



All our rates are in **FCFA excl. taxes** 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)
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 month
Rem Ⓞ	In accordance with	Negotiable
Rem Ⓞ	In accordance with	Negotiable
Rem Ⓞ	(D)+1	(D)
AFG cheque VD	(D)+1	

Debit in account	Value Date	Availability
CV, BT, CP	(D)+1	
Savings account Ops		
Debit Value date	(15 and 30)	D
Credit Value date	(1er and 30)	D

## TERMS AND CONDITIONS FOR RETAIL BANKING

### 1- ACCOUNTS

#### 1.1 Current Accounts for Individuals

##### Guaranteed Minimum Banking Service

Account opening	Free
Issuance of Bank Account Details	Free
Cash withdrawals at the institution's branches	Free
Withdrawal of banknotes from the cardholder's institution's ATMs	Free
Account-to-account transfers	Free
Payment by check	Free
Change of consumer identification details	Free
Checking your account at the institution's branches	Free
Issuance of a certificate of non-liability for fees per year and upon account closure	Free
Cash deposits at the institution's branches	Free
Issuance of cash withdrawn forms at the counter for the account holder	Free
Issuance of fifty checks per year to the account holder	Free
Account maintenance	Free
Provision of a monthly account statement once a year, in paper form at the counter or electronically, depending on the consumer's choice	Free
Direct debit	Free
Electronic debit or credit notification	Free

Balance inquiries at the cardholder's bank ATMs	Free
Cashless checks drawn on a CEMAC bank	Free
Provision, once a year, in paper form at the counter or electronically, of a summary of fees and transactions not resulting from an order by the consumer, recorded on their account during the previous calendar year	Free
Collection of domestic, EU, and international transfers	Free
Card payments within the CEMAC	Free

#### Opening employee accounts

##### Initial deposit into checking account

Individual traders	20,000
Self-employed individuals	10,000
Individual students	5,000
Employed individuals	Free

#### 1.2 Interest-bearing accounts

##### 1.2.1 Traditional savings account

Minimum deposit	25,000
Minimum balance required	20,000
Interest	2.45% per annum payable semi-annually

##### 1.2.2 Atlantic Savings Plus Account

Minimum deposit	500,000
Interest	4.5% per annum payable semi-annually on balances of 2,500,000 CFA francs or more

##### 1.2.3 IRVM (Tax on Income from Securities)

Withdrawal fees	5,000 CFA francs per withdrawal
1.2.4 Cash voucher	16.25% deposits over 50 million

##### 1.2.4 Cash voucher

Term	Negotiable
Minimum amount	2.5 million
Interest	Accrued

#### Penalties for early repayment

1.3 Operating conditions	Free
Account maintenance fees	Variable
Non-trading individuals	Free
Monthly statement	Free
Statement on request	1,000 CFA francs/page
Interest charges	TBB Ⓞ ID Ⓞ 16%
Commission on maximum overdraft	Free
Non-commercial individuals	Free
Individual traders	0.03
Commission on individual debit transactions	Free
Non-business individuals	Free
Individual traders	0.025% Min. 3,000
Withdrawal by cashier's check	Free
Account closure	5,000
Account reactivation	Free
Force fees	1% of the amount, max. 300,000
Card reshaping fee (effective Aug 1, 2024)	5,000 excluding tax

#### 2-Banking packages

EASY Package	1,500 excl. tax/month
FUNCTIONARY Package	2,000 excl. tax/month
FUNCTIONARY PLUS Package	2,500 excl. tax/month
PARTNER Package	2,500 excl. tax/month
SELECT Package	4,000 excl. tax/month
ELITE Package	10,000 excl. tax/month
PRO Package	10,000 excl. tax/month
RETRO Package	1,000 excl. tax/month
SAVINGS Package	500 excl. tax/month

#### 3- BANK CARDS

GIMAC CARD	1,500
GIMAC CIVIL SERVANT CARD	2,000
VISA CLASSIC CIVIL SERVANT PLUS	2,500
VISA CLASSIC PARTNER	2,500
VISA CLASSIC SELECT	4,000
VISA GOLD ELITE	10,000
VISA GOLD PRO	10,000
VISA PLATINUM	20,000

#### 3.1 Bank card transactions

Cash withdrawals from GIMAC ATMs	1% of the transaction amount, with a min of 500 and a max of 1,000
Cash withdrawals from ATMs out of CEMAC	3% min 3000 (EUR, XOF) + 15% Markup (others USD...)
Online Payment, POS out of CEMAC	1.5% min 1000 (EUR, XOF) + 2% Markup (others USD...)
Reissue card Pin	2500
AFG Bank customer balance requests at our ATMs	Free of charge
Balance request on GIMAC partner ATMs	100
PIN code reset fee	Free
Card blocking fee	5,000
Fee for lifting a card block	Free
AFG Bank mini customer statement on our ATMs	Free
Mini statement on GIMAC partner ATMs	N/A
Account-to-account transfer	Free
Card destruction for failure to withdraw within 3 months	5,000

#### 4- PREPAID CARDS

CNPS cash	500
- Subscription	367
- Loading fee	Free
Monthly fees	Free

#### Other services on regional prepaid card

- Cash withdrawals at our ATMs	Free
- Cash withdrawals at GIMAC partner ATMs	1% of the transaction amount, with a min of 500 and a max of 1,000
- Payment on GIMAC partner payment terminal	1% of the transaction amount
- Balance inquiries at our ATMs	Free
- Balance request on GIMAC partner ATMs	100
- Fee for resetting your PIN (forgotten or lost)	Free

#### 9- LOANS, FACILITIES, AND COMMITMENTS BY SIGNATURE

##### 9.1 Loans and Advances

- Card blocking fee	5,000
- Fee for lifting a card block	Free
- Mini statement from our ATMs	Free
- Mini statement on GIMAC ATMs	N/A
- Account-to-account transfer	Free
- Card destruction for failure to withdraw within 3 months	5,000
- SYSTAG interbank transfer charges	3,000
5- Remote banking	Free

##### AFG e-Bank

AFG e-Bank	1,500 / month
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##### E-STATEMENT (Excluding packages)

- Individuals: savings accounts	50
- Individuals: checking accounts	1,000
- AFB format (on request)	50,000/month

##### BANK TO WALLET

- Balance inquiry	50
- Mini statement	50
ORANGE MONEY B2W/W2B	1,500

##### B2W billing

B2W billing	1%, capped at 50
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##### W2B transactions

W2B transactions	Subject to the TELCO rate schedule
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#### 6- PAYMENT METHODS

##### 6.1 Domestic payment methods

##### 6.1.1 Checks

AFG Bank checks	Free
Discount commission	See advance on check
AFG Bank check value date	T+1
Fixed collection fee	Free
Issuer's unpaid fees (insufficient funds, check stop payment, blocked account, non-compliant signature, and missing signature)	30,000
Letter of formal notice	10,000
Regulatory penalties on unpaid checks due to insufficient funds	According to regulations
Request for a 25-page merchant checkbook	3,000
Request for a 50-page merchant checkbook	5,000
Destruction of checkbooks not collected after 3 months, 25 sheets	3,000
Destruction of checkbooks not collected after 3 months, 50 sheets	5,000

##### Checks for colleagues

Value date for checks from colleagues	D+2
Fixed collection fee	Free
Postage	Free
Non-standard check discount Colleague // to be reactivated - check with IT department	7,000
Correspondence costs charged to the beneficiary	Free
Beneficiary's unpaid fees (insufficient funds, check stopped payment, blocked account, non-compliant signature, and missing signature)	Free

##### Source of bank check and certification

Issuance of bank checks	4,000
Cancellation of bank checks	4,000

##### 6.1.2 Transfers

Standing orders from our accounts	Free
Standing orders from account to account	Free
Setting up a standing order	10,000
Non-resident individual traders	10,000
Resident non-trading individuals: Civil servants and government employees: Other employees	Free
Non-commercial residents: Other employees	Free
Simple transfer - execution fees	Free
Unprocessed transfers	5,000
Transfer modification or cancellation fees	5,000

##### Interbank standing orders (per line)

Interbank transfer (SYSTAC)	5,000
Interbank transfer (SYGMA)	25,000
Transfer setup (*)	10,000
Execution of each transfer via SYSTAC	5

##### Transfers not executed (insufficient funds)

Transfers not executed (insufficient funds)	5,000
Fee for modifying or cancelling a transfer	5,000

##### MAD (availability)

<=100,000	10,000
(100,001 - 200,000)	20,000
>200,000	30,000

##### International standing orders

Setting up the transfer	10,000
Transfers not executed (insufficient funds)	5,000
Modification or cancellation fees	5,000
Execution fees (see individual transfer pricing)	1% min 5,000 - BEAC commission 0.5%

#### 7- FOREIGN TRADE TRANSACTIONS

##### 7.1 Deposit of checks and bills

7.1.1 Checks and Bills: Payable outside CEMAC	0.1%, minimum 10,000
Check cashing fee	0.1%, minimum 10,000
Bill collection fee	0.2%, minimum 15,000
Letter postage Check	Depending on location Min XAF 15,000
Letter postage Bills	Depending on location Min XAF 55,000
Application fee	15,000
Value date	D+1 collection date
Correspondent fees	Actual fees
Unpaid fees	50,000

##### 7.1.2 Checks and Bills received from abroad (outside CEMAC)

SWIFT fees	10,000
Postage	10,000
Application fee	10,000
BEAC fees	0.5% of the amount
Unpaid fees on AFG Bank	30,000
Fees for unpaid debts on colleagues	15,000
Fees on fraudulent checks	50,000
Handling fees per item	0.1%, minimum 10,000

##### 7.2 TRANSACTIONS WITH THE GUICE

Import/export invoice domiciliation fees	15,000
Declaration domiciliation fees	15,000
Allocation agreement fees	15,000
Modification fees	Free
Cost of non-financing/non-domiciliation /reparation of funds	15,000
Cash tax collection fees	10% (minimum 500 - maximum 10,000)

##### Tax assessment notices

PVI (Import Verification Program)	Fixed commission of XAF 10,000 + 10,000
HPVI (Outside the Tax Audit Program)	Commission of 0.15% Min 2000

##### 7.3 MANUAL CHANGE

##### 7.3.1 Manual exchange in EURO

Customer purchase commission	Free
Non-customer purchase commissions	Free
Sales commission for private customers	5% excluding tax

##### 7.3.2 Manual exchange in USD

Customer purchase commission	0.05% excluding tax
Sales commission Private customers	5% excluding tax

##### 7.3.3. Manual exchange of other currencies (XOF)

Purchase commission for customers	5% excluding tax
Sales commission Private customers	5% excluding tax

#### B- TRANSFERS

##### B.1 Transfers issued

Commission	Free
Transfer fee	1% excluding tax (Min. 5,000 CFA francs excluding BEAC fees)
Commission on transfer of employment income	0.5% excluding tax
BEAC commission	0.5% excluding tax
Correspondent fees	Paid by the customer at actual
Other BEAC fees (BDF)	XAF 984 excluding tax

##### B.2 Transfers received

Withholding tax for individuals	0.15% excluding tax
Exchange rate	Free
EUR	655.957
XOF	1
USD	1
Other currencies	Capped at 3% of the daily BEAC exchange rate

##### 8.2 Fast transfers (Ria, Moneygram, Western Union, etc.)

According to current rates (see website), Price list available on the partner	
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#### 10- LEGAL SERVICES

##### Guarantee promise (free deposit)

Guarantee promise (free deposit)	30,000
Release of seizure/Notice to third party holder/Account freeze (individuals)	10,000
Banking prohibition	30,000
Lifting of banking ban	20,000
Bank requisition	25,000
Seizure costs (precautionary, allocation/ATD): individuals	35,000
Authorization request (statement/deposit certificate)	20,000
Interpellative summons on the initiative of a third party	25,000
Interpellative summons initiated by the bank	Actual costs/notification

##### Cost of opening a file for a money collection order

Amount less than 1,000,000	25,000
Amount between 1,000,001 and 5,000,000	75,000
Amount between 5,000,001 and 20,000,000	150,000
Document drafting fees	0.5% min 10,000
Penalty for false documents	100,000
Opening of probate file: <1,000,000 (balance on the date of death)	35,000
Opening of probate file: 1,000,001 - 5,000,000 (balance on the date of death)	75,000
Opening of probate file: 5,000,001 - 20,000,000 (balance on the date of death)	150
Opening of probate file: 20,000,000 - 50,000,000 (balance on the date of death)	250,000
Opening of probate file: >50,000,000 (balance on the date of death)	500
Estate liquidation commission (judgment on the date of death)	0
Authentication of inheritance balance for account balances exceeding 5 million	25,000
Cost of setting up a power of attorney (per account)	10
Fee for modifying or cancelling a transfer	5,000
Fee for cancelling a power of attorney (per account)	10,000
One-time prov fee (one transaction)/w/over of pre-banking fee	5,000
Account Fees (by tax authorities, court, etc.)	40,000

#### 11- OTHER SERVICES

##### Letter of recommendation / letter of good standing

Letter of recommendation / letter of good standing	30,000 excluding tax
Company naming/ Naming person	Free
Account certificate for letter transfer	Free
Bank account certificate	15,000
Balance certificate	15,000
Proof of payment	10,000
Transfer certificate	10,000
Certificate of irrevocable transfer	10,000
Bank account details	Free
Commercial information	15,000
Notice of transfer requested by the transferee	1,000/page
Photocopy of the consumer's request	1,000/page
Bank information fees	Free