

# GENERAL BANKING CONDITIONS

## Access Bank Cameroon Plc

# Q2-April, May, June 2026

DESIGNATION	AMOUNT
<b>INDIVIDUAL ACCOUNTS</b>	
<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
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 60 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

DESIGNATION	AMOUNT
<b>OTHER RETAIL BANKING SERVICES</b>	
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Withdrawal of banknotes from ATMs/ATMs of banks outside the CEMAC zone	3% of the amount withdrawn*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>	
Facility fees	1% of the amount with a minimum of 25,000 FCFA.
Refinancing fees	3%
Redemption fee	3%
Interest rate on overdraft	12%/year
Interest rate on short term loans	12%/year
Interest rate on medium term loans	Negotiable
Movement commission	Free
Management fees	1%

DESIGNATION	AMOUNT
<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
Commission Sur Plus Haut Debit	0.025% multiplied by the highest debit amount for the month (if the result is less than XAF 5,000), then the default rate is XAF 5,000
<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
Commission Sur Plus Haut Debit	0.025% multiplied by the highest debit amount for the month (if the result is less than XAF 5,000), then the default rate is XAF 5,000

DESIGNATION	AMOUNT
<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
Commission Sur Plus Haut Debit	0.025% multiplied by the highest debit amount for the month (if the result is less than XAF 5,000), then the default rate is XAF 5,000
<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
Commission Sur Plus Haut Debit	0.025% multiplied by the highest debit amount for the month (if the result is less than XAF 5,000), then the default rate is XAF 5,000

DESIGNATION	AMOUNT
<b>ACCOUNT CLOSURE FEE</b>	
Le gal entity (ETS / Free profession / Association/ SUAR L)	5 000 FCFA
Le gal 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	10,000 FCFA
<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

**LOANS**

DESIGNATION	AMOUNT
<b>SME / SMI</b>	
File opening fees	Free
Facility fees	1% minimum
Renewal fees	1% minimum
<b>INTERNATIONAL OPERATIONS</b>	
ertificate of non clearance	10000
ertificate of repatriation	5000
ertificate of financing	10000
ertificate of non financing	10000
	20000

DESIGNATION	AMOUNT
<b>INTERNATIONAL TRANSFERS</b>	
<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	10 000 FCFA
Amendment of import/export declaration	5 000 FCFA
Certificate of non-financing	15 000 FCFA

DESIGNATION	AMOUNT
<b>LETTERS OF CREDIT (L/C)</b>	
<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	1,5% of 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

DESIGNATION	AMOUNT
<b>COLLECTION COLLECTION</b>	
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

DESIGNATION	AMOUNT
<b>LEGAL TRANSACTIONS</b>	
Saisie (Garnishee orders)	35 000 FCFA
Blocage des comptes (Account blocage)	35 000 FCFA
Mainlevée saisie (Release order)	10 000 FCFA
Prorogation (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.
<b>SUCCESSION</b>	
File opening( Probate, creating a file for a deceased customer )	25,000 FCFA
Operations on securities	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.
Operations on securities	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
<b>MANUAL FOREIGN EXCHANGE OPERATIONS</b>	
<b>CURRENCIES</b>	
<b>a) - Purchase</b>	
Euro / XAF	
Purchase - Manual exchange commission	5% maximal Commission
Other currencies	
Purchase - Commission	5% maximal Commission of the rate of the day
<b>b) - Sale</b>	
Euro/XAF	
Sale - Commission	5% maximal Commission
<b>Other Currencies</b>	
Sale - Commission	5% maximal Commission of the rate of the day
<b>CHEQUES / BILLS IN FOREIGN CURRENCIES</b>	
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
<b>FINANCIAL INFORMATION</b>	
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 CNPS payment	2 500 FCFA
Request for authentication of banking documents by embassies	5 000 FCFA
Certificate of capital deposit	10 000 FCFA
<b>MAIL</b>	
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

DESIGNATION	AMOUNT
<b>COMMERCIAL BILLS OF EXCHANGE</b>	
<b>BILL OF EXCHANGE COLLECTION</b>	
Value Date	J (Effet ACCESS BANK CMR)
Collection fees	J+1 (After peer coverage )
Extension fee	10 000 FCFA
Handling fee	15 000 FCFA
Shipping costs (colleague)	10 000 FCFA
	5 000 FCFA
<b>UNPAID BILL OF EXCHANGE</b>	
Overdue fees / issuer	30 000 FCFA
Outstanding fees / beneficiary	10 000 FCFA
<b>UNPAID PAYABLE OUT OF PLACE (OUTSIDE CAMEROON)</b>	
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

DESIGNATION	AMOUNT
<b>POS</b>	
Monthly rental free	free
Commission	1% for OM & MOMO, 3% VISA cards , 0.2 % Access Cards , international cards
<b>COLLECTION SOLUTION</b>	
Caisse à domicile	450 000 FCFA/Month
Ramassage de fonds	25 000 FCFA/Trip
<b>DIGITAL BANKING PACKAGES FOR INDIVIDUALS</b>	
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

DESIGNATION	AMOUNT
<b>DIGITAL BANKING PACKAGES FOR BUSINESSES</b>	
PACK_ETIS	10 000 FCFA/Month
PACK_SME	15 000 FCFA/Month
<b>ACCESS AFRICA (INTERNATIONAL &amp; LOCAL MONEY TRANSFER)</b>	
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%

DESIGNATION	AMOUNT
<b>PRODUCTS &amp; SERVICES</b>	
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
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

DESIGNATION	AMOUNT
<b>DIGITAL BANKING</b>	
<b>PRIMUS PLUS (INTERNET BANKING)</b>	
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
Waiver	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

DESIGNATION	AMOUNT
<b>E-ALERTS (SMS+ EMAIL)</b>	
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
<b>E-STATEMENTS (DAILY)</b>	
Subscription	Free
Individuals	1 000 FCFA/Month
SME/SMI	2 500 FCFA/Month
Large companies	5 000 FCFA/Month
<b>E-STATEMENTS (WEEKLY)</b>	
Subscription	Free
Individuals	500 FCFA/Month
SME/SMI	2 500 FCFA/Month
Large companies	5 000 FCFA/Month

DESIGNATION	AMOUNT	
<b>DEBIT CARD - SUBSCRIPTION</b>		
VISA CLASSIC & MASTERCARD STANDARD	1 500 FCFA/Month	
VISA& MASTERCARD GOLD	10 000 FCFA/Month	
<b>E-PACKS FOR INDIVIDUALS</b>		
<b>PACKAGES</b>	<b>SEGMENTS</b>	<b>FEES</b>
Kiddo	Children (Minors)	Franco
Aldo</		