

All our rates are in FCFA and are subject to change. According to the Ministerial Decree, all bank charges and commissions are subject to VAT (19.25%).

Credit in account	Value Date	Availability
SYGMA Transfer	(D)+1	(D)
Transfer in compensation	(D)+1	(D)+1
Payment in Cash	(D)+1	(D)
Transfer	(D)+1	(D)
Discounted bill of X	(D)+1	(D)
Rem Ⓞ	(D)+2	(D)+2
Rem Ⓞ	(D)+1 month	(D)+1 mois
Rem Ⓞ	In accordance with	Negotiable
Rem Ⓞ	In accordance with	Negotiable
Rem Ⓞ	(D)+1	(D)
AFG Cheque VD	(D)+1	
CW, BT, CP	(D)-1	
Savings account Ops		
Debit Value date	(15 and 30)	D
Credit Value date	(1er and 30)	D

Rem Ⓞ	Remittance of standardized cheque for compensation (CEMAC zone)
Rem Ⓞ	Remittance of standardized cheque for compensation (outside CEMAC)
Rem Ⓞ	Remittance of cheque & bill of exchange for compensation (CEMAC)
Rem Ⓞ	Remittance of cheque & bill of X for standardized compensation (outside CEMAC)
Rem Ⓞ	Cheque remittance in our branches
AFG cheque VD	AFG cheque value date
CW, BT, CP	Cash withdrawal, bank transfer, check payment
Savings account Ops	Savings Account Operations
(D)	Represents the credit day of the Account for Value Date
In accordance with	In accordance with the procedures relating to the 2 entities
In accordance with	In accordance with the procedures relating to the 2 entities

### TERMS AND CONDITIONS FOR RETAIL BANKING

<b>1- ACCOUNTS</b>	
<b>1.1 Current Accounts for Retail</b>	
Guaranteed Minimum Banking Service (Applicable from 01.01.23)	
Opening an account	Franco
Issuing a bank statement	Franco
Cash Withdrawal	Franco
Withdrawing from the cardholder's ATMs	Franco
Transferring from one account to another	Franco
Payment by check	Franco
Change of identification details	Franco
Account consultation at the branch	Franco
Issuance of a certificate of non-payment of fees once a year and upon account closure	Franco
Cash deposits at the institution's branches	Franco
Issuing cash withdrawal forms	Franco
Issuing fifty cheque forms per year.	Franco
Account maintenance.	Franco
The provision of monthly Account Statement in soft or electronically once a year	Franco
Bank domiciliation	Franco
Electronic debit or credit advice	Franco
Balance enquiries at the ATMs of the bearer's Bank	Franco
Cashing of cheques drawn on a CEMAC bank	Franco
The provision, once a year, in paper form at the counter, or electronically, of a summary of the charges and transactions not resulting from an order from the consumer, recorded on his account during the previous calendar year	Franco
The collection of national, community & international transfers	Franco
Card payment in CEMAC	Franco
Opening of Employee Accounts	Franco
Initial deposit for checking account	20000
Individuals who are traders	10000
Individuals who are self-employed	5000
Individuals who are students	Franco
Individuals who are employees	Franco
<b>1.2 - Interest-bearing accounts</b>	
<b>1.2.1 Classic savings account</b>	
Minimum deposit	25000
Minimum balance required	20000
Interests	2.45% per annum, payable half-yearly
<b>1.2.2 Atlantic Savings Plus Account</b>	
Minimum deposit	500000
Interests	4.5% / year, payable half-yearly from a balance of 2,500,000
Withdrawal fee	5 000/withdrawal
<b>1.2.3 IRVM (Securities Income Tax)</b>	
Interests	16.5% above 50 million deposits
<b>1.2.4 Savings certificate</b>	
Duration	Negotiable
Minimum amount	2.5 million
Interests	Negotiable
Penalties for early repayment	1% of the amount of accrued interest
<b>1.3 Operating conditions</b>	
Account maintenance fees	Variable
Individuals who are self-employed	Franco
Monthly statement	Franco
Statement on request	1000 / page
Debit interest	TBB ≤ ID ≤ 16%
Commission for higher overdraft	Franco
Individuals who are not traders	0.03%
Individuals who are traders	0.03%
Commission on debit transactions INDIVIDUALS	
Individuals who are traders	Franco
Individuals who are traders	0.025% min 3 000
Withdrawal by counter cheque	Franco
Account closure	5000
Account reactivation	Franco
Forcing fees	1% of the amt. Min.300000
Card re -delivery fee (effective Aug 1, 2024)	5000 Excl taxes
<b>2-Banking packages</b>	
<b>Package EASY</b>	1500 Excl taxes / month
Civil servant package	2 000 Excl taxes / month
CIVIL SERVANTS PLUS Pack	2 500 Excl taxes / month
Partner package	2 500 Excl taxes / month
Package SELECT	4 000 Excl taxes / month
Package ELITE	10 000 Excl taxes / month
Package PRO	10 000 Excl taxes / month
Retired person package	1 000 Excl taxes / month
Savings Package	500 Excl taxes / month
<b>3-BANK CARDS</b>	
GIMAC CARD	1500 Excl taxes / month
GIMAC CARD FOR CIVIL SERVANTS	2 000 Excl taxes / month
VISA CLASSIC CIVIL SERVANT PLUS	2 500 Excl taxes / month
VISA CLASSIC PARTNER	2 500 Excl taxes / month
VISA CLASSIC SELECT	4 000 Excl taxes / month
VISA GOLD ELITE	10 000 Excl taxes / month
VISA GOLD PRO	10 000 Excl taxes / month
VISA PLATINUM	20 000 Excl taxes / month
<b>3.1 Transactions linked to bank cards</b>	
Cash withdrawal at GIMAC ATMs	1% of the transaction amt with a min of 500F and a max of 1,000
Payment at GIMAC POS terminals	1% of the transaction amt (owners POS) and 200 (our customer)
Balance request on AFG Bank ATMs	Franco
Balance request on GIMAC ATMs	100
PIN code reset fee	Franco

Card blocking fee	5 000 Excl taxes
Fee for lifting block after blocking	Franco
Mini statement on AFG Bank ATMs	Franco
Mini statement on GIMAC ATMs	N/A
Account to account transfer	Franco
Cash withdrawal at GAB ATMs	5,000 HT
Account to account transfer	Franco
Destruction of card for failure to withdraw within 3 months - COMMUNICATION @ THIS REGARDING + INTEGRATION WITHDRAWAL MESSAGE	
<b>4- PREPAID CARDS</b>	
<b>Cash CNPS</b>	
Subscription	500 excl taxes
Loading fee	367 excl taxes
Monthly fee	Free
Other services on prepaid card	
Cash withdrawal at GAB ATMs	Franco
Cash withdrawal at GIMAC ATMs	1% of the transaction amount with a minimum of 500F and a maximum of 1,000F
Payment at GIMAC POS terminals	1% of the transaction amount
Request for balance on ATMs	Franco
Request for balance on GIMAC ATMs	100
Resetting confidential code	Franco
Card blocking fee	5 000 FCFA excl taxes
Fee for release after opposition	Franco
Mini statement on ATMs	Franco
Mini statement on GIMAC ATMs	N/A
Transfer account to account	Franco
Destruction of card for failure to withdraw	5 000 excl taxes
<b>5- Remote banking</b>	
<b>5.1 Sms Banking</b>	
- Checking accounts	1 000 Excl taxes / month
- Savings accounts	500 Excl taxes / month
<b>5.2 AFG e-Bank</b>	1 500 Excl taxes / month
<b>5.3 Email alerts</b>	1 000 Excl taxes / month
<b>5.4 E-Statement (excluding packages)</b>	
Private individuals: savings accounts	500
Individuals: checking accounts	1000
AFB format (upon request)	50 000 Excl taxes / month
<b>5.5 BANK TO WALLET</b>	
Check your balance	50
Mini statement	50
Bank to Wallet transactions	According to telecom operator's rate schedule
Wallet to bank transactions	According to telecom operator's rate schedule
<b>6- METHODS OF PAYMENT</b>	
<b>6.1 National methods of payment</b>	
<b>6.1.1 Cheques</b>	
AFG Bank cheques	
Discount commission	See cheque advance
Cheque value date AFG Bank	D+1
Fixed collection fee	Franco
Issuer's non-payment charges (limited funds, stop payment, frozen account, incorrect signature and missing signature)	30000
Letter of demand	10000
Regulatory penalties on unpaid cheque for insufficient funds	According to regulations
Application for 25-sheet checkbook	3000
Application for 50-sheet checkbook	5000
Destruction of checkbook not withdrawn after 3 months 25 sheets	3000
Destruction of checkbook not withdrawn after 3 months 50 sheets	5000
Checks for colleagues	
Value date of checks for colleagues	D+2
Fixed collection fee	Franco
Postage paid	Franco
Delivery of non-standardized check to colleague // to be reactivated - check to colleague // to be reactivated - check with the DSI (IT Department)	7000
Correspondence costs on the beneficiary	Franco
Beneficiary non-payment costs (insufficient funds, stop payment on check, frozen account, non-compliant signature and missing signature)	Franco
<b>Issuance of bank checks and Certification</b>	
Issuance of bank checks	4000
Cancelling of bank checks	4000
<b>6.1.2 Transfers</b>	
Standing orders to our cash offices	
Transferring from one account to another	Franco
Setting up a standing order	10000
Individuals who are non-resident traders	10000
Individuals who are residents	Franco
Civil servants and State employees	
Individuals who are residents; Other employees	Franco
Simple transfer - execution fees	Franco
Transfers not executed	5000
Transfer modification or cancellation fees	5000
Standing interbank transfers (per line)	5000
Interbank transfer (SYSTAC)	5000
Interbank transfer (SYGMA)	25000
Setting up the transfer (*)	10000
Execution of each transfer via SYSTAC	5000
Unexecuted transfers (insufficient funds)	5000
Transfer modification or cancellation fees	5000
MAD (provision)	
≤ 1 000 000	10000
[1000 001 -20 000 000]	20000
>20 000 000	30000
International standing orders	
Setting up the transfer	10000
Unexecuted transfers (insufficient funds)	5000
Modification or cancellation fee	5000
Execution fees (see individual transfer pricing)	1% min 5000 + BEAC commission 0.5%
<b>7- FOREIGN TRADE OPERATION</b>	
<b>7.1 Delivery of checks and bills</b>	
<b>7.1.1 Checks and Instruments Payable outside CEMAC</b>	
Check cashing fee	0.1%, minimum 10 000
Instrument cashing fee	0.2%, minimum 15 000
Postage for check letter	Upon location min 55,000
Postage for instrument letter	Upon location min 55,000
Application fees	15000
Value date	D+1 collection date
Correspondent's fee	Actual costs
Unpaid fees	50000
<b>7.1.2 Cheques and bills of exchange received from abroad (outside CEMAC)</b>	
SWIFT fee	10000
Postage paid	10000
Application fees	10000
BEAC fee	0.5% of the amount
Unpaid fees on AFG Bank	30000
Unpaid fees on colleagues	15000
Fees on fraudulent checks	50000
Processing fee per item	0.1%, minimum 10 000
<b>7.2 TRANSACTIONS WITH GUCE</b>	
Import/export invoice domiciliation fee	15000
Domiciliation declaration fee	15000
Charge for imputation agreement	15000
Modification fee	Franco
Certificate of non-financing/non-direct debit/repatriation of funds	15000
Fees for collection of	10% (minimum 500 -maximum 10 000)
Taxation slips	

PVI (Import Verification Program)	Fixed commission of XAF 10,000 + 0.1% Min 5000
HPVI (Outside the Tax Verification Program)	Commission of 0.15% Min 2000
SGS verification fee	Franco
<b>7.3 MANUAL EXCHANGE</b>	
<b>7.3.1 Manual exchange in EURO</b>	
Commission on purchases from customers	Franco
Commissions on purchases from non customers	Franco
Customer private sale commission	5% EXCLTAXES
<b>7.3.2 Manual exchange in USD</b>	
Commission on purchases from customers	0.05% EXCLTAXES
Customer private sale commission	5% EXCLTAXES
Current exchange rate	
<b>7.3.3 Manual exchange of other currencies (XOF)</b>	
Commission on purchases from customers	5% EXCLTAXES
Customer private sale commission	5% EXCLTAXES
<b>8- TRANSFERS</b>	
<b>8.1 Outgoing transfer</b>	
Commission	
Transfer fee	1% Excl taxes (min 5,000 excluding BEAC fees)
Commission for transfer of income from work	0.5% EXCLTAXES
BEAC Commissions	0.5% EXCLTAXES
Correspondent's fee	To be paid by the client on the basis of actual costs
Other BEAC (BDF) charges	984 Excl taxes
Fund return charges	10000
Sort request charges	10 000 + correspondent's actual charges
Request to modify transfer issued	10000
Exchange rate	
EUR	655.957
XOF	1
USD	According to BEAC rate
Other currencies	According to BEAC rate
<b>8.2 Transfers received</b>	
Direct debit for natural persons	0.15% EXCLTAXES
Exchange rate	
EUR	655.957
XOF	1
USD	According to BEAC rate
Other currencies	According to BEAC rate
<b>8.3 Fast transfers (Ris, Moneygram, Western Union etc.)</b>	(see partner)
Tax on money transfers (TTA) sending/receiving	0.2% Excl taxes of the amount + 4F
<b>9- LOANS, FACILITIES &amp; COMMITMENTS BY SIGNATURE</b>	
<b>9.1- Loans and Advances</b>	
<b>9.1.1- Credits</b>	
Application fees Personal loans	Variable
Application fees Personal loans	Variable
<b>School loans</b>	
Application fees	Variable
Interest Rate	Variable
Direct debit for natural persons	
Overdraft rate	Max 15%
Setting up and renewing overdrafts	Variable
Application fees Personal loans	Variable
Setting up and renewing overdrafts	Variable
Cheque advances	
Cheque advance charges for individuals	20 000 FCFA excl taxes
Forcing fees	
Fees for temporary overdrafts other than cheque advances Individuals	1%, Min 1 000FCFA
Extension of loan maturity	0.5% / indivisible quarter Min 25000
Early repayment except for market financing	Varies from 0 to 2% of the outstanding capital
Late payment of due date	Loan rate +2% on the unpaid amount
<b>9.1.2 Advances</b>	
Advance on pledged market	TBB +/- margin
Advance on cash voucher	[TBB - 6.00%; TBB], i.e. [6.00% excl. tax; 12.00% excl. tax], TBB = 12.00% excl. tax to date
<b>9.2 COMMITMENT BY SIGNATURE</b>	
Tax bonds and bonds. Indivisible bond /year/ indivisible quarter	10000
Swift / Telex charges if outside Cameroon	Actual price
Shipping costs (if required)	
Taking of security (per deed)	15000
Personal guarantee	50000
Mortgage & pledge of goods, equipment, BDC, etc.	10000
Amendment	20000
Release of guarantees	
Debt clearance certificate	
Individuals who are employees	Franco
Traders	15000
Debt certificate	15000
Financial capacity certificate for Visa (Natural Persons)	50000
<b>10- LEGAL SERVICES</b>	
Guarantee promise (free deposit)	30000
From seizure/Notice to third party holder/Blocking of account: individuals	10000
Banking ban	30000
Lifting of banking ban	20000
Requisition to bank	25000
costs (protective, allocation/ATD): individuals	35000
Authentication request	20000
Summons on the initiative of a third party	25000
Summons at the initiative of the bank	Actual costs/ notification
Cost of drafting a deed	10000
Penalty in case of false documents	100000
Inheritance file: <1000 000	25000
Inheritance file: 1000001 - 5 000 000	75000
Inheritance file: 5000001- 20 000 000	150000
Inheritance file: 20 000 000 - 50 000 000	250000
Opening of inheritance file: > 50 000 000	500000
Inheritance liquidation commission	0.02%
Power of attorney (per account)	10000
Powers (per account)	10000
Cancelling power of attorney (per account)	10000
One-off power of attorney (one transaction)	5000
Blocking of account	4000
Letter of recommendation / Good standing	50000 Excl taxes
Claim processing of individuals	Franco
Account certificate for salary transfer	Franco
Bank domiciliation certificate	15000
Balance certificate	15000
Payment certificate	10000
Transfer certificate	10000
Irrevocable transfer certificate	10000
Bank details	Franco
Commercial information	15000
Notice of outcome requested by the transferor	10000
Photocopy / at the customer's request	1000/page
Banking information fees	
For the benefit of the client	5000/request
Document search	
Less than 1 year	20000
Less than 5 years	30000
More than 5 years	50000

TERMS AND CONDITIONS FOR CORPORATE BANKING	
<b>1.1 CURRENT ACCOUNT</b>	
Initial deposit	
Ets / SARL	50,000 Excl taxes
MFI	100,000 Excl taxes
SA/GIE	1 000 000 Excl taxes
Associations and other non-profit organizations	50,000 Excl taxes
Operating conditions	
Account maintenance for companies / professionals / month	7,500 Excl taxes
Account maintenance fees for public limited companies / private limited companies / simplified joint-stock companies	10,000 Excl taxes / month
Account maintenance fees for associations	2,500 Excl taxes
Withdrawal by counter cheque	5,000 Excl taxes
Monthly statement	Franco
Statement on request	1 000 FCFA / page
Debit interest	TBB ≤ ID × 17%
Commission for higher overdraft	0.025% / month
Commission on debit transactions	0.025% min. 5,000 for ETS -
Account closure	0.025% for companies, min. 10,000
1.2 - Interest-bearing accounts	
Term deposit	
Duration	Term deposit
Minimum amount 10 millions	Negotiable
Interests	10 millions
Penalties for early repayment	Negotiable
	If disbursed before term, penalty calculated in proportion to the rate of return on DAT, decreasing to 1%.
<b>Remote banking</b>	
<b>4.1 Sms Banking</b>	
Company accounts / LLC	2,500
<b>4.2. AFG e-Bank</b>	
SME	5,000
Large companies	10,000
<b>4.3 Email alerts</b>	
SME	3,000
Large companies	
<b>4.4 E-Statement (excluding packages)</b>	
SME	2,500
Large companies	3,500
<b>4.5 Electronic payment terminals</b>	
Commission per transaction (international cards)	2%
Commission per transaction (local GIMAC cards)	1%
<b>METHODS OF PAYMENT&lt;/</b>	