



GENERAL BANKING TERMS & CONDITIONS

Conditions applicable from July 2018
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

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

| NATURE OF TRANSACTIONS | PRICING (HT) – IN XAF | OBSERVATIONS |
|---|-----------------------------|---|
| ACCOUNT OPENING | | |
| Opening fees | Free | |
| - | | |
| Minimum average monthly balance | 50 000 000 | |
| Debit interest rate | | |
| 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 | |
| BANK AND CERTIFIED CHEQUES & PAYMENTS | | |
| Bank cheques - Manual | 4 000 | |
| - Electronic | 2 000 | |
| Certified cheque | 2 000 | |
| Cancellation of Bank/certified cheques | 4 000 | |
| Counter cheque | 35 000 | |
| - Corporate | Free of charge | |
| - Individual | Free of charge | |
| LOCAL TRANSFERS | | |
| Within Standard Chartered Bank accounts | Free of charge | Same day value |
| To other Banks | | |
| Manual | | 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 |
| Electronic: | | 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 | Note : 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 | |
| LOCAL COLLECTION AND PAYMENT | | |
| Cash deposits | | |
| SCB network | Free of charge | J + 1 |
| Cash pick up | As per proforma invoice | Min 21 000 / collection |
| Funds received | Free of charge | |
| Cash withdrawal | | |
| 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 | |
| Cheques | | |
| 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 |
| Warning letter for unpaid cheque | 15 000 | Per cheque |

| NATURE OF TRANSACTIONS | PRICING (HT) – IN XAF | OBSERVATIONS |
|---|--|---------------------------|
| Drafts (Manual clearing) | | |
| Collection fees | 0.45% of the draft face value, minimum 5 000 | |
| Acceptance fees | 0.2% | Minimum 10 000 |
| Handling fees | 500 per draft | |
| Communication | 30 000 | |
| Correspondent fees | Depending the correspondent | |
| UNPAID CHEQUE AND DRAFTS | | |
| Unpaid Drafts/cheques | | |
| If issuer is client of other banks | 10 000 | |
| 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 |
| REMUNERATED ACCOUNTS | | |
| 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 |
| FOREIGN CURRENCY NOTES | | |
| 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 |
| LOANS | | |
| 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 | |
| DISCOUNTS (DRAFTS AND CHEQUES) | | |
| 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 |
| BONDS & GUARANTIES | | |
| Arrangement or renewal fees | As per offer terms | |
| Customs Guarantees | | |
| Documentation | 50 000 | Per file |
| Issuance Fee | 0.5% per indivisible | Min. 50 000 |

| NATURE OF TRANSACTIONS | PRICING (HT) – IN XAF | OBSERVATIONS |
|--|--|-------------------------------|
| | quarter | |
| Fees per article | 15 000 | |
| Release Total / partial | 15 000 | |
| Delay penalty in reception of release | 30 000/bonds/month | |
| Amendment | 0.25% flat | Min 50 000 |
| Cancellation | 50 000 | |
| Other Guarantees | | |
| 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 | |
| INTERNATIONAL TRANSFERS | | |
| Transfers / Bank Drafts / Standing Orders | | |
| 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 | |
| Cancellation of Bank Draft in foreign currency | | |
| Other correspondent bank charges (if any) | As charged | |
| Communication | 30 000 | |
| Funds received | | |
| Handling charges | 30 000 | |
| Funds returned to the sender | | |
| All related International transfer commissions | | |
| Communication | 30 000 | |
| Other correspondent bank charges (if any) | As charged | |
| Overdue documents | | |
| | 90 000 per file per month | |
| OTHER BANKING SERVICES | | |
| Garnishee orders / quasi garnishee / Account frozen / other incidents/ | 50 000 per file per month | |
| Inheritance | As per fee note | |
| Bank statement | 5 000 | Per page |
| - Corporate | Free of charge | |
| - Individual | | |
| eBank statement | Free of charge | Subscription on request |
| e-advice | 100 per day / 1 000 per week / 2 500 per month. | |
| 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 | |
| - Individual | 5000 | |
| ATM card (Individuals) | 10 000 | per annum |
| Attestation of Account Domiciliation | | |
| - Corporate | 25 000 / attestation | |
| - Individual | Free of charge | |
| Attestation of Non-indebtedness | | |

| NATURE OF TRANSACTIONS | PRICING (HT) – IN XAF | OBSERVATIONS |
|--|--|--|
| - Corporate - Individual | 100 000 Free of charge | |
| Investigations 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 | |
| Communication | | |
| 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 |
| VALUE DATES | | |
| Value date Credit | J + 1 | If received before 10 am |
| Value date Debit | J – 1 | |
| INTERNET BANKING SERVICE | | |
| Reporting (Account balance / bank statement) | | |
| | Free of charge | |
| Online payments | | |
| Installation fees | 50 000 | 02 Digipass free of charges |
| Additional Digipass | 5 000 | |
| Quarterly maintenance fees | 15 000 | |
| SPECIAL SERVICES | | |
| Dedicated Dispatched Service | As per fee note | on demand |
| INTERNATIONAL TRADE / OPERATIONS DU GUCE | | |
| Import Letter of Credit Issuing | | |
| 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 | |
| Import Letter of Credit – Amendment | | |
| 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 | |
| Letter of credit - Sight Payment | | |
| 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 | |
| Letter of credit - Acceptance | | |
| Acceptance Commission | 0.75% per calendar quarter indivisible | Min 50 000 |
| Documentation | 50 000 flat | |
| Communication | 30 000 flat | |
| Payment | (same as LC sight payment conditions) | |
| Others | | |
| Discrepancy fees | 100 000 flat | To be deducted from proceeds. |
| Sight import bill for collection | | |

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|---|--|--------------------------------------|
| 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 | |
| Acceptance import bill for collection | | |
| 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 | |
| Overdue, documents returned unpaid, documents free of payment, documents sent to another bank. | | |
| 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 |
| Export letter of credit – Advising | | |
| 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 | |
| Export letter of credit – Amendment | | |
| 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 | |
| Export letter of credit - Sight Payment | | |
| 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 | |
| Export letter of credit - Usance Payment | | |
| 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 | |
| Courier | 20 000 flat | |
| Cancellation/unused LC fees | | |
| Cancellation | 0.15% flat | Min 50 000 |
| Postage | 30 000 flat | |
| Export Bill for Collection | | |
| Documentation | 50 000 per file | |
| Reviewed fees | 15 000 per file | |
| Bank commission | 0.5% | Min. 15 000 |
| Postage | 30 000 flat | |

| NATURE OF TRANSACTIONS | PRICING (HT) – IN XAF | OBSERVATIONS |
|--|-----------------------|--------------|
| Customs Duties (BDT) | | |
| Documentation | 15 000 | |
| Commissions | 0,10% | Min. 10 000 |
| Domiciliation | | |
| 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 without VAT.
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