

# Debit and Credit Conditions A

## Chartered Bank C

### January 1st,

## B - Prices of Products and Services Offered to Companies and I

The prices shown are in accordance with the instruction N° 004-05-2015 relating to the harmonized presentation of

### 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: 15% 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

### III - Bank

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