BANKING TERMS AND CONDITIONS
EFFECTIVE FROM 1st JULY 2026

AFG BANK Atlantic Group

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		
CW, 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 withdrawal forms at the counter for the account holder	Free
Issuance of fifty check forms 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
Cashing 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	**Free**
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 Atlantique 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
Withdrawal fees	5,000 CFA francs per withdrawal
1.2.3 IRVM (Tax on Income from Securities)	16.5% on deposits over CFAF 50 million
1.2.4 Cash voucher	
Term	Negotiable
Minimum amount	2.5 million
Interest	Negotiable
Penalties for early repayment	1% of accrued interest
1.3 Operating conditions	
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	
Non-commercial individuals	Free
Individual traders	0.03
Commission on individual debit transactions	
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 reshipment 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
RETIRED 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
VISA PLATINUM	23 000
VISA INFINITE	33 000

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) + 1,5% 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 3months	5,000

4- PREPAID CARDS

CNPS cash	
- Subscription	500
- Loading fee	367
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 terminals	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
- 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

AFG e-Bank	1,500 /month
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	
B2W billing	1%, capped at 1,000
W2B transactions	Subject to the TELCO rate schedule

6- PAYMENT METHODS
6.1 Domestic payment methods
6.1.1 Checks

AFG Bank checks	
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
Issuance 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	
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	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)	5,000
Fees for modifying or canceling a transfer	5,000
MAD (availability)	
≤ 1,000,000	10,000
[1,000,001 -20,000,000]	20,000
>20,000,000	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

Check cashing fee	0.1%, minimum 10,000
Bill collection fee	0.2%, minimum 15,000
Letter postage Check	Depending on location Min XAF 55,000
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 GUCE	
Import/export invoice domiciliation fees	15,000
Declaration domiciliation fees	15,000
Allocation agreement fees	15,000
Modification fees	Free
Certificate of non-financing/non-domiciliation /repatriation 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 + 0.1% Min 5,000
HPVI (Outside the Tax Audit Program)	Commission of 0.15% Min 2000
SGS verification tax	Free
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)	Daily exchange rate
Purchase commission for customers	5% excluding tax
Sales commission Private customers	5% excluding tax

8- TRANSFERS
8.1 Transfers issued

Commission	
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 cost
Other BEAC fees (BDF)	XAF 984 excluding tax
Funds return fees	10,000
SORT request fees	10,000 + actual correspondent fees
Request to modify transfer issued	10,000 / request
Request to cancel transfer issued	20,000/request + correspondent fees
Exchange rate	
EUR	655.957
XOF	1
USD	
Other currencies	Capped at 3% of the daily BEAC exchange rate
8.2 Transfers received	
Withholding tax for individuals	0.15% excluding tax
Exchange rate	
EUR	655.957
XOF	1
USD Other currencies	Capped at 3% of the daily BEAC exchange rate
8.3 Fast transfers (Ria, Moneygram, Western Union, etc.)	According to current rates (see partner). Price list available on the website
Ria	
Moneygram	
Western Union	
Money transfer tax (TTA) - sending/receiving	0.2% excluding tax of the amount + 4 CFA francs

9- LOANS, FACILITIES, AND COMMITMENTS BY SIGNATURE
9.1- Loans and Advances
9.1.1- Credits

Application fees Personal loans	Variable
Application fees Loans for pensioners	Variable
Student loans	
Application fees	Variable
Interest rate	Variable
Overdraft for individuals	
Overdraft rate	Max 15
Overdraft setup and renewal	Variable
Overdraft application fees for pensioners	Variable
Establishment and renewal of overdraft facilities for pensioners	Variable
Advances on checks	
Fees for advances on personal checks	20,000 CFA francs excluding tax
Forced withdrawal fees	
Fees for temporary overdrafts other than advances on checks for individuals	1%, min. 1,000 CFA francs
Loan maturity extension	0.5% per indivisible quarter, min. 25,000
Early repayment except for market financing	Varies from 0 to 2% of the outstanding principal
Late payment	Loan rate +2% on the unpaid amount
9.1.2 Advances	
Advance on pledged market	TBB +/- margin
Advance on cash certificates	[TBB - 6.00%; TBB], i.e. [6.00% 12.00% TBB = 12.00% to date
9.2 COMMITMENT BY SIGNATURE	
Tax guarantees and bond obligations /year/ indivisible quarter	
Swift/Telex fees if outside Cameroon	10,000
Shipping costs (if required)	Actual price
Guarantee fee (per deed)	
Personal guarantee	15,000
Mortgage & pledge of property, equipment, BDC,	50,000 per asset or land title
Addendum	10,000
Release of guarantees	20,000
Certificate of non-liability	
Individual employees*	Free
Merchants	15,000
Proof of debt	15,000
Certificate of financial capacity for Visa (individuals)	50,000

*Once per annum and during account closure

10- LEGAL SERVICES

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
Seizure costs (precautionary, allocation/ATD): individuals	35,000
Authentication request (statement/deposit/certificate)	20,000
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)	25,000
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 (balance on the date of death)	0
Authentication of inheritance judgment for account balances exceeding 5 million	25,000
Cost of setting up a power of attorney (per account)	10
Fee for modifying powers of attorney (per account)	10,000
Fee for canceling a power of attorney (per account)	10,000
One-time proxy fee (one transaction)/waiver of pre-barring fee	5,000
Account freeze (by tax authorities, court, etc.)	40,000

11- OTHER SERVICES

Letter of recommendation / letter of good standing	50,000 excluding tax
Complaint handling Natural person	Free
Account certificate for salary 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 transferor	10,000
Photocopy / at the customer's request	1,000/page
Bank information fees	
To the customer's benefit	5000 / request
Document search	
Less than 1 year	20,000
Less than 5 years	30,000
More than 5 years	50,000

TERMS AND CONDITIONS FOR CORPORATE BANKING

ACCOUNTS
1.1 CURRENT ACCOUNT

Initial deposit	
Ets /	50,000 excl.
LLC	100,000 excl. tax
EMF	1,000,000 excl. tax
SA/GIE	1,000,000 excluding tax
Associations and other non-profit organizations	50,000 excluding tax
Operating conditions	
Account maintenance fees for businesses/liberal professions	7,500 excl. tax/month
Account maintenance fees for corporations/limited liability companies/sole proprietorships	10,000 excl. tax/month
Account maintenance fees for associations	7,500 excl. tax/month
Withdrawal by cashier's check	5000 excl. tax/month
Monthly statement	Free
Statement on request	1,000 CFA francs excluding tax/page
Interest charges	TBB ≤ ID ≤ 17%
Commission on maximum overdraft	0.025%/month
Commission on debit transactions	0.025% min. 5,000 for ETS - 0.025% for businesses, min. 10,000
Account closure	15,000 excluding tax
1.2 - Interest-bearing accounts	
Term deposit	
Term	Negotiable
Minimum amount 10 million	10 million excluding tax
Interest	Negotiable
Penalties for early repayment	If disbursed before maturity, penalty calculated on a pro rata basis at the DAT interest rate reduced to 1%

REMOTE BANKING

AFG e-Bank	
- SMEs	5,000 excluding tax/month
- Professionals	3,000 excluding tax/month
- Large companies	10,000 excl. tax/month
Statements (excluding packages)	
- SMEs	2,500
- Large Companies	3,500
- SYSTAG interbank transfer	3,000
Electronic Payment Terminals	
Commission per transaction (international cards)	2
Commission per transaction (local GIMAC cards)	1

PAYMENT METHODS
2.1Checks

AFG Bank checks	
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 excluding tax
Letter of formal notice	10,000 excl.
Regulatory penalties on unpaid checks due to insufficient funds	In accordance with regulations
Request for checkbook for legal entities 25 sheets	3,000
Checkbook request for legal entities, 50 sheets	5,000 excl. tax
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	7,000 excl.
Correspondence costs payable by the beneficiary	Free
Beneficiary's unpaid fees (insufficient funds, check dispute, blocked account, non-compliant signature, and missing signature)	Free
Issuance of bank checks and certification	
Issuance of bank checks	4000 excl.
Cancellation of bank checks	4000 excl. tax

2-2Transfers

Standing orders from our accounts	
Setting up a standing order (opening an account)	10,000 excl. tax
Legal entities	10,000 excl. tax
Salary transfer (payer): fewer than 25 employees	5,000 excl. tax
Salary transfer (payer): 25 to 50 employees	10,000 excl. tax
Salary transfer (payer): more than 50 employees.	25,000 excluding tax
Simple transfer – execution fees	Free
Unprocessed transfers (insufficient funds)	5,000
Transfer modification or cancellation fees	5,000 excl. tax
Interbank standing orders (per line)	
Interbank transfer (SYSTAC)	5,000 excl. tax
Interbank transfer (SYGMA)	25,000 excl. tax
Setting up a transfer (*)	10,000 excl. tax
Execution of each transfer via SYSTAC	5,000 excl. tax
Transfers not executed (insufficient balance)	5,000 excl. tax
Tax payment (DGE): transfer and certificate	10% (min. 500, max. 10,000)
Transfer modification or cancellation fees	5,000 excl. tax
MAD (provision)	
0 < and < 1,000,000	10,000 excluding tax
1,000,001 < and < 20,000,000	20,000 excl. tax
>20,000,000	30,000 excl. tax
International standing orders	
Setting up a transfer	10,000 excl. tax
Transfers not executed (insufficient funds)	5,000 excl. tax
Modification or cancellation fees	5,000
Execution fees (see individual transfer pricing)	1% min. 5000 + BEAC commission 0.5%
Salary transfers to colleagues	
Salary transfers (originator): fewer than 25 employees	5000 excl. tax
Salary transfers (payer): 25 to 50 employees	25,000 excl. tax
Salary transfers (payer): 50 to 100 employees	35,000
Salary transfers (payer): more than 100 employees	50,000
Multiple electronic transfers	
Monthly subscription	1,000 excluding tax
Electronic transfer (25 lines)	5,000 excl. tax
Electronic transfer (25 to 50 lines)	25,000 excl. tax
Electronic transfer (50 to 100 lines)	35,000 excl. tax
Electronic transfer (more than 100 lines)	100,000 excl. tax

FOREIGN TRADE TRANSACTIONS
3.1. Deposit of checks and bills
3.1.1- Checks and Bills Payable outside CEMAC

Check collection fee	0.1%, minimum 10,000 excluding tax
Bill collection fee	0.2%, minimum 15,000 excluding tax
Letter postage for checks	Depending on location, minimum 55,000 excluding tax
Letter postage Bills	Depending on location, minimum 55,000 excluding tax
Administrative fees	15,000 excluding tax
Value date	D+1 collection date
Correspondent fees	Actual fees
Unpaid fees	50,000 excluding tax
3.1.2-Checks and bills from abroad (outside CEMAC)	
SWIFT fees	10,000 excluding tax
Postage	10,000 excl. tax
Administrative fees	10,000 excl. tax
BEAC fees	0.5% of the amount
Unpaid fees on AFG Bank	30,000 excluding tax
Fees for unpaid debts on colleagues	15,000 excluding tax
Fees on fraudulent checks	50,000 excluding tax
Handling fees per item	0.1%, minimum 10,000 excluding tax
3.2- Documentary discount	
3.2.1- Import Documentary Discount (RDI)	
Application fee	20,000 excluding tax
Notification fees	10,000 excluding tax
Collection commission	0.3%, min. 10,000 excl. tax
RDI documentary fees on demand	0.15%, min. 10,000 excl. tax
RDI documentary fees against acceptance	0.3%, min. 10,000 excl. tax
Transfer commission	1%, min. 5,000 excluding BEAC fees
BEAC fees	0.5% of the amount
Acceptance fee	0.1% min. 30,000
Extension fee	0.1% min. 10,000
Custody fees	30,000 per quarter (minimum 3 months after maturity)
Possible return fees	0.25% min. 50,000 + DHL fees
Unpaid fees	20,000 excluding tax
Commission on documents presented by the customer for bank endorsement	50,000 excl. tax
Commission for transferring documents to other banks	25,000 excluding tax
Commission for handling document transfers to other banks	10,000 excluding tax
3.2.2- Documentary Export Discount (RDE)	
Application fee	30,000 excl. tax
Collection commission	0.2% Min. 25,000 excl. tax
Express letter postage – plus DHL charges	Depending on location, mini 55,000
RDE documentary fees on sight	0.15% Min. 10,000 excl. tax
Documentary charges RDE against acceptance	0.1% Min. 10,000 excl. tax
Telex/Swift fees	10,000 excl. tax
Reminder fees / Notice of outcome	10,000 excl. tax
Handling fees	0.1% Min. 10,000 excl. tax
3.3 DOCUMENTARY CREDIT	
3.3.1 Import documentary credit	
a. Opening of the Credoc	
SWIFT opening	35,000 excluding tax
Application fee	15,000 excl. tax
Opening commission/indivisible quarter	0.25% / quarter (calendar year) Min. 25,000 excl. tax
Confirmation fee	0.75% / quarter (calendar year) Min. 15,000 excl. tax
b. Modification of Credoc Excluding correspondent fees payable by the beneficiary	
Modification with risk	
Increased/validated amount	0.25% / quarter (calendar year)
Commissions on other modifications	15,000
Telex/Swift fees	15,000 excluding tax
Document review fees for colleagues	20,000 excluding tax
c. Use of Credoc	
Acceptance fee	0.25% / quarter (calendar year) Min. 25,000 excl. tax
Usage or negotiation commission	1% Min. 25,000 excl. tax
Telex/Swift fees	15,000 excluding tax
Transfer commission	1% min. 5,000 Excluding BEAC fees
Cancellation fee	35,000 excluding tax
Reserve release fee	30,000 excluding tax
Extension fee	0.25%/quarter (indivisible)
3.3.2 Export Documentary Credit	
a. CREDOC opening fees	
Application fee	20,000 excluding tax
Notification commission	0.15% Min. 25,000 excl. tax
Postage	Depending on location Min. 55,000 excl. tax
Telex/Swift fees	15,000 excl. tax
Handling fees	15,000 excl. tax
Modification fees	0.75% Min. 15,000 excl. tax
Confirmation fees	Depending on the confirming bank
b. Other fees	
Fundraising commission	50,000 excluding tax
Transferability commission	1% Min. 25,000 excl. tax
Discount commission	0.05% + Discount rate
Cancellation fee	25,000
3.4 TRANSACTIONS WITH GUCE	
Import/export invoice domiciliation fees	15,000 excl. tax
Declaration domiciliation fees	15,000 excl. tax
Allocation agreement fees	15,000 excl. tax
Modification fees	15,000 Free
Certificate of non-financing/non-domiciliation/repatriation of funds	15,000
Cash tax collection fees	10% (minimum 500 - maximum 10,000)
TAXATION STATEMENTS	
PVI (Import Verification Program)	Fixed commission of XAF 10,000 + 0.1% Min 5,000
HPVI (Outside the Tax Verification Program)	Commission of 0.15% Min. 2,000
SGS verification fee	Free
3.5 MANUAL EXCHANGE	
3.5.1 Manual exchange in EURO	
Customer purchase commission	Free shipping
Non-customer purchase commissions	Free
EMF/currency exchange sales commission	Negotiable
3.5.2 Manual exchange in USD	
Customer purchase commission	0.05% excluding tax
EMF sales commission/currency exchange offices	Negotiable ≤ 5% excluding tax
3.5.1 Manual currency exchange for other currencies (XOF) exchange rate	Daily
Customer purchase commission	5% excluding tax
EMF sales commission/currency exchange offices	Negotiable ≤ 5% excluding tax

3.6 TRANSFERS
3.6.1 Transfers issued

Commission	
Transfer commission	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 cost
Other BEAC fees (BDF)	XAF 984 excluding tax
Funds return fees	10,000
SORT request fees	
Request to modify transfer issued	10,000 + actual correspondent fees
Request for extension of import clearance deadlines	15,000 /request
Request for cancellation of transfer issued	20,000/request + correspondent fees
Exchange rate	
EUR	655.957
XOF	1
USD	Capped at 3% of the daily
Other currencies	BEAC exchange rate
3.6.2 Transfers received	
Withholding tax for legal entities	0.1% excluding tax
Exchange rate	
EUR	655.957
XOF	1
USD	Capped at 3% of the daily
Other currencies	BEAC exchange rate

LOANS, FACILITIES, AND COMMITMENTS BY SIGNATURE
5.1- Loans and Advances

5.1.1- Credits	
- Management commission/ commitment commission for businesses	0.1% min. 50,000 CFA francs excl. tax and max. 1,500,000 excl. tax
- Short-term credit	TBB +/- margin
- Medium-term credit	TBB +/- margin
- Long-term credit	TBB +/- margin
5.1.2-Advances on checks	
- Check advance fees for legal entities	0.5% Min. 50,000 excl. tax
- Fees for temporary overdrafts other than advances on checks for legal entities (professionals)	1% Min. 10,000 excl. tax
- Fees for temporary overdrafts other than advances on checks for legal entities (SMEs)	1% Min. 25,000 excl. tax
- Fees for temporary overdrafts other than advances on checks Legal entities (large companies)	1% Min. 50,000 excl. tax
5.2 Commitments by Signature	
Market guarantee application fees	Variable
Customs deposit fees	Variable
Bill of exchange guarantee fees	Variable
Counter guarantee issued	Variable
Market guarantees / year/quarter indivisible	
- Start-up advance guarantee/year/indivisible quarter	Varies from 0.1% to 2% per year
- Performance bond/year/indivisible quarter	Varies from 0.1% to 2% per year
- Retention bond / year/indivisible quarter	Varies from 0.1% to 2% per year
- Bid bond /year/ quarter ind	Varies from 0.1% to 2% per year
Tax and Obligatory Guarantees Guarantee / year / quarter indivisible	
Removal credit bond / year/ quarter indivisible	Varies from 0.1% to 2% per year
- Fictitious warehouse bond/year/quarter indivisible	Varies from 0.1% to 2% per year
- Temporary admission bond /year/ indivisible quarter	Varies from 0.1% to 2% per year
- Duty and tax bond/year/quarter	Varies from 0.1% to 2% per year
- Miscellaneous deposits / year / quarter	Varies from 0.1% to 2% per year
- Guaranteed bonds/year/quarter	Administrative rate + margin
- Commission on bill of exchange / year / quarter ind	Varies from 0.1% to 2% per year
- Amendment/cancellation fees without use	0.5% of the amount Min. 25,000
- Letter of guarantee for missing documents	Varies from 0.1% to 2% per year
Bailiff fees to be passed on to the customer	Actual costs
Modification of guarantee	0.1% Min. 25,000
Endorsement on guarantee	15,000
Extension of guarantee	10,000
Release of security deposit	50,000 excluding tax
Statement of bonds	10,000
Bond information/quarter	15,000 + shipping costs
Guarantee taken (per deed)	
- Mortgage & pledge of assets, equipment, BDC, DAT	50,000 per asset or land title
- Addendum	10,000
- Release of guarantees	20
- Certificate of non-liability	
. Legal entities	20,000
- Certificate of indebtedness	15,000
- Certificate of financial capacity for contracts	1/1000 of the amount, min. 50,000

LEGAL SERVICES

- Release of seizure/Notice to third party holder/Account freeze: legal entities	20,000
- Seizure costs (precautionary, allocation/ATD): legal entities	45,000
- Drafting of a private contract	0,5% [min 25.000 - Max 2.000.000]

OTHER SERVICES

7.1-Handling of complaints from legal entities if unfounded	
From 0 months to 1 year	10
More than 1 year	Min. 25,000, max. 200,000
Letter of recommendation/letter of good standing	50,000 excluding tax
Account statement for salary transfer	Free
Bank account statement	15,000
Certificate of capital deposit (company in the process of being formed or increasing its capital)	15,000
Balance certificate	15,000
Certificate of payment	10,000
Transfer certificate	10,000
Certificate of irrevocable transfer	10,000
Auditor's confirmation	50,000
Bank account details	Free
Commercial information	15,000
Notice of transfer requested by the transferor	10,000
Photocopy / at the customer's request	1,000/page
7.2-Bank information fees:	
For the benefit of the customer	5,000/request
To a local bank	Free
For the benefit of a bank abroad	50,000
7.3- Document search	
Less than 1 year	20,000
Less than 5 years	30,000
More than 5 years	50,000