Debit and Credit Conditions Applicable by Standard Chartered Bank CI Starting July 1st, 2026

standard chartered

Standard Chartered Bank Côte d'Ivoire Banking Base Rate (TBB) : 10,75%

Prices of Products and Services Offered to Companies and Ngo Clients

The prices shown are in accordance with the instruction N ° 004-05-2015 relating to the harmonized presentation of the rates of banking products and services offered by credit institutions to their Customers.

I - General Terms and Conditions of the Account

1.1	Account Opening Terms	
1.1.1	Account opening (with delivery of the account agreement)	FREE OF CHARGE
1.1.1.1	Term deposit for Companies, NGOs and Associations	FREE OF CHARGE
1.1.1.2	Financial instruments account (Companies) - to be broken down by type of instrument	FREE OF CHARGE
1.1.1.3	Current Account	FREE OF CHARGE
1.1.1.4	Initial deposits for account openings	FREE OF CHARGE
1.1.1.5	Other types of accounts	FREE OF CHARGE
1.1.1.6	Accidental Death Insurance related to the current account	Non Applicable
1.2	Account Closing Terms	
1.2.1	Term Deposits for Companies, NGOs and Associations	FREE OF CHARGE (Early termination: 1.5% of the negotiated rate, subject to the minimum legal rate in force)
1.2.2	Financial instruments account (Companies) - to be broken down by type of instrument	FREE OF CHARGE
1.2.3	Current account (Companies and Sole Proprietorship)	FREE OF CHARGE
1.2.4	Legal closing letter	FREE OF CHARGE
1.2.5	Other types of account closing	FREE OF CHARGE

II - Services Related to the Account Operation

2.1	Account management	EXCLUDING TAXES
2.1.1	Debit and charge conditions	
2.1.1.1	Best borrowing rate applied to customers	Bank Base Rate ie 10,75% p.a.
2.1.1.2	Highest overdraft fee	Non Applicable
2.1.1.3	Debit transaction fee on current account	0.015% of the total value of debits in the month. Min 5,000 CFA F / month, Max 200,000 CFA F / month.
2.1.1.4	Overrun fee on authorized account	14.99% including tax (Rate includes TOB of 10%)
2.1.1.5	Overrun fee on unauthorized account	14.99% including tax (Rate includes TOB of 10%)
2.1.1.6	Account management fees (monthly fee)	20,000 CFA F
2.1.1.7	Account Balancing	Monthly (according to conditions above)
2.1.2	Bank Identity Statement (BIS)	FREE OF CHARGE
2.1.2.1	Bank Statements	
2.1.2.2	Monthly	FREE OF CHARGE
2.1.2.3	Upon request (current month)	• Statement upon request: 1,000 CFA F / Page • 10 Last entries: 2,000 CFA F • Search less than 3 years: 15,000 CFA F • Search more than 3 years: 50,000 CFA F
2.1.2.4	Other period (monthly fee)	1,000 CFA F/ Page
2.1.3	Bank certificates	
2.1.3.1	Balance Certificate	10,000 CFA F/ Account
2.1.3.2	Certificate of noncommitment etc.	10,000 CFA F
2.1.3.3	Other types of bank certificates	10,000 CFA F
2.1.4	Stamp fees for cash deposits into account	100 CFA F
2.1.5	Proxy Fees	FREE OF CHARGE
2.1.6	Credit terms and conditions	
2.1.6.1	Savings products	Non Applicable
2.1.6.2	Other deposits	For term deposits: • Consult us for rates that depend on the amount, duration and rates of the money market • Termination before maturity: Penalty: -1.5% of the negotiated rate (within the limit of minimum legal rate in force).
2.1.6.3	Interest income on savings bonds and term accounts	Non Applicable
2.1.6.4	Other types of credit terms	Non Applicable
2.2	Means of payment	
2.2.1	Cheques	
2.2.1.1	Checkbook issuance	
2.2.1.1.1	Non-endorsable crossed-out cheques	FREE OF CHARGE
2.2.1.1.2	Cheque-letter	500 CFA F
2.2.1.1.3	On-site bank cheques	10,000 CFA F
2.2.1.1.4	WAEMU bank cheques	10,000 CFA F
2.2.1.1.5	Bank Transfer on foreign accounts (minimum and maximum)	• EURO: Transfer fee 1.8% • Other currencies: Exchange fee: 1% min 25,000 CFA F
2.2.1.2	Cheque certification	Same condition as the bank cheque
2.2.1.3	Fees for cancelling a Bank cheque	10,000 CFA F
2.2.1.4	Opposition on cheques or chequebooks by the issuer	10,000 CFA F
2.2.1.5	Renewal of opposition on cheques or chequebooks by the issuer	Non Applicable
2.2.1.6	Chequebook destruction fees	FREE OF CHARGE
2.2.1.7	Unpaid rejection fees due to the lack or insufficient funds	30,000 CFA F
2.2.1.8	Fixed price for unpaid cheque< to amount X CFA F (amount to be specified)	See tariffs for unpaid rejection fees due to the lack or insufficiency of provisions
2.2.1.9	Dispatch of chequebooks to your home (under plain envelope)	Non Applicable
2.2.1.10	Dispatch of chequebooks to your home (by registered mail)	Non Applicable
2.2.1.11	Fees on unpaid cheques	10,000 CFA F
2.2.1.12	Insurance against loss and theft of means of payment	Non Applicable
2.2.1.13	Cheque Cashing	
2.2.1.13.1	Cheques Cashing within WAEMU	FREE OF CHARGE
2.2.1.13.2	Cheques Cashing outside WAEMU	FREE OF CHARGE
2.2.2	Corporate Card	
2.2.2.1	Issuance/Annual Maintenance fee	72,000 CFA F
2.2.2.1.1	Interbank card (national or WAEMU)	Non Applicable
2.2.2.1.1.1	Withdrawal fees at the banks' Automatic Teller Machines (ATMs)/Automatic Cash Dispensers (ACDs)	FREE OF CHARGE
2.2.2.1.1.2	Withdrawal fees at the Automatic Teller Machines (ATMs) of other banks in the WAEMU zone	FREE OF CHARGE
2.2.2.1.1.3	Balance Checking	Non Applicable
2.2.2.1.1.4	Mini statement	Non Applicable
2.2.2.1.1.5	Monthly management fees	Non Applicable
2.2.2.1.1.6	Annual Fees	72,000 CFA F
2.2.2.1.2	International interbank card (with VISA, MASTERCARD, etc.)	Non Applicable
2.2.2.2	Issuance of additional cards (to be broken down by type)	72,000 CFA F
2.2.2.3	Emergency card making	Non Applicable
2.2.2.4	Card remaking fees (unless defective)	Non Applicable
2.2.2.5	Reissuance of the confidential code	Non Applicable
2.2.2.6	Request for authorization to exceed the ceiling	Non Applicable
2.2.2.7	Card Blocking	Non Applicable
2.2.2.7.1	By the customer: loss or theft	Non Applicable
2.2.2.7.2	By the bank: overuse (Company)	Non Applicable
2.2.2.8	Fees for non-return of blocked card/overuse	Non Applicable
2.2.2.9	Contract modification (card, ceiling,...)	Non Applicable
2.2.2.10	Home delivery: minimum delivery charges	Non Applicable
2.2.2.11	Opening of fraud files	Non Applicable
2.2.2.12	Card management fees (to be broken down by card type)	Non Applicable
2.2.2.13	Electronic banking services (consultation/editing of balances; consultation/editing of history balances)	Non Applicable
2.2.2.13.1	Cash withdrawal from ATMs	
2.2.2.13.1.1	Automatic teller machines from the customer's bank	FREE OF CHARGE
2.2.2.13.1.2	ATMs of other local banks (GIM WAEMU)	FREE OF CHARGE
2.2.2.13.1.3	ATMs in the WAEMU zone (GIM WAEMU)	FREE OF CHARGE
2.2.2.13.1.3	ATMs Outside the WAEMU zone	
2.2.2.13.2	Services accessible via ATMs / ACDs	Non Applicable
2.2.2.13.2.1	Balance checking/editing in the customer's bank	Non Applicable
2.2.2.13.2.2	Balance	Non Applicable
2.2.2.14	Payments	
2.2.2.14.1	Within the WAEMU Zone	FREE OF CHARGE
2.2.2.14.2	Outside the WAEMU Zone	3.5% of the amount
2.2.3	Transfers and Deductions	
2.2.3.1	Transfers	
2.2.3.1.1	Internal transfer received or issued (from account to account in the same bank)	FREE OF CHARGE
2.2.3.1.2	On-site transfer to a third party (STAR-WAEMU)	3,000 CFA F
2.2.3.1.3	Transfer between agencies to a third party	3,000 CFA F
2.2.3.1.4	Transfer within WAEMU(STAR-WAEMU)	3,000 CFA F
2.2.3.1.5	Collection of national, Community and international transfers received	FREE OF CHARGE
2.2.3.1.6	Setting up a local or other permanent transfer	
2.2.3.1.6.1	Opening a file	FREE OF CHARGE
2.2.3.1.6.2	Confirming the operation	3,000 CFA F/month to another bank FREE OF CHARGE to SCB CI account
2.2.3.1.7	Transfer delivery (teletransmission support)	FREE OF CHARGE
2.2.3.1.8	Provision of funds	5 000 CFA F per instruction
2.2.3.2	Deductions	
2.2.3.2.1	Implementation of the deduction authorization	FREE OF CHARGE
2.2.3.2.1.1	Opening a file	FREE OF CHARGE
2.2.3.2.1.2	Confirming the operation	1,000 CFA F/month to another bank FREE OF CHARGE to SCB CI account
2.2.3.2.2	Opposition fees upon deduction notice	FREE OF CHARGE
2.2.3.2.3	Issuance of deduction by a company	FREE OF CHARGE
2.2.3.2.4	Payment for a deduction	FREE OF CHARGE
2.2.3.2.5	Delivery of deduction notices (teletransmission support)	FREE OF CHARGE
2.2.3.2.6	Unpaid deduction charges (Without provision)	FREE OF CHARGE
2.2.3.2.7	Rejection of deduction at the customer's initiative	FREE OF CHARGE
2.2.3.3	Commercial Bills	
2.2.3.3.1	Charges on payment of bills	FREE OF CHARGE
2.2.3.3.2	Collection charges on bills	FREE OF CHARGE
2.2.3.3.3	Slip fee	FREE OF CHARGE
2.2.3.3.4	Endorsement fee	FREE OF CHARGE
2.2.3.3.5	Interest	Non Applicable
2.2.3.3.6	Bank cheque transmission (via Messenger)	40 000 CFA F per month
2.2.3.3.7	Fixed fees	Non Applicable
2.2.3.3.8	Protest fees	Non Applicable
2.2.3.3.9	Extension of maturity fees	Non Applicable
2.2.3.3.10	Other commercial bills	

III – Banking Services

3.1	Applied value dates[1]	
3.1.1	Transfers received	Credit at the lastest the first working day following the date of funds reception
3.1.2	Cheque delivery	Credit at the lastest the first working day following the date of funds collection
3.1.3	Delivery of discount notes	Countdown from remittance date. Credit of funds the first day following remittance date
3.1.4	Issued transfers, direct debit of bills of exchange, payment of cheques	Debit the first working day before payment or transaction processing date
3.1.5	Cash payment and withdrawal	Debit the first working day before payment or transaction processing date
3.1.6	Savings books	Non applicable
3.2	Banking service fees	
3.2.1	Cash deposit in the customer's bank regardless of the ATM (excluding tax stamp fees)	FREE OF CHARGE
3.2.2	Cash withdrawal from the customer's bank regardless of the ATM, excluding transactions by counter cheques	FREE OF CHARGE
3.2.3	Issuance of bank cheques in CFA F ** 1% tax is applied and collected on the value of cheques issued for commercial purposes.	10,000 CFA F
3.2.4	Issuance of bank cheques in other currencies	1% Min 25,000 CFA F
3.2.5	Cheque Rejection	• Standard charterd Bank CI bounced cheque : 10 000 CFA F • Other Bank bounced cheque (Provision) : 30 000 CFA F • Warning file fee : 10 000 CFA F • Injunction file fee: 15 000 CFA F
3.2.6	Request for opposition	10,000 CFA F
3.2.7	Account Incident Third Party Holder Notification (ATD), Garnishment)	25,000 CFA F
3.2.8	Protest	Non applicable
3.2.9	Circularisation fees	20,000 CFA F
3.2.10	Change of signature	FREE OF CHARGE
3.2.11	Changing the account name	FREE OF CHARGE
3.2.12	Change of address	FREE OF CHARGE
3.2.13	Change of title custody	FREE OF CHARGE
3.2.14	Pledge fees	Non applicable
3.2.15	Input fees allocation Third Party Holder Notification (ATD)	25,000 CFA F
3.2.16	Reclassification fees	Non applicable
3.2.17	Other types of banking services	Non applicable

[1] Requirements of Article 30 of Decision No. 397/12/2010 on rules, instruments and procedures for the implementation of the BCEAO's currency and credit policy

IV - Remote Banking Service

4.1	Debit and credit notice by electronic means	FREE OF CHARGE
4.2	Online Banking	Straight2Bank/Onsite cheque printing: 40,000 CFA F (one off fee)
4.3	Electronic transfer to another bank	2,000 CFA F
4.4	SMS services	Non Applicable
4.5	Access to the consultation and account management service on the Internet and mobile Internet (only the fees are borne by the customer)	Access to the checking and account management service on the Internet: 25,000 CFA F Swift MT940/950 (daily statement by swift) 10,000 CFA /Account / Month
4.6	Downloading WEB files (online account statement request	FREE OF CHARGE
4.7	Other types of remote banking services:	1) Corporate cheque (OCP) Corporate Cheque Insurance: 1,500 CFA F Corporate Cheque Courrier: 10,000 CFA F Corporate Cheque Stop - Electronic: 1,000 CFA F 2) Local Bank Cheque Local Bank Cheque Insurance: 4.7 Other types of remote banking services: 3,000 CFA F Local Bank Cheque - Courrier Free: 10,000 CFA F Local Bank Cheque - Cancellation Free: 1,000 CFA F Local Bank Cheque - Reject Free: 1,000 CFA F Electronic transfer to another banking institution WAEMU area 36,000 CFA F Signature equipment (Token Vasco) 17,000 CFA F/ per Token Provision of funds: 2 000 CFA F per instruction Remote Cheque Deposit collection : 200 000 CFA F/month 3) Straight2Bank Pay (S2BPAY) One-time Set-up Fee: 1 790 000 CFA F Service charge: 4% Flat of funds collected Monthly Maintenance Fee (from the 1st to 5th user): 120 000 CFA F Monthly Maintenance Fee – Additional dashboard users (from 6th to 15th user): 30 000 CFA F

V - Management of Payment Incidents

5.1	Fees for filling an objection with the Central Bank	See chapter on payment means (cheques)
5.2	Fees for dismissing objection Central Bank	See chapter on payment means (cheques)
5.3	Dunning letter for debit account (single fold)	FREE OF CHARGE
5.4	Dunning letter for debit account (registered letter)	FREE OF CHARGE
5.5	Declaration Letter to the CIP	FREE OF CHARGE
5.6	Unpaid rejection fees due to the lack or insufficient funds	See chapter on payment means (cheques)
5.7	Fixed price for unpaid cheque < to Amount X CFA F (amount to be specified)	See chapter on payment means (cheques)
5.8	Certificate of non-payment	FREE OF CHARGE
5.9	Other types of payment incident management fees	FREE OF CHARGE

VI - Securities Transactions

6.1	Maintenance and management fees (annual deduction)	FREE OF CHARGE
6.2	Purchase and sale of securities (shares and bonds)	Non applicable
6.3	Employee savings (Company Savings Plan)	Non applicable
6.4	Subscribing savings bonds issued by the bank	Non applicable
6.5	Monthly statement	Swift MT940/950 (Daily statement per swift) 10 000 CFA F/account/month
6.6	Securities statement upon request	Swift MT940/950 (Daily statement per swift) 10 000 CFA F/account/month
6.7	Other types of securities transactions	• Custody Commission : 0,35% maximum of the portfolio value in custody • Commission on securities transfer : 15 000 CFA F/line

VII - Foreign Exchange Transactions

7.1	Purchase and sale of bank note (handling, purchase and sale commission)	Sale of currencies • EUR Customers : Fee 2% • Other currencies customers: Fee 4% Min 20 000 CFA F Purchase of currencies • EURO/USD/Other currencies: Franco
7.2	Purchase and sale of travellers' cheques in Euro (commission to be expected)	Non applicable
7.3	Purchase and sale of travellers' cheques in other listed currencies (commissions to be expected)	Non applicable
7.4	Other types of foreign exchange transactions	Non applicable

VIII - Credit Transactions

8.1	Cash credit (interest rate to be determined in relation to TBB[1]+Margin)	
8.1.1	Overdraft in agreed or informal account (BAT+Margin)	Bank Base Rate + or - margin to negociate
8.1.2	Overdraft in an agreed and formalised account (BAT+Margin)	Bank Base Rate + or - margin to negociate
8.1.3	Short-term loans (BAT+Margin)	Bank Base Rate + or - margin to negociate
8.1.4	Other short-term loans (BAT+Margin)	Bank Base Rate + or - margin to negociate
8.1.5	Other medium and long-term loans (BAT+Margin)	Bank Base Rate + or - margin to negociate
8.1.6	Leasing	
8.1.6.1	Property	Non Applicable
8.1.6.2	Real-estate	Non Applicable
8.1.7	Financing in Foreign currency	Negotiable Rate
8.1.8	Credit for mobilising receivables from abroad	Negotiable
8.1.9	Other Financing in foreign currency	Negotiable
8.1.10	Discounting of commercial bills (by bill type)	BBR, variable according to market conditions
8.1.11	Overdraft facilities and advances (types to be defined)	Bank Base Rate + or - margin to negociate
8.1.12	Overdraft Consolidation Loan	Bank Base Rate + or - margin to negociate
8.1.13	Other types of cash loans	Bank Base Rate + or - margin to negociate
8.2	Credits by signature	
8.2.1	Market guarantee	Opening fee: from 1% to 3% per year Min 1 Quarter Min: 40,000 CFA F Application fees: 10,000 CFA F
8.2.2	Tax and customs guarantees	Opening fee: from 1% to 3% per year Min 1 Quarter Min: 40,000 CFA F Application Fees: 10,000 CFA F
8.2.3	Endorsement of bills of exchange	Non Applicable
8.3	Transactions related to credit transactions	Non Applicable
8.3.1	Full or partial mortgage release (excluding notarial and registration fees)	Non Applicable
8.3.2	Endorsement on loan contract	Non Applicable
8.3.3	Simple modification (due date, account number or periodicity)	Non Applicable
8.3.4	Modification of rates with reissuance of the depreciation table	Non Applicable
8.3.5	Other modifications requiring the drafting of a deed	Non Applicable
8.3.6	Request for settlement	Non Applicable
8.3.7	Request for editing a depreciation table	Non Applicable
8.3.8	Unpaid due date fees (depending on the periodicity)	Initial Rate + 2% penalty pro rata
8.3.9	Commitment fee	Non Applicable
8.3.10	Fees for studying loan files	Non Applicable
8.3.9.1	Discount fees and commissions	Non Applicable
8.3.9.2	Guarantees and endorsements	Opening fee: from 1% to 3% per year Min 1 quarter Min: 40,000 CFA F Application fees: 10,000 CFA F

[1] Best borrowing rate applied to customers

All fees, commissions and interest charges applied to customers are subject to Banking Transaction Tax at the prevailing rate as well as all other local taxes. Income from receivables is also subject to income tax at the current rate. Standard Chartered Bank Côte d'Ivoire reserves the right to modify all or part of the above banking conditions according to those of the market and to inform its clients.

IX - Transactions with foreign countries

9.1	Cashing of cheques and bills of exchange in foreign currencies	
9.1.1	Euro	
9.1.1.1	Extension Commission - Repatriation Commission	Non Applicable
9.1.1.2	Collection fee	Non Applicable
9.1.1.3	Shipping fees	Non Applicable
9.1.1.4	Provisions for cheque returns on unpaid bills	Non Applicable
9.1.1.5	Provision for unpaid cheque returns	Non Applicable
9.1.1.6	Release notice/SWIFT	
9.1.2	Other currencies	
9.1.2.1	Exhange Commission 0.5%.	1% Min 25, 000 CFA F
9.1.2.2	Collection fee 0.15% minimum	Non Applicable
9.1.2.3	Shipping fees	Non Applicable
9.1.2.4	Release notice/SWIFT	Non Applicable
9.1.2.5	Provision for unpaid cheque returns	Non Applicable
9.2	Issuance of cheques and bills in foreign currencies	
9.2.1	Euro	Non Applicable
9.2.1.1	Application fees	Non Applicable
9.2.1.2	Transfer fee	Non Applicable
9.2.1.3	Taxes	Non Applicable
9.2.1.4	Swift Fees	Non Applicable
9.2.1.5	Foreign exchange authorization fees	Non Applicable
9.2.2	Other currencies	Non Applicable
9.2.2.1	Application fees	Non Applicable
9.2.2.2	Taxes	Non Applicable
9.2.2.3	Foreign exchange authorization fees	Non Applicable
9.2.2.4	Swift Fees	Non Applicable
9.2.2.5	Other types of transactions with foreign countries	Non Applicable
9.3	Cheques cashing and free bills received from abroad or from the WAEMU zone	
9.3.1	Cheques received by the regional compensation	FREE OF CHARGE
9.3.2	Collection fees	FREE OF CHARGE
9.3.3	Handling fees	FREE OF CHARGE
9.3.4	Swift Fees	FREE OF CHARGE
9.3.5	Letter delivery fees	FREE OF CHARGE
9.3.6	Overdue cheque fees	FREE OF CHARGE
9.3.7	Fixed fee for unpaid bills	FREE OF CHARGE
9.4	Transfers	
9.4.1	Transfers within the WAEMU area	36,000 CFA F
9.4.2	Transfers out of the WAEMU area	
9.4.2.1	Transfer outside WAEMU (International transfer with exchange in other currencies)	• EURO: Transfer fee: Up to 5% + Flat Commission 0.11% (min 50,000 CFA F) + Tax on Transfer (TTHU): 0.6% + Correspondent Fees if any • Other currencies: Sell rate + Exchange fee: 1% min (25,000 CFA F) + tax on transfer outside WAEMU (TTHU): 0.6% + Correspondent fees if any *Price conditions subject to market fluctuations
9.4.2.2	Transfer outside WAEMU (International transfer without exchange in other currencies)	• EURO: Transfer fee: Up to 5% + Flat Commission 0.11% (min 50,000 CFA F) + Tax on Transfer (TTHU): 0.6% + Correspondent Fees if any • Other currencies: Sell rate + Exchange fee: 1% min (25,000 CFA F) + tax on transfer outside WAEMU (TTHU): 0.6% + Correspondent fees if any *Price conditions subject to market fluctuations
9.4.3	Other types of transfers Foreign currency inflow by transfer	*EURO: No charge • Other Currencies : Buy rate
9.5	Documentary operations	
9.5.1	Import document delivery	• Documentary delivery at import Application Fees: 10,000 CFA F Swift/Telex: 10,000 CFA F Transfer Fees (outside EURO zone): 0.1% min 25,000 CFA F Management fees: 25,000 CFA F Express mail charges (Return of document): 25,000 CFA F Notice of fate: 10,000 CFA F Treaty to be approved (on Remdoc): From 1 to 3% per quarter min 25,000 CFA F Unpaid remittance fees: 35,000 CFA francs per month and per file Correspondent's fees: according to the remittance notice Remittance returned for non-payment: 75,000 CFA F on remitting bank Free payment remittance: 50,000 CFA F per file (on the drawee) Remittance sent to other banks: 15,000 CFA F ** Tax on transfer outside WAEMU (TTHU): 0.6%
9.5.2	Export document delivery	Documentary delivery for export Application Fees: 20,000 CFA F Express mail: 20,000 CFA F Swift/Telex: 10,000 CFA F
9.5.3	Import documentary credit	• Opening Opening fee: From 1% to 3% per year min 1 quarter or min 30,000 CFA F Swift/telex fees: 10,000 CFA F Application fees: 10,000 CFA F • Modification Duration and Amount : From 1% to 3% per year min 1 quarter or min 30,000 CFA F Other modifications: 25,000 CFA F Swift/Telex: 10,000 CFA F • Negotiation and acceptance Negotiation fees: 0.25% on the print run or min 25,000 CFA francs Acceptance fees: 1.5% per year min 1 quarter or min 25,000 CFA F Payment commission: 0.25% on the print run or min 25,000 CFA francs Transfer fee: 0.1% per draw Irregularity notice 10,000 CFA F • Cancellation fees Cancellation fees: 50,000 CFA F Swift/Telex fees: 0,000 CFA F ** Tax on transfer outside WAEMU (TTHU): 0.6%
9.5.4	Export documentary credit	• Notification Application fees: 10,000 CFA F With confirmation: From 0.5% to 3% per year min 1 quarter or min 50,000 CFA F Without confirmation: 0.1% on the amount of the Crédoc or min 50,000 CFA F • Modification o With confirmation Duration or Amount : From 0.5% to 3% per year min 1 quarter or min 50,000 CFA F Other modifications: 25,000 CFA F Swift/ Telex (if applicable): 10,000 CFA F o Without confirmation All modifications: 25,000 CFA F minimum • Negotiation Negotiation of documents: 0.25% per print run or min 25,000 CFA francs Irregular documents: 40,000 CFA F Acceptance fees: 0.25% per year min 1 quarter or min 25,000 CFA F Express mail: 20,000 CFA F Telex/Swift: 10,000 CFA F • Cancellation / Non-use Cancellation / Non-use fees: 75,000 CFA F (Including Swift/Telex fees) • Additional fees for transferable credits Transfer: 50,000 CFA F Application fees: 25,000 CFA F Swift/Telex: 10,000 CFA F
9.5.5	Direct debit: export revenues	• Direct debit fees: 5,000 CFA F • Application fees: 5,000 CFA F • Non-clearance fees: 25,000 CFA F • Investigation fees: 10,000 CFA F • Clearance notice*: 10,000 CFA F • Litigation (if applicable): 150,000 CFA francs min or any legal fees claimed by the counterparty (Customs Administration, State, etc...) and committed by the bank. *Applicable to direct debits made at other banks' ATMs and for which the related payment is made to Standard Chartered Bank Côte d'Ivoire.
9.5.6	Letter of credit	• Letter of Credit Export - See Export Documentary Credit • Letter of Credit Import - See Import Documentary Credit

X - Other Services (miscellaneous)

10.1	Document search fees (in units)	
10.1.1	0 to 30 days	15,000 CFA F
10.1.2	30 to 60 days	15,000 CFA F
10.1.3	60 to 90 days	15,000 CFA F
10.1.4	More than one year	15,000 CFA F
10.1.5	Supplement by photocopy	
10.2	Mailboxes	Non applicable
10.3	Rental of Safe deposit box	Non applicable
10.4	Key reproduction fees	Non applicable
10.5	Request for customer information	FREE OF CHARGE
10.6	Request for commercial information (by fax and with the customer's agreement)	FREE OF CHARGE
10.7	Request for financial information	10,000 CFA F
10.8	Request for accounting information (Auditors)	Non applicable
10.9	Monthly subscription to the website	
10.10	Annual information on sureties	20,000 FCA F
10.11	Estates	2% du solde (maximum 500,000)
10.11.1	Fees for opening an estate file	2% du solde
10.11.2	Estate file fees (at settlement according to assets)	
10.11.3	Annual account management fees	
10.12	Annual fee on inactive account (overdue receivables)	FREE OF CHARGE
10.13	Costs related to garnishment/notification to third parties detention or administrative objection	
10.13.1	Warning letter	25,000 CFA F
10.13.2	Injunction letter	25,000 CFA F
10.14	Certification of assets	10,000 CFA F
10.15	Reconstitution of account statement	Non applicable
10.16	Virtual Account Set-Up Fee	269,000 CFA F
10.17	Virtual Account Monthly Maintenance Fee	27,000 CFA F
10.18	Other types of services	Derivative contract: Transactions / Specific contracts requiring prior analysis to determine the relevance of the transaction as well as the expertise of the client. In addition, credit agreements prior to approval and limit set up will be required. Variable commission.

TEG calculation sample (Effective Global Rate)

Loan conditions				
Capital	250 000 000	APR (annual percentage rate)	11.472%	
Nominal rate	10.75%			
Equivalent rate	1.027%	Periode rate	0.956%	
Number of Instalments	10			
Tax	10.00%	Insurance	0.500%	
File Fees	250 000			

N°	Instalment	Principal	Interest	Tax	Insurance	Oustanding
1	26 433 882	23 866 174	2 239 583	223 958	104 167	250 000 000
2	26 433 882	24 111 300	2 025 782	202 578	94 222	226 133 826
3	26 433 882	24 358 942	1 809 785	180 979	84 176	202 022 526
4	26 433 882	24 609 129	1 591 570	159 157	74 026	177 663 584
5	26 433 882	24 861 885	1 371 113	137 111	63 773	153 054 455
6	26 433 882	25 117 237	1 148 392	114 839	53 414	128 192 570
7	26 433 882	25 375 213	923 383	92 338	42 948	103 075 333
8	26 433 882	25 635 837	696 064	69 606	32 375	77 700 120
9	26 433 882	25 899 139	466 409	46 641	21 693	52 064 283
10	26 433 882	26 165 144	234 396	23 440	10 902	26 165 144
Total	264 338 820	250 000 000	12 506 477	1 250 647	581 696	

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Avec Conseil d'Administration au Capital de 10.300 000 000 F. CFA - C.C. : 0036780 F - R.C. : 247 703 - CIB : A0097