



## GENERAL BANKING TERMS & CONDITIONS

**Conditions applicable from January 2019**  
**These terms of account can be amended anytime.**  
**Our branches are opened from 8.00 am to 4.00 pm**  
**From Monday to Friday**

Douala : Tel. +237 233 43 52 00 - fax : + 237 233 42 27 89

Yaounde : Tel. +237 222 22 77 00 - fax : + 237 222 22 77 25

Guichet unique : Tel. +237 233 41 02 55 - fax : + 237 233 41 02 56

NATURE OF TRANSACTIONS	PRICING (HT) – IN XAF	OBSERVATIONS
<b>ACCOUNT OPENING</b>		
Opening fees	Free	
-		
Minimum average monthly balance	50 000 000	
<b>BANK AND CERTIFIED CHEQUES &amp; PAYMENTS</b>		
Debit interest rate	TBB± Negotiable margin	
Turnover commission	0.025%	Per month
Highest overdraft Commission	0.020%	Per quarter
Account maintenance fee – Corporate	75 000	Per month
Account maintenance fee – Individuals	Not Applicable	
Cheque book(s) issuance	Free of charge	
<b>LOCAL TRANSFERS</b>		
Within Standard Chartered Bank accounts	Free of charge	Same day value
To other Banks		
<b>Manual</b>		Value date J+1 if received before 9:30am
SYSTAC (< 100 000 000)	4 000	Per beneficiary
SYGMA (> 100 000 000)	25 000	Per beneficiary
<b>Electronic:</b>		Value date J+1 if received before 9:30am
SYSTAC (< 100 000 000)	1 500	Per Beneficiary
SYGMA (> 100 000 000)	2 500	Per beneficiary
Transfer Repair / Recall	5 000	
Standing orders : setting fees	10 000	<u>Note</u> : if interbank, XAF 3 000 per transfer
Amendment of Standing order	7 000	
Cancellation of a Standing order	7 000	
Unpaid Standing order (except account to account)	5 000	
<b>LOCAL COLLECTION AND PAYMENT</b>		
<b>Cash deposits</b>		
SCB network	Free of charge	J + 1
Cash pick up	As per proforma invoice	Min 21 000 / collection
Funds received	Free of charge	
<b>Cash withdrawal</b>		
SCB network	Free of charges	J – 1
Delivery of funds	As per proforma invoice	Min 50 000 / delivery
« Cash Over the Counter » for clients	10 000	Per transaction
“Cash Over the Counter” for non-clients	100 000	Should be a Client of another subsidiary of Standard Chartered Bank Group
Cash withdrawal from SCBC ATM with SCBC electronic card	Free of charge	
<b>Cheques</b>		
Clearing (SYSTAC)	Free of charge	cheques above XAF 100million not accepted
Non compliant cheques cleared manually	20 000 + Correspondent fees	cheques above XAF 100million not accepted
Stop cheques	15 000	Per cheque
Release over a stop cheque	15 000	Per cheque

NATURE OF TRANSACTIONS	PRICING (HT) – IN XAF	OBSERVATIONS
Warning letter for unpaid cheque	15 000	Per cheque
<b>Drafts (Manual clearing)</b>		
Collection fees	0.45% of the draft face value, minimum 5 000	
Acceptance fees	0.2%	Minimum 10 000
Handling fees	500 per draft	
<b>Communication</b>	30 000	
<b>Correspondent fees</b>	Depending the correspondent	
<b>UNPAID CHEQUE AND DRAFTS</b>		
<b>Unpaid Drafts/cheques</b>		
If issuer is client of other banks	Nil	
If issuer is Standard Chartered Bank Client		
- Up to XAF 500 000	30 000	
- Between XAF 500 001 and XAF 10 000 000	50 000	
- Over XAF 10 000 001	100 000	
Stop payment of Cheque/Draft	15 000	
Unpaid in foreign currencies	20 000 + Correspondent fees + standard collection fees	
Payment incident notice letter/ Attestation of regularisation/ certificate of non payment	50 000 per letter/attestation	
Penalty for non regularisation of payment incident within 30days	XAF 10 000	Per tranche of XAF100 000
<b>REMUNERATED ACCOUNTS</b>		
Term Deposits (TD)- interest	Negotiable	
Certificate of Deposit (COD)	Negotiable	Interests postpaid
Penalties for early termination of the contract (COD or TD)	0.4% flat	
Withholding tax	TPRCM at 16.5% of interests earned	CODs are exempted
<b>FOREIGN CURRENCY NOTES</b>		
Purchase of foreign currency notes	5 000	Flat
Sale of foreign currency notes		
EURO	4% of the amount	Minimum 10 000
Other foreign currencies	4% of the amount	Minimum 10 000, day rate
<b>LOANS</b>		
Arrangement or renewal fees	As per offer terms	
Setting fees	As per offer terms	
Temporary overdraft	As per bank notice. Min 250 000 Flat + Interest at 15% Prorata Temporis	
Pledge on COD & TD	As per notary fee note	
Other pledge and mortgage	As per notary fee note	
Registration of Bank facility letters	As per Notary fee note	
<b>DISCOUNTS (DRAFTS AND CHEQUES)</b>		
Arrangement or renewal fees	As per offer terms	
Period	180 days maximum	
Interest	TBB, ± negotiable margin	
Handling fees	0,5% of draft amount (minimum 50 000)	
Maturity's prorogation: prorogation fees	0.25%	Minimum 10 000
<b>BONDS &amp; GUARANTIES</b>		

NATURE OF TRANSACTIONS	PRICING (HT) – IN XAF	OBSERVATIONS
Arrangement or renewal fees	As per offer terms	
<b>Customs Guarantees</b>		
Documentation	50 000	Per file
Issuance Fee	0.5% per indivisible quarter	Min. 50 000
Fees per article	15 000	
Release Total / partial	15 000	
Delay penalty in reception of release	30 000/bonds/month	
<b>Amendment</b>	0.25% flat	Min 50 000
<b>Cancellation</b>	50 000	
<b>Other Guarantees</b>		
Documentation	30 000 but 100 000 if backed up by a Counter Guarantee	
Issuance fee	0.5% per calendar indivisible quarter	Min. 50 000
Release	15 000	
Amendment	0.25% flat	Min 50 000
Cancellation	50 000	
<b>INTERNATIONAL TRANSFERS</b>		
<b>Transfers / Bank Drafts / Standing Orders</b>		
Transfer Commission (out of CEMAC)	0,5%	
Communication	30 000	
Other correspondent bank charges (if any)	As charged	
Exchange Commission (for currencies other than Euro)	0.4%	Minimum 50 000
Standing Order setting fees	15 000 Flat	+ All commissions cited above
Bank Draft in foreign currency	15 000 Flat	+ All commissions cited above
Other service fees	As per fee note	
<b>Cancellation of Bank Draft in foreign currency</b>		
Other correspondent bank charges (if any)	As charged	
Communication	30 000	
<b>Funds received</b>		
Handling charges	30 000	
<b>Funds returned to the sender</b>		
All related International transfer commissions		
Communication	30 000	
Other correspondent bank charges (if any)	As charged	
<b>Overdue documents</b>		
	90 000 per file per month	
<b>OTHER BANKING SERVICES</b>		
Garnishee orders / quasi garnishee / Account frozen / other incidents/	50 000 per file per month	
Inheritance	As per fee note	
Bank statement - Corporate - Individual	5 000 Free of charge	Per page
eBank statement e-advices	Free of charge 100 per day / 1 000 per week / 2 500 per month.	Subscription on request
Audit confirmation	50 000	Per client
Duplicata	75 000	Per item
Notification / unpaid cheque / reception of documents	1 000 / notification	
Notification change of address	Free of charges	
Account closure - Corporate	50 000 before 6 months 20 000 after 6 months	

NATURE OF TRANSACTIONS	PRICING (HT) – IN XAF	OBSERVATIONS
- Individual ATM card (Individuals)	5000 10 000	per annum
Attestation of Account Domiciliation - Corporate - Individual	25 000 / attestation Free of charge	
Attestation of Non-indebtedness - Corporate - Individual	100 000 Free of charge	
<b>Investigations</b> Delivery 1 month - 03 months: 02 days 03 months - 12 months : 04 days 01 year – 02 years : 02 weeks 02 years – 05 years: 01 month 05 years and over: depending possibilities	1 000 / page 1 500 / page 1 500 / page 2 000 / page Minimum 5 000 / page	
<b>Communication</b>		
Within Cameroon		
Recommended letters	10 000	
express courier	15 000	
Statement by Swift	30 000	Per month max 3 accounts
Out of Cameroon		
DHL	30 000	
Swift	30 000	Per month max 3 accounts
<b>VALUE DATES</b>		
Value date Credit	J + 1	If received before 10 am
Value date Debit	J – 1	
<b>INTERNET BANKING SERVICE</b>		
Reporting (Account balance / bank statement)	Free of charge	
<b>Online payments</b>		
Installation fees	50 000	02 Digipass free of charges
Additional Digipass	5 000	
Quarterly maintenance fees	15 000	
<b>SPECIAL SERVICES</b>		
Dedicated Dispatched Service	As per fee note	on demand
<b>INTERNATIONAL TRADE / OPERATIONS DU GUCE</b>		
<b>Import Letter of Credit Issuing</b>		
Arrangement or renewal fees	As per facility conditions	
Issuance commission	0,75% per calendar indivisible quarter	Min. 50 000 per quarter to be collected upfront
Documentation	50 000 flat	
Communication	30 000 flat	
<b>Import Letter of Credit – Amendment</b>		
Issuance commission (if validity prorogation or amount increase)	0,75% per calendar quarter indivisible	Min. 50 000 per quarter to be collected upfront
Handling fees	0.2% flat	Min 50 000
Communication	30 000 flat	
<b>Letter of credit - Sight Payment</b>		
Reviewed fees	35 000 flat / drawing	
Transfer Commission	0.5%	Min.50 000, to be collected on the day of settlement
Exchange Commission (for currencies other than Euro)	0.4%	Minimum 50 000
Communication	30 000	
<b>Letter of credit - Acceptance</b>		
Acceptance Commission	0.75% per calendar quarter indivisible	5/7 Min 50 000

NATURE OF TRANSACTIONS	PRICING (HT) – IN XAF	OBSERVATIONS
Documentation	50 000 flat	
Communication	30 000 flat	
Payment	(same as LC sight payment conditions)	
<b>Others</b>		
Discrepancy fees	100 000 flat	To be deducted from proceeds.
<b>Sight import bill for collection</b>		
Documentation	50 000 flat	
Bank Commission	0,50%	Min. 25 000
Exchange Commission (for currencies other than Euro)	0.4%	Minimum 50 000
Communication	30 000 flat	
<b>Acceptance import bill for collection</b>		
Documentation	50 000 flat	
Bank Commission	0,50%	Min. 25 000
Acceptance commissions	0.75% per calendar indivisible quarter	Min. 25 000;
Communication	30 000 flat	
<b>Overdue, documents returned unpaid, documents free of payment, documents sent to another bank.</b>		
Overdue fees	0.05% of transaction amount per file per month	Min 75 000 per file per month
Documents returned unpaid	75 000	Claimed from remitting bank.
Documents free of payment	75 000 per file	Claimed from customer
Documents sent to another bank	75 000 per file	Claimed from the new presenting bank
<b>Export letter of credit – Advising</b>		
Advising	0,25% of the amount	Min. 50 000
Documentation	50 000 flat per file	
Confirmation	0.75% per calendar indivisible quarter	
Communication	30 000 flat	
<b>Export letter of credit – Amendment</b>		
Additional advising commission (if validity prorogation or amount increase)	0,25%	Min. 50 000
Amendment	0.1% flat	Min 50 000
Confirmation	0.75% per calendar quarter indivisible	
Postage	30 000 flat	
<b>Export letter of credit - Sight Payment</b>		
Bank commission	0.5% per drawing	Min. 50 000
Negotiation	1% per drawing	Min. 50 000
Discrepant documents	100 000 flat	
Verification of documents	100 000 flat	
Handling charges	50 000	
Courier	20 000 flat	
<b>Export letter of credit - Usance Payment</b>		
Bank commission	0.5% per drawing	Min. 50 000
Negotiation	1% per drawing	Min. 50 000
Discrepant documents	100 000 flat	
Verification of documents	50 000 flat	
Handling charge	30 000	
Acceptance/usance	0,75% per quarter indivisible	<b>6/7</b>
Courier	20 000 flat	

NATURE OF TRANSACTIONS	PRICING (HT) – IN XAF	OBSERVATIONS
<b>Cancellation/unused LC fees</b>		
Cancellation	0.15% flat	Min. 50 000
Postage	30 000 flat	
<b>Export Bill for Collection</b>		
Documentation	50 000 per file	
Reviewed fees	15 000 per file	
Bank commission	0.5%	Min. 15 000
Postage	30 000 flat	
<b>Customs Duties (BDT)</b>		
Documentation	15 000	
Commissions	0,10%	Min. 10 000
<b>Domiciliation</b>		
Domiciliation of SGS Import Declaration	15 000	
Invoice domiciliation	15 000	
Amendment	15 000	
Imputation by another Bank	15 000	
Non financing Certificate to other Banks	15 000	

**N.B:** Above amounts are in XAF and without VAT.

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Contact our branches for more information