

**Summary of Banking conditions: JANUARY - MARCH 2023**  
All prices below are VAT excluded.

Item	UBA pricing	Item	Loans
<b>Individual Current Account</b>		<b>Individuals</b>	
<b>Individuals</b>		<b>Individuals</b>	
<b>Individual (non salary earner)</b>		File opening fees	
Initial Deposit	XAF 1,000	Loan Booking Fees	
Minimum balance/Account opening	XAF 0	Buy-back from other banks	
Issuance of bank account details	Free	Early repayment	
Account maintenance fees	Free	Refinancing costs	
Issue of chequebook	Free for the first 50 leaves/year	<b>Guarantee</b>	
Payment by cheque	Free	Personal guarantees	
Turnover fee	Free	Pledge on PO	
Payments by VISA Card	Free	Other pledges (TD)	
<b>Individual Account - Salary earner</b>		Contract guarantees	
Initial Deposit/Account opening	Free	Other Bank guarantees	
Withdrawal at ATM	Free	<b>Discount (cheque)</b>	
Account to account transfer	Free	<b>Instruments</b>	
Issuance of bank account details	Free	Processing fees	
Account maintenance fees	Free	Extension fees	
ATM withdrawal scheme	Free	Cheque	
Issue of chequebook	Free	Delinquency fees - Beneficiary	
Payment by cheque	Free	Delinquency fees - Sender	
Turnover fee	Free	<b>Manual exchange</b>	
Cash deposit at counter	Free	<b>Currency</b>	
Change of address	Free	<b>a) - Purchase</b>	
Issue of Statement of account	Free	Euro / XAF	
<b>Diaspora Account</b>		Purchase - Commission	
Initial Deposit	XAF 100,000	<b>Other currencies</b>	
Minimum balance	XAF 25,000	Purchase - Commission	
Turnover fee	Free	<b>b) - Sale</b>	
Account maintenance fees	Free	Euro/XAF	
<b>Student Account (CASTU)</b>		Sale - Commission	
Initial Deposit	XAF 1,000	<b>Other currencies</b>	
Minimum balance	XAF 0	Sale - Commission	
Account maintenance fees	Free	<b>Cheques/Instruments in currency</b>	
<b>Current Account - Legal entity</b>		Discount	
<b>ETS/Liberal profession/Association</b>		Collections	
Initial Deposit	XAF 100,000	Mail fees	
Minimum balance	XAF 0	Unpaid cheques or Instruments	
Account maintenance fees per month	XAF 9,000	<b>International transfers (out)</b>	
Turnover fee	0.0	<b>a) Euro / XAF</b>	
Issue of chequebook	XAF 5,000	<b>Issued transfers</b>	
Issue of counter cheque	Free	Transfer commission	
<b>SARL</b>		Transfer commission of salary incomes for non residents	
Initial Deposit	XAF 1,000,000	Central Bank Commission	
Turnover fee	0.0	Correspondent fees	
Account maintenance fees	XAF 10,000	<b>b) Other currencies</b>	
Issue of chequebook	XAF 7,000	Transfer commission	
Issue of counter cheque	XAF 5,000	Central Bank Commission	
<b>Microfinance / Exchange offices</b>		Exchange commission	
Initial Deposit	XAF 1,000,000	Correspondent fees	
Turnover fee	0.0025	Amendment of transfer	
Account maintenance fees	XAF 10,000	<b>Transfers received Euro/XAF</b>	
Issue of chequebook	XAF 7,000	Transfers other currencies:	
Issue of counter cheque	XAF 5,000	FX Commission	
<b>LIMITED COMPANY</b>		<b>Documentary letter of credit</b>	
Initial Deposit	XAF 1,000,000	<b>Documentary letter of credit - Import</b>	
Monthly MT940 Issue	XAF 50,000	Notification	
Turnover fee	0.0	Notification fees	
Account maintenance fees	XAF 10,000	<b>Acceptance</b>	
Issue of chequebook	XAF 7,000	<b>Settlement</b>	
Issue of counter cheque	XAF 5,000	Transfer commission outside CEMAC zone (All currencies)	
<b>Account closure fees</b>		Central Bank Commission	
Legal entities (ETS/Liberal profession/Association)	XAF 12,000	FX Commission (Other currencies)	
Legal entity (PLC/LLC/Microfinance/Exchange offices)	XAF 20,000	Correspondent fees	
Individuals	XAF 5,000	<b>Instruments returned unpaid</b>	
<b>Bank cheque</b>		Processing fees	
Issue fees	XAF 3,500	Commission on instrument	
Cancellation fees	XAF 3,500	Clean Collections	
<b>Local transfers</b>		File shipping charges	
Interbank transfer (SYGMA)	XAF 25,000	<b>Bills for collection - Export</b>	
Interbank transfer (SYSTAC)	XAF 5,000	Processing fees	
Payment / Attestation - taxes	XAF 5,000	Application fees	
Intra-branch transfers	Free	Commission on instrument	
Automatic levelling of account	XAF 10,000	File shipping charges	
Provisioning		<b>Clean collection</b>	
1 - 500,000 CFAF	XAF 5,000	<b>Letter of Credit</b>	
500,001 CFAF - 10,000,000 CFAF	XAF 25,000	<b>L/C Import</b>	
Above 10,000,000 CFAF	XAF 50,000	Opening commission	
<b>Mass transfer on physical document</b>		Confirmation of L/C	
Mass transfer on electronic channels	Free	Documentation fees	
<b>Direct debit</b>		Communication fees	
Application fees	XAF 15,000	<b>Amendment</b>	
Direct debit on magnetic media	XAF 200 per line	<b>Change in amount/maturity</b>	
Opposition	XAF 5,000	Amendment fees	
Rejection of unpaid direct debit (beneficiary)	Free	Confirmation commission	
Rejection of unpaid direct debit (issuer)	XAF 1,000	<b>Other amendments</b>	
Transfer on the spot	Free	Communication fees	
REMITTANCE OF NON STANDARD CHEQUE FROM COMPETITOR	XAF 5,000	<b>SYSTAC TRANSFER</b>	
Transfer from XAF 100,000,000/SYGMA	XAF 25,000	Transfer	
Transfer received	Free	<b>Bills on collection - Interbank transfer</b>	
LOCAL INSTRUMENTS REMITTED ON COLLECTION	XAF 5,000	Cheque	
<b>Payment incidents</b>		<b>Interbank transfer</b>	
<b>Legal entity</b>		Transfer	
Cheque issued and returned unpaid for insufficient funds or lack of funds		<b>Financial reporting</b>	
Individuals		Information provided to external auditors	
Beneficiary		Banking information for the customer	
<b>LETTER OF INJUNCTION FOR PAYMENT INCIDENTS</b>			
Individuals			
Companies			
Lift of banking ban			
<b>Individuals</b>			

Cheque issued and returned unpaid for insufficient funds or lack of funds	XAF 15,000	Banking information for another local bank	
Beneficiary	XAF 5,000	Banking information for a foreign bank	
<b>Stop payment</b>		Banking information	
Legal entity	XAF 20,000	Debt clearance certificate Natural entity	
Individuals	XAF 10,000	Attestation of bank account Corporate	
<b>Permanent instructions</b>		Attestation of payment TAX/SYSTAC	
Loan Booking Fees	XAF 10,000	Attestation of payment TAX/SYGMA	
Modification	XAF 5,000		
Termination	XAF 5,000		
<b>Remunerated accounts</b>		<b>Mails</b>	
a) - Savings account: Interest earned	2.45% (up to XAF 10,000,000)	Letter of recommendation	
b)- Savings account: Interest earned	Above 10,000,000 = 1%	Postal (per customer's request)	
<b>Savings Account (General)</b>		DHL Mails (per customer's request)	
Initial Deposit	XAF 5,000		<b>Instrument</b>
Initial Deposit - Student	XAF 1,000	<b>Collection of instrument</b>	
Minimum balance	XAF 25,000	Port	
<b>Minor (UBA KIDS)</b>		Exit notice	
Initial Deposit	XAF 5,000	Collection	
Minimum balance	XAF 50,000		
<b>Freedom Saving Account</b>		Correspondent fees (if not represented locally)	
Initial Deposit	XAF 5,000	<b>Unpaid portion of an instrument</b>	
Minimum balance	XAF 10,000	supported by beneficiary	
<b>Diaspora Saving</b>			
Initial Deposit	XAF 150,000	supported by issuer	
Minimum balance	XAF 100,000	Claim on instrument	
<b>Association</b>		Extension of instrument	
Initial Deposit	XAF 100,000		<b>E-Banking</b>
Minimum balance	XAF 150,000	<b>U-Direct (Internet Banking)</b>	
Interest rate	2.45%	Subscription	
Account maintenance fees	Free	Individuals	
<b>Closing costs</b>		SME/SMI	
Individuals	XAF 5,000	Corporates	
Association	XAF 10,000	Change of subscription (password, addition of account)	
Legal entity	XAF 20,000	Token Pin	
b) - Cash voucher	From XAF 2,000,000	<b>E-Alerts (SMS+ Email)</b>	
c) - Term deposit	From XAF 25,000,000	Subscription	
Interest rate	Negotiable	Individual - Savings	
Anticipated payment	Repayment of 50% of interest collected	Individual - Current	
	Penalties: Interest will be prorated less 1%.	SME/SMI	
<b>NB: Interest is based on the balance at the end of the day.</b>		Corporates	
		Change in subscription (Update of phone number/e-mail address)	
		<b>E-Statements (Daily)</b>	
<b>Item</b>	<b>UBA pricing</b>	Subscription	
	<b>Loans</b>	Individuals	
<b>SME/SMI</b>		SME/SMI	
File opening fees	Free, minimum XAF 100,000	Corporates	
Loan Booking Fees	0.5% min 100,000	<b>E-Statements (weekly)</b>	
LC's amount and tenor modification fees	0.25% of outstanding amount - Min XAF 15,000	Subscription	
<b>Sight/Import L/C</b>		Individuals	
LC's opening commission:	0.25% P.Q min. XAF 25,000	SME/SMI	
Transfer commission	1% Min. XAF 5,000	Corporates	
Central Bank Commission	0.5	<b>E-Statements (monthly)</b>	
Transfer fee inside CEMAC zone	XAF 25,000	<b>DEBIT CARDS</b>	
FX Commission (Other currencies)	3%	VISA CLASSIC & MASTERCARD STANDARD	
<b>Term/Import L/C</b>		VISA GOLD	
LC's opening commission:	0.25% P.Q min. XAF 25,000	PLATINIUM Card	
Acceptance fees	0.25% P.Q min. XAF 25,000	<b>TRANSACTIONS WITH DEBIT CARDS</b>	
Transfer Commission outside CEMAC zone	1% Min. XAF 5,000	Local withdrawal (UBA ATMs)	
Central Bank Commission	0.5	Local withdrawal (Other banks' ATMs)	
FX Commission (Other currencies)	3%	International withdrawal (Other banks' ATMs)	
<b>L/C not used</b>		Local payments Via POS/WEB (UBA and other banks)	
Cancellation commission	XAF 50,000	International payments via POS/WEB (UBA and other banks)	
Communication fees	XAF 15,000	Replacement (card expired)	
<b>L/C notification on export</b>		Replacement (theft, loss, damage)	
Notification fees	0.15% Min. XAF 15,000	Balance check	
LC's amount and tenor modification fees	0.15% of outstanding amount - Min. XAF 15,000	Reissue of secret code (Prepaid card)	
Other modifications	XAF 25,000	Opposition for misuse	
Confirmation	Negotiable (per confirming bank)	Opposition for loss/theft	
Communication fees	XAF 15,000	<b>VISA PREPAID CARD</b>	
<b>L/C not used</b>		Reload of card	
Cancellation	XAF 25,000	Issue of card	
Attestation of non financing	XAF 10,000	Card to Card transfer	
<b>GUCE transactions</b>		Reset PIN	
Liquidation slip (BDT)	0.1% + XAF 15,000 Min XAF 25,000	Monthly fee	
Import/Export Declaration	XAF 10,000	Local withdrawal (UBA ATMs)	
Modification to Import/Export Declaration	XAF 10,000	Check balance on ATM	
		Insufficient provision on ATM (Local and international)	
<b>Commitment by signature</b>			
Market guarantees (tender, advance on start-up, completion, guarantee deduction, etc.)	0.5% P.Q Min XAF 25,000 indivisible + XAF 15,000 (Application fees)	Local withdrawal (Other banks' ATMs in Cameroon)	
Customs sureties	0.5% P.Q Min XAF 25,000 indivisible + XAF 15,000 (Application fees)	International withdrawal (Other banks' ATMs)	
Modification requested by customer	XAF 25,000	Payments via POS (UBA and other banks in Cameroon)	
Extension / Increase	0.5% P.Q INDIVISIBLE (Min. XAF 25,000)	International payments via POS/WEB (UBA and other banks)	
Proof of financial solvency	XAF 50,000	POS Insufficient Funds (Domestic & International)	
Attestation of financial capacity for public contracts	0.1% Min. XAF 50,000		
Attestation of financial capacity for VISA requests	XAF 50,000	SMS alert	
Debt clearance certificate (Individuals, Salary earners)	Free	Change of secret code	
Debt Clearance Certificate (Other Retail / Trade)	XAF 10,000	<b>U-POS</b>	
Debt clearance certificate (legal entity)	XAF 25,000		
Partial release	XAF 10,000	Monthly rent	
Full release	XAF 10,000	Commission (Applied to the merchant on each payment)	
Guarantee call fees	0.1% Min. XAF 50,000		
Garnishment/NTP/Requisitions (Corporate Account)	XAF 35,000	<b>INTERNET BANKING</b>	
Attestation of lien	XAF 50,000	Basic module	
<b>Succession</b>		Additional modules	
File opening	XAF 25,000	Bill payment (Canal+)	
Liquidation fees	3%	Token Pin	
Balance inquiry fees		<b>COLLECTION SOLUTION</b>	
		INSTANT BILL/MPGS	

Account closure fees	XAF 5,000
Cheque production fee	XAF 3,500
<b>Other services</b>	
Request of monthly account statement (from 1st to 30/31 of Month N-1)	Free
Counter cheque "Corporate"	XAF 5,000
Fax indemnities	XAF 2,500/transaction
Copies of archives - 6 months	XAF 500/page - Max XAF 10,000
Copies of archives - 6 months to 1 year	XAF 1,000 Max XAF 25,000
Archives copies 1 year to 5 years per page	XAF 2,000 Max XAF 50,000
Archives copies > 5 years per page	XAF 2,500/txn Max XAF 75,000
Power of attorney	XAF 5,000
<b>PUSH AND PULL</b>	
<b>UBA to Orange Money</b>	
100 - 100,000	1% of amount
100,001 - 200,000	XAF 1,000
200,001 - 300,000	XAF 1,000
300,001 - 400,000	XAF 1,000
400,001 - 500,000	XAF 1,000
<b>Orange Money to UBA</b>	
100 - 100,000	1.5% of amount
100,001 - 200,000	XAF 2,200
200,001 - 300,000	XAF 2,300
300,001 - 400,000	XAF 2,400
400,001 - 500,000	XAF 2,500

<b>E-BANKING PACKAGES FOR INDIVIDUALS / PACK (INDIVIDUALS)</b>
<b>Junior</b> (Savings account for minors)
<b>NextGen</b> (Student account)
<b>Patriot</b> (Civil servant salary account)
<b>Access</b> (Salary earners with a revenue below XAF 500,000)
<b>Classic</b> (Salary earners with a monthly revenue from XAF 500,000 to XAF 1 Million)
<b>Premium</b> (Salary earners with a monthly revenue above XAF 1 Million)
<b>Boss</b> (Current account for Traders, Businessmen, Ccompany Executives, etc.)
<b>Champion</b> (Classical savings account)
<b>Halal</b> (Savings account for Muslim community)
<b>Diaspora</b> (Savings or current account for non-residents)
<b>Expatriate</b> (Accounts for foreign citizens living/working in Cameroon)
<b>Gold</b> (Accounts for VIP customers holding Gold cards)
<b>Platinum</b> (Accounts for VIP customers holding Platinum cards)

<b>E-BANKING PACKAGES FOR COMPANIES</b>
<b>SME Lite</b> (Individual enterprises)
<b>SME Pro</b> (Normal enterprises)
<b>SME Plus</b> (LLC Companies)

<b>E-BANKING PACKAGES FOR CORPORATES</b>
<b>Partner</b>

<b>MOBILE BANKING</b>
Interbank transfer (UBA to other Bank)
Bank account to Visa Prepaid Card
Bill payment (Canal+)
Reset PIN
<b>MAGIC BANKING</b>
Services
Interbank transfer (UBA to other Bank)
Bank account to Visa Prepaid Card
Reset PIN
<b>UBA CHATBANKING LEO "VIRTUAL BANKER"</b>
Services
Interbank transfer (UBA to other Bank)
Bank account to Visa Prepaid Card
Bill payment (Canal+)
Reset PIN

UBA pricing
UBA pricing
0.75%, min. XAF 50,000
0.75%, min. XAF 50,000
1% of outstanding amount (Min. XAF 100,000)
1% of outstanding amount (Max. XAF 50,000)
Free
es
Insurance
XAF 50,000
XAF 100,000
2% per year, payable by indivisible quarter
2% per year, payable by indivisible quarter
instrument)
15% p.a., calculated on the term of the discount
XAF 15,000
XAF 10,000
0.5% Min. XAF 50,000
XAF 10,000
XAF 30,000
operations
Free
2%
5% (reference rate)
5%
TBB + 4%
0.3% + Corresp.
XAF 25,000
35,000 CFAF + fees of corresp.
side CEMAC zone)
1%, min. XAF 5,000
0.5%, min. XAF 5,000
0.5%
XAF 15,000
1%, min. XAF 5,000
0.5%
3%
XAF 15,000
XAF 25,000
Free
Free
-3.00%
ar of credit
0.25% Min. XAF 15,000
0.1% p.a. min. XAF 25,000
1% Min. XAF 5,000
0.5%
3%
XAF 15,000
0.15%, min. XAF 75,000
10,000 CFAF/File
XAF 20,000
Min. XAF 25,000 (per SP terms)
0.25% Min. XAF 15,000
XAF 30,000
XAF 10,000
Min. XAF 25,000 (per SP terms)
0.25% Min. XAF 15,000
edit
0.25% P.Q - INDIVISIBLE min. XAF 25,000
As per LC Terms
XAF 15,000
XAF 35,000
XAF 25,000
0.25% P.Q. Min XAF 25,000
As agreed with confirming Bank
XAF 15,000
VSFER
XAF 5,000
rbank/ SYSTAC
XAF 500
/ SYGMA
XAF 25,000
orling
XAF 20,000
Free

Free
50 000
XAF 25,000
Free
Free
XAF 5,000
XAF 5,000
XAF 10,000
XAF 5,000
Supported by the customer
its
XAF 10,000
XAF 2,500
XAF 3,500
XAF 10,000
XAF 20,000
XAF 5,000
XAF 10,000
g
Free
XAF 1,500/Month
XAF 5,000/Month
XAF 25,000/Month
Free
XAF 10,000
Free
XAF 500/Month
XAF 1,000/Month
XAF 2,500/Month
XAF 5,000/Month
Free
Free
XAF 1,000/Month
XAF 2,000/Month
XAF 5,000/Month
Free
XAF 500/Month
XAF 1,500/Month
XAF 2,000/month
Free
XAF 1,250/Month
XAF 9,000/Month
XAF 15,000/Month
Free
XAF 400
3%
Free
1,5%
Free
XAF 5,000
Free
XAF 1,000
XAF 5,000
XAF 5,000
XAF 500
Segment 1: XAF 10,000
Segment 2: XAF 15,000
Segment 3: XAF 25,000
Free
XAF 1,000/5000
Free
Free
Free
Free
XAF 400
3%
Free
1,5%
Free
Free
XAF 5,000
XAF 12,000
* 0,5% for UBA cards
* 2% local cards other banks
* 3% international cards
XAF 25,000/Month
Negotiable
Free
XAF 10,000
Negotiable

SMS Alert (Free)
XAF 1.000/Month
XAF 2.000/Month
XAF 2.500/Month
XAF 3.500/Month
XAF 4.000/Month
XAF 4.500/Month
XAF 2.000/Month
XAF 1.000/Month
XAF 3.500/Month
XAF 3.000/Month
XAF 10.000/Month
XAF 15.000/Month
XAF 3.500/Month
XAF 4.000/Month
XAF 4.000/Month
25,000 CFAF/Month
XAF 500
XAF 500
Free
Free
Fees (Tax excl)
XAF 500
XAF 500
Free
Fees (Tax excl)
XAF 500
XAF 500
Free
Free