

# BANKING TERMS AND CONDITIONS APPLICABLE TO CUSTOMER TRANSACTIONS: APRIL-JUNE 2025



## Individual

Description	UBA Pricing
<b>Current account</b>	
<b>Non salary</b>	
Initial deposit	10 000 FCFA
Minimum balance	0 FCFA
<b>Salary account</b>	
Initial deposit	Franco
Minimum balance	0 FCFA
<b>Refrees</b>	
Initial deposit	Franco
Minimum balance	0 FCFA
<b>Liberal Professions</b>	
Initial deposit	25 000 FCFA
Minimum balance	0 FCFA
<b>Non resident</b>	
Initial deposit	100 000 FCFA
Minimum balance	0 FCFA
<b>Students</b>	
Initial deposit	2 000 FCFA
Minimum balance	0 FCFA
<b>VP(non salary)</b>	
Initial deposit	2 000 000 FCFA
Minimum balance	0 FCFA
<b>Remunerated Accounts</b>	
<b>a) - Savings</b>	
<b>General Public</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>Craftsmen, business persons and informal sector (Freedom and Freedom Life)</b>	
Initial deposit	5 000 FCFA
Minimum balance	25 000 FCFA
<b>Non-residents</b>	
Initial deposit	100 000 FCFA
Minimum balance	100 000 FCFA
<b>Minors (UBA Kids and UBA Teens)</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>Students</b>	
Initial deposit	2 000 FCFA
Minimum balance	0 FCFA
<b>VP</b>	
Initial deposit	2 000 000 FCFA
Minimum balance	5 000 000 FCFA
<b>Associations</b>	
Initial deposit	100 000 FCFA
Minimum balance	150 000 FCFA
<b>Interest rates</b>	
Individuals	Up to 10 000 000 FCFA : 2.45%
Over 10 000 000 FCFA : 1%	
Associations	2.45%
<b>b) - Blanic Savings</b>	
<b>Grand Public</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>Craftsmen, business persons and informal sector (Freedom and Freedom Life)</b>	
Initial deposit	5 000 FCFA
Minimum balance	25 000 FCFA
<b>Minors</b>	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
<b>c) - Termed Savings</b>	
Term rate	From 2 000 000 FCFA
Initial Deposit	From 25 000 000 FCFA
Interest rate	Negotiable
Anticipation	Reimbursement of 50% of the interest received
Penalty: For interest less than 1% payment will be on a pro rata basis.	
NS: Interests are calculated on the basis of the end of day	
<b>Associated services and operation of personal accounts.</b>	
<b>Account handling charges</b>	
Individuals	Franco
Associations	Franco
<b>Closure fees</b>	
Individuals	5 000 FCFA
Associations	10 000 FCFA
<b>Deposit/withdrawal</b>	
Cash deposit at counters	Franco
withdrawal at accounts	Franco
Payment by cheque	Franco
Account movement	Franco
<b>Value date</b>	
<b>Account crediting</b>	
Cash deposit	J+1
Internal account to account transfer	J+1
Transfer received via clearing (SYSTAC or SYGMA)	J+1
UBA cheque deposit and payment same branch	J+1
UBA cheque deposit and payment other branch	J+1
cheque deposit - other bank	J+2
<b>Account debiting</b>	
Cash withdrawal	J+1
Internal transfer order	J+1
Transfer emitted through clearing (SYSTAC or SYGMA)	J+1
Cheque payment in favor of another UBA account	J+1
Cheque payment in favor of another UBA account	J+1
<b>Cheque book</b>	
Cheque book issuance (salary account)	Franco
Cheque book issuance (other accounts)	Franco for the first 50 leav es/year
Cheque book issuance (other accounts)	3 500 FCFA after the first 50 leav es/year
Cheque cancellation	3 500 FCFA
issuance of Bank cheque	3 500 FCFA
<b>Succession</b>	
File constitution	25 000 FCFA
Liquidation	3%
Balance inquiry	
Account closure	5 000 FCFA
cheque book emission	3 500 FCFA
<b>Other Services</b>	
Account history (from 1st to 30/31 of the month M-1)	Franco
Request for account history	500 FCFA/page
Instructions by fax (tax indemnities)	2 500 FCFA/transaction
Archived copy under 6 months	300 FCFA/page Max 10 000 FCFA
Archived copy 1 to 5 years	1 000 FCFA/page Max 25 000 FCFA
Archived copy over 5 years	2 000 FCFA/page Max 50 000 FCFA
Change of address	Franco
Procuration	5 000 FCFA
<b>Domestic bank operations</b>	
<b>Transfer</b>	
Transfer from one account to the other	Franco
Transfer to a UBA account	Franco
Interbank transfer (SYSTAC)	5 000 FCFA
Interbank transfer (SYGMA)	25 000 FCFA
Tax Payment/Attestation	2 000 FCFA
Account closure	10 000 FCFA
<b>Standing order</b>	
Set up	10 000 FCFA
Modification	5 000 FCFA
Annulment	5 000 FCFA
<b>Set Up</b>	
1 - 500 000 FCFA	5 000 FCFA
500 001 F CFA - 10 000 000 F CFA	10 000 FCFA
Over 10 000 000 F CFA	30 000 FCFA
<b>Standing order - debit</b>	
Set up fees	1 000 FCFA
Cash Levy	300 FCFA per line
Opposition	2 000 FCFA
Request of unpaid levy (beneficiary)	Franco
Request of unpaid levy (initiator)	1 000 FCFA
Transfer on site	Franco
Clearing non normalised interbank cheque	5 000 FCFA
Transfer over FCFA 100 000 000 / SYGMA	25 000 FCFA
Transfer received	Franco
Local instruments sent for clearing	5 000 FCFA
<b>Clearing Payment Incidents</b>	
Individuals	5 000 FCFA
Beneficiary	10 000 FCFA
<b>Establishing injunction letters for payment incidents</b>	
Individuals	15 000 FCFA
Removal at of banking suspension	15 000 FCFA
<b>Cheque Rejected at clearing for insufficient funds</b>	
Individuals	15 000 FCFA
Beneficiary	5 000 FCFA
<b>Payment Rejection</b>	
Individuals	10 000 FCFA
<b>Push and Pull</b>	
<b>UBA to MTN Mobile Money</b>	
100 - 100 000	1% of the amount
100 001 - 200 000	1 000 FCFA
200 001 - 300 000	1 000 FCFA
300 001 - 400 000	1 000 FCFA
400 001 - 500 000	1 000 FCFA
<b>MTN Mobile Money to UBA</b>	
100 - 500 000	As per the current MTN mobile money rates
<b>UBA to Orange Money</b>	
100 - 100 000	1% of the amount
100 001 - 200 000	1 000 FCFA
200 001 - 300 000	1 000 FCFA
300 001 - 400 000	1 000 FCFA
400 001 - 500 000	1 000 FCFA
<b>Orange Money to UBA</b>	
100 - 500 000	As per the current Orange money rates
<b>Services of UBA Agents - Redpoint</b>	
Cash withdrawals	1% of the amount
Cash deposit	0.5% of the amount
<b>M2U</b>	
Cash in	Franco
Cash out	Franco
Transfer: M2U to M2U	Franco
Transfer: M2U to another mobile account	Depending on the transfer amount
Push and Pull (UBA to M2U and M2U to UBA)	Franco
Push to any other UBA Account	1% Max. 2 000 FCFA
Bill payments (Eneo, Canal+, Starlines, taxes, etc.)	Depending on the service
<b>Bancassurance</b>	
<b>UBA Security</b>	
Classic	4 193 FCFA
Gold	6 709 FCFA
Platinum	9 224 FCFA
<b>UBA Tranquility</b>	
Silver	4 193 FCFA
Bronze	8 386 FCFA
Gold	12 579 FCFA
Diamond	16 771 FCFA
<b>UBA Funeral Insurance</b>	
Without repatriation of the body	
Option1	4 193 FCFA
Option2	8 386 FCFA
Option3	12 579 FCFA
Option4	20 964 FCFA
With repatriation of the body	
Option 1	37 734 FCFA
Option 2	41 929 FCFA
Option 3	50 314 FCFA
<b>UBA Safe Ride</b>	
UBA Safe Ride	Depending on the vehicle's characteristics (age, power, etc.) and the guarantees chosen

<b>Loans</b>	
Insurance fees	0.75% Min 50 000 F CFA
Other bank/bank buy back	500 FCFA/page
Anticipated repayment	1% of Outstanding Min. 100 000 FCFA
Refinancing fee	1% of Outstanding Max. 50 000 FCFA
<b>Guarantees</b>	
Guarantee individuals	Insurance
Pledge on time deposit	50 000 FCFA
Other Bank Guarantees	2% per annum, Instrumental indivisible

<b>Discounting (cheques and other Bank Items)</b>	
Bank items	1.5% per annum, over the duration of the
Handling fees	15 000 FCFA
Prolongation fees	10 000 FCFA
cheques	0.5% Min 50 000 FCFA
Rejection charges beneficiary	Franco
Rejection charges orderer	30 000 FCFA

<b>Foreign Currency Operations</b>	
<b>Currency</b>	
<b>a) - Buy</b>	
<b>Euro / XAF</b>	
Buy - Commission	Franco
<b>Other FX</b>	
Buy - Commission	2%
<b>b) - Sales</b>	
<b>Euro/XAF</b>	
Sales - Commission	3% (day's rate)
<b>Other FX</b>	
Sales - Commission	3%
<b>cheques/ Other foreign currency items</b>	
Discounting	18% + 4%
Cashing/Clearing	0.3% + Correp
Counter fees	25 000 FCFA
cheques / Unpaid Items	35 000 FCFA + sister bank charges

<b>International transfer (Off CEMAC)</b>	
<b>a) Transfer using</b>	
<b>Euro / XAF</b>	
Transfer Commission	1% Min 5 000 FCFA
Transfer Commission for salaries of non residents	0.5% Min 5 000 FCFA
Central Bank Commission	0.5%
Correspondent Bank fees	15 000 FCFA
<b>Other FX</b>	
Transfer Commission	1% Min 5 000 FCFA
Central Bank Commission	0.5%
Exchange Commission	3%
Correspondent Bank fees	15 000 FCFA
Modification of transfer order	25 000 FCFA
<b>b) Transfer Receipt Euro / XAF</b>	
Transfer in other FX	Franco
Exchange Commission	3.00%

<b>Financial Information</b>	
Transmission of bank information to external auditors	20 000 FCFA
Bank investigation in favor of customer	Franco
Bank investigation in favor of a local bank	Franco
Bank investigation in favor of a foreign bank	50 000
<b>Banking Information</b>	
Bank investigation	25 000 FCFA
Bank investigation	Franco
Certificate of non indebtedness	Franco
Payment Certificate TAX SYSTAC	5 000 FCFA
Payment Certificate TAX SYGMA	5 000 FCFA
<b>Couriers</b>	
Letter of Recommendation	10 000 FCFA
Post office courier (on customer request)	5 000 FCFA
Onl. courier (on customer request)	To be paid by customer

<b>E-Statements/Daily transaction history</b>	
subscription	Franco
Individuals	1 000 FCFA/Month
<b>E-Statements/Weekly transaction history</b>	
subscription	Franco
Individuals	500 FCFA/Month
<b>E-Statements/Monthly transaction history</b>	
subscription	Franco
Individuals	

<b>E-Banking packages</b>	
<b>Junior (Children)</b>	545 Airt (Franco)
<b>Novice (Students)</b>	1 500 FCFA/Month
<b>Veteran (Retirees receiving pension)</b>	1 000 FCFA/Month
<b>Falot (Government workers)</b>	2 000 FCFA/Month
<b>Slater (Salaried workers with a monthly revenue less than 2 500 FCFA/Month)</b>	1 500 FCFA/Month
<b>Access (Salaried workers with a monthly revenue 2 500 FCFA/Month)</b>	2 500 FCFA/Month
<b>Classic (Salaried workers with a monthly revenue 3 500 FCFA/Month)</b>	3 500 FCFA/Month
<b>Premium (Salaried workers with a monthly revenue over 4 000 FCFA/Month)</b>	4 000 FCFA/Month
<b>Libero (Liberal Professions with a monthly revenue less than 2 500 FCFA/Month)</b>	2 500 FCFA/Month
<b>Freedom and Freedom Life (Small retailers)</b>	1 000 FCFA/Month
<b>Boss (Big retailers, Businessmen and women, company)</b>	4 500 FCFA/Month
<b>Gold (Savings customer)</b>	2 000 FCFA/Month
<b>Hold (Muslim Savings customer)</b>	1 000 FCFA/Month
<b>Dispora (Non-residents)</b>	3 500 FCFA/Month
<b>Expatri (Expatriates living/working in Cameroon)</b>	3 000 FCFA/Month
<b>VP (VP)</b>	15 000 FCFA/Month

<b>E-Banking / Out of Package subscriptions</b>	
<b>Cards</b>	
Debit card issuance	Franco
VISA Debit card monthly charges (Classic)	3 000 FCFA/Month
VISA Debit card monthly charges (Gold)	12 500 FCFA/Month
MASTERCARD DEBIT card monthly charges (Classic)	3 000 FCFA/Month
MASTERCARD DEBIT card monthly (Platinum)	12 500 FCFA/Month
Replacement of expired Debit Card	Franco
Replacement of lost, stolen or destroyed debit Card	5 000 FCFA
Reissuance of debit card secret code	5 000 FCFA
Issuance of prepaid Visa card	20 000 FCFA Segment 1 : 15 000 FCFA Segment 2 : 15 000 FCFA
Monthly charges - Prepaid VISA Card	84 FCFA
Raffling PREPAID VISA CARD	500 FCFA
Transfer from one prepaid VISA CARD to another	Franco
Reissuance of secret code of prepaid VISA card	1 000 FCFA

<b>Card transactions</b>	
Domestic withdrawal via UBA ATM	Franco
Domestic withdrawal via other banks	400 FCFA Max 1 000
International withdrawal (Euro and	5%
International withdrawal (Other	4% + Markup of 3%
Domestic payment via POS (UBA and	Franco
International payment via POS/WEB	1.5%
International payment via POS/WEB	1.5% + Markup of 3%
Balance consultation	Franco
SMS Alert	Franco
PIN reinitialisation	1 000 FCFA
Increase of transaction limits	5 000 FCFA
Opposition for misuse	5 000 FCFA
Opposition for loss	5 000 FCFA
Insufficient balance on GAB/ATM (Domestic and international)	Franco
POS/WEB insufficient funds (Domestic & SMS / Email Notifications	Franco
subscription	Franco
Individuals	1 000 FCFA/Month
subscription modification (change of telephone number/email address)	Franco
<b>Internet Banking</b>	
subscription	Franco
Individuals (Consultation + transaction)	1 000 FCFA/Month
Interbank Transfer (UBA to other banks)	500 FCFA
Transfer from UBA account to UBA VISA	500 FCFA
subscription modification (password,	Franco
<b>Mobile Banking</b>	
Interbank Transfer (UBA to other banks)	500 FCFA
Transfer from UBA account to UBA VISA	500 FCFA
Bills payment (Canal+)	Franco
PIN Reinitialisation	Franco
<b>Magic Banking</b>	
Interbank Transfer (UBA to other banks)	500 FCFA
Transfer from UBA account to UBA VISA	500 FCFA
PIN Reinitialisation	Franco
<b>UBA Chatbanking : LEO "VIRTUAL</b>	
Transfer from UBA account to UBA VISA	500 FCFA
Bills payment (Canal+)	Franco
PIN Reinitialisation	Franco

<b>Description</b>		
<b>Account opening - Initial deposit</b>		
Associations and sole proprietorships	100 000 FCFA	
Private limited company	250 000 FCFA	
Public limited company	1 000 000 FCFA	
<b>Account Management and Balancing</b>		
Account maintenance fees: segment "SME Banking: small businesses"	9 000 FCFA	
Account maintenance fees: segment "SME Banking: medium-sized businesses"	10 000 FCFA	Monthly
Account maintenance fees: segment "Institutional, Commercial et Corporate"	15 000 FCFA	
Turnover commission: segment "SME Banking"	0.025%	Monthly
Turnover commission: segment "Institutional Banking"	0.025%	Monthly, Minimum 10 000
Turnover commission: segment "Commercial and Corporate"	0.03%	FCFA
Debit interest	0.025%	Monthly
Account closing charges	15 000 FCFA	
<b>Value Date</b>		
<b>Account Crediting</b>		
Cash deposit	J+1	
Internal transfer received	J+1	
Transfer received through clearing (SYSTAC or SYGMA)	J+1	
UBA Cheque clearing UBA-same branch	J+1	
UBA Cheque clearing UBA-other branch	J+1	
Cheque clearing other bank	J+2	
<b>Account Debiting</b>		
Cash withdrawal	J+1	
Transfer issued	J+1	
Transfer issued through clearing (SYSTAC or SYGMA)	J+1	
Payment of a Cheque issued in favor of UBA account	J+1	
Payment of Cheque issued in favor of another bank	J+1	

<b>Local Banking Operations</b>		
<b>Cash Operations</b>		
Cash disbursement		
1 - 500 000 FCFA	5 000 FCFA	
500 001 FCFA - 10 000 000 FCFA	25 000 FCFA	
Over 10 000 000 FCFA	50 000 FCFA	
Cash withdrawal at other bank	6 000 FCFA	
Home cashier (cashier installation charges)	350 000 FCFA	Yearly charges excluding
Home cashier (monthly fees)	To be	Yearly charges excluding
<b>Cheque Operations</b>		
Bankers cheque: issuance fees	5 000 FCFA	
Bankers cheque: cancellation fees	5 000 FCFA	
Certified cheque: issuance fees	5 000 FCFA	
Certified cheque: cancellation fees	5 000 FCFA	
Rejection fees	10 000 FCFA	
Cheque issuance	7 000 FCFA	
Counter cheque issuance	5 000 FCFA	

## Business

Counter cheque issuance	5 000 FCFA	
<b>Bank Instruments</b>		
Conservation Commission	5 000 FCFA	
Fate of instrument on demand	5 000 FCFA	On demand
Handling charges	10 000 FCFA	
Prolongation charges	15 000 FCFA	
Cancellation charges	10 000 FCFA	
<b>Local Transfer</b>		
Inter bank transfer (SYGMA)	30 000 FCFA	Amounts above 100
Inter bank transfer (SYSTAC)	7 000 FCFA	Amounts below 100 millions
Tax Payment / Certificate	5 000 FCFA	
Extra branch transfer	Franco	
Received transfer	Franco	
Multiple transfer to other bank extra pages	2 000 FCFA	Per line
Electronic transfer to other bank	2 000 FCFA	
Multiple Electronic transfers other banks CD or USB key	1 000 FCFA	Per line
Transfer Commission	10 000 FCFA	
Modification	5 000 FCFA	
Cancellation	5 000 FCFA	
<b>Standing Order</b>		
Set up fees	15 000 FCFA	
Copy of order on electronic device	500 FCFA	Per line
Receipt issuance	800 FCFA	Per line
Reject of order (beneficiary)	Franco	
Reject of order (issuer)	1 000 FCFA	
<b>LC/Trade</b>		
<b>Clearing Payment Incidents</b>		
Rejected Cheque (fees to be paid by account owner)	30 000 FCFA	account owner charges
Rejected Cheque (fees to be paid by the Cheque depositor)	0	
Injunction charges	15 000 FCFA	
Consentment of banking	15 000 FCFA	
Instrument rejection fees: fees to account holder	15 000 FCFA	Without sister bank
Instrument rejection fees: fees to depositor	0	Without sister bank
Improper Cheque for clearing on other bank	50 000 FCFA	
Beneficiary	10 000 FCFA	
<b>Remunerated Accounts</b>		
Term deposit - minimum amount	25 000 000 FCFA	
Interest rate	Negotiable	
Breaking up of term deposit (anticipated payment)	N/A	
Penalty on term deposit breaking up	1% on pro rata loss	Interest calculated on the final balance

LOANS		
GENERAL CONDITIONS		
Base rate for UBA Cameroon - T88 rate	6.81%	
Extra rate over overdraft amount	2%	
Loan break up (anticipated payment)	2%	
File fees		
File issuance fees	0	
Annual renewal	0.50%	on the global amount
Line of credit - short term issuance fees	0.50%	
Line of credit - medium term issuance fees	1.00%	
Restructuring file fees	2.00%	
Cash Credit		
Overdraft and other short term credits	T88 + surcharge	
Investment Loan (CMT)	T88 + surcharge	
Discount of Commercial papers	T88 + surcharge	15 days minimum
Signature Engagements		
Guarantee: file fees, Deed Drafting	15 000 FCFA	
Guarantee: Endorsement	25 000 FCFA	per guarantee
Guarantee: Information	15 000 FCFA	per guarantee
Guarantee: closure	10 000 FCFA	per guarantee
Decision fees	2%	per quarter and paid in
Guarantee call fees	0.1% Min 50 000	
Obtaining a guarantee		
Endorsement of personal guarantees	30 000 FCFA	
Pledge on time deposit	50 000 FCFA	
Pledges on other deposit accounts (Term deposit)	100 000 FCFA	excluding notary charges
Mortgage and pledges	100 000 FCFA	excluding notary charges