-	
Guarantees	-	
4. Legal Entities Other than SMEs and Large Enterprises	Usury Rates (%)	
Cash flow loans, excluding overdrafts	20,13	
Overdrafts	-	
Bill discounting		
Medium-term loans*	14,43	
Long-term loans*	-	
Mortgage loans	-	
Leasing	20,88	
Guarantees	-	
*Medium-term loans exclude mortgage loans		
5. Public Administrations and Local Government Entities	Usury Rates (%)	
Cash flow loans, excluding overdrafts	-	
Overdrafts	-	
Medium-term loans	-	
Long-term loans	2,48	
Leasing	-	
Guarantees	-	

VAT isn't included in all rates and fees.