

BANKING CONDITIONS APPLICABLE TO CORPORATES: JULY - SEPTEMBER 2025



Individual

Description	UBA Pricing
Current account	
Non salary	
Initial deposit	10 000 FCFA
Minimum balance	0 FCFA
Salary account	
Initial deposit	Franc
Minimum balance	0 FCFA
Retirees	
Initial deposit	Franc
Minimum balance	0 FCFA
Liberal Professions	
Initial deposit	25 000 FCFA
Minimum balance	0 FCFA
Non resident	
Initial deposit	100 000 FCFA
Minimum balance	0 FCFA
Students	
Initial deposit	2 000 FCFA
Minimum balance	0 FCFA
VP (non salary)	
Initial deposit	2 000 000 FCFA
Minimum balance	0 FCFA

Remunerated Accounts	
a) - Savings	
General Public	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
Craftsmen, business persons and informal sector (Freedom and Freedom Lite)	
Initial deposit	5 000 FCFA
Minimum balance	25 000 FCFA
Non-residents	
Initial deposit	100 000 FCFA
Minimum balance	100 000 FCFA
Minors (UBA Kids and UBA Teens)	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
Students	
Initial deposit	2 000 FCFA
Minimum balance	5 000 FCFA
VP	
Initial deposit	2 000 000 FCFA
Minimum balance	5 000 000 FCFA
Associations	
Initial deposit	100 000 FCFA
Minimum balance	150 000 FCFA
Interest rates	
Individuals	Up to 10 000 000 FCFA : 2.45% Over 10 000 000 FCFA : 1%
Associations	2.45%
b) - Blank Savings	
Grand Public	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
Craftsmen, business persons and informal sector (Freedom and Freedom Lite)	
Initial deposit	5 000 FCFA
Minimum balance	25 000 FCFA
Minors	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
a) - Term Savings	
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.

Associated services and operation of personal accounts.	
Account handling charges	
Individuals	Franc
Associations	Franc
Closure fees	
Individuals	5 000 FCFA
Associations	10 000 FCFA
Deposit/withdrawal	
Cash deposit at counters	Franc
withdrawal at accounts	Franc
Payment by cheque	Franc
Account movement	Franc
Value date	
Account crediting	
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
Account debiting	
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
Cheque book	
Cheque book issuance (salary account)	Franc
Cheque book issuance (other accounts)	Franc for the first 50 leaves/year
Cheque book issuance (other accounts)	3 500 FCFA after the first 50 leaves/year
Cheque cancellation	3 500 FCFA
Issuance of Bank cheque	3 500 FCFA
Succession	
File constitution	25 000 FCFA
Liquidation	3%
Balance inquiry	
Account closure	5 000 FCFA
Cheque book emission	3 500 FCFA

Other Services	
Account history (from 1st to 30/31 of the month M-1)	
Request for account history	500 FCFA/page
Instructions by fax (tax indemnities)	2 500 FCFA/transaction
Archiv ed copy under 6 months	500 FCFA/page Max 10 000 FCFA
Archiv ed copy 6 months to 1 year	1 000 FCFA/page Max 25 000 FCFA
Archiv ed copy 1 to 5 years	2 000 FCFA/page Max 50 000 FCFA
Archiv ed copy over 5 years	2 500 FCFA/page Max 75 000 FCFA
Change of address	Franc
Procuration	5 000 FCFA

Domestic bank operations	
Transfer	
Transfer from one account to the other	Franc
Transfer to a UBA account	Franc
Inter bank transfer (SYSTAC)	5 000 FCFA
Interbank transfer (SYGMA)	25 000 FCFA
Tax Payment/Attestation	5 000 FCFA
Account closure	10 000 FCFA
Standing order	
Set up	10 000 FCFA
Modification	5 000 FCFA
Annuling	5 000 FCFA
Set up	
1 - 500 000 FCFA	5 000 FCFA
500 001 F CFA - 10 000 000 F CFA	25 000 FCFA
Over 10 000 000 F CFA	50 000 FCFA
Standing order - debit	
Set up fees	15 000 FCFA
Card levy	200 FCFA per line
Opposition	5 000 FCFA
Reject of unpaid levy (beneficiary)	Franc
Reject of unpaid levy (initiator)	1 000 FCFA
Transfer on site	Franc
Clearing non normalised interbank cheque	5 000 FCFA
Transfer over FCFA 100 000 / SYGMA	25 000 FCFA
Transfer received	Franc
Local instruments sent for clearing	5 000 FCFA

Clearing Payment Incidents	
Individuals	5 000 FCFA
Beneficiary	10 000 FCFA
Establishing injunction letters for payment incidents	
Individuals	15 000 FCFA
Removal of banking suspension	15 000 FCFA
Cheque Rejected at clearing for insufficient funds	
Individuals	15 000 FCFA
Beneficiary	5 000 FCFA
Payment Rejection	
Individuals	10 000 FCFA

Loans	
Insurance fees	0.75% Min 50 000 F CFA
Other bank loan buy back	1% of Outstanding Min. 100 000 FCFA
Anticipated repayment	1% of Outstanding Max. 50 000 FCFA
Refinancing fee	Franc

Guarantees	
Guarantee individual	Insurance
Pledge on Time deposit	50 000 FCFA
Other Bank Guarantees	2% per annum, instalmental indivisible
Discounting (Cheques and other Bank Items)	
Bank items	15% per annum, over the duration of the
Cards	
Handling fees	15 000 FCFA
Prolongation fees	10 000 FCFA
cheques	0.5% Min 50 000 FCFA
Rejection charges beneficiary	Franc
Rejection charges order	30 000 FCFA

Foreign Currency Operations	
Currency	
a) - Buy	
Euro / XAF	
Buy - Commission	Franc
Other FX	
Buy - Commission	2%
b) - Sales	
Euro/XAF	
Sales - Commission	5% (day's rate)
Other FX	
Sales - Commission	5%

cheques/ Other foreign currency items	
Discounting	188 + 4%
Clearing/Clearing	0.3% + Corp
Courier fees	25 000 FCFA
cheques / Unpaid Items	35 000 FCFA + sister bank charges

International transfer (Off CEMAC)	
a) Transfer Issuing	
Euro / XAF	
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
Other FX	
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) Transfer Receipt Euro / XAF	
Transfer in other FX	Franc
Exchange Commission	3.00%

Financial Information	
Transmission of bank information to external auditors	20 000 FCFA
Bank investigation in favor of customer	Franc
Bank investigation in favor of a local bank	Franc
Bank investigation in favor of a foreign bank	50 000
Banking information	25 000 FCFA
Bank investigation	Franc
Certificate of non indebtedness	Franc
Payment Certificate TAX /SYSTAC	5 000 FCFA
Payment Certificate TAX /SYGMA	5 000 FCFA

Couriers	
Letter of Recommendation	10 000 FCFA
Post office courier (on customer request)	5 000 FCFA
DHL courier(on customer request)	To be paid by customer
E-Statements/Daily transaction history	
subscription	Franc
Individuals	1 000 FCFA/Month
E-Statements/Weekly transaction history	
subscription	Franc
Individuals	500 FCFA/Month
E-Statements/Monthly transaction history	
subscription	Franc
Individuals	

Baraccassurance	
UBA Security	
Classic	4 193 FCFA
Gold	6 709 FCFA
Platinum	9 224 FCFA
UBA tranquillity	
Silver	4 193 FCFA
Bronze	8 386 FCFA
Gold	12 579 FCFA
Diamond	16 771 FCFA
UBA Funeral Insurance	
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	37 736 FCFA
Option 2	41 929 FCFA
Option 3	50 314 FCFA
UBA Safe Ride	
UBA Safe Ride	Depending on the vehicle's characteristics (age, power, etc.) and the guarantees chosen

Banking packages	
Junior (Children)	
NeoGen (Students)	1 000 FCFA/Month
Veteran (Retirees receiving pension)	1 000 FCFA/Month
Fatrat (Government workers)	2 000 FCFA/Month
Starler (Salaried workers with a monthly revenue less than 2 500 FCFA/Month)	2 500 FCFA/Month
Access (Salaried workers with a monthly revenue 2 500 FCFA/Month)	3 500 FCFA/Month
Classic (Salaried workers with a monthly revenue 4 000 FCFA/Month)	4 000 FCFA/Month
Premium (Salaried workers with a monthly revenue over 4 000 FCFA/Month)	5 000 FCFA/Month
Libero (Liberal Professions with a monthly revenue less than 2 500 FCFA/Month)	2 500 FCFA/Month
Freedom and Freedom Lite (Small retailers)	1 000 FCFA/Month
Box (Big retailers, Businessmen and women, company)	4 500 FCFA/Month
Champion (Savings customer)	2 000 FCFA/Month
Hidal (Muslim Savings customer)	1 000 FCFA/Month
Dispora (Non-residents)	3 500 FCFA/Month
Expat (Expatriates living/working in Cameroon)	3 000 FCFA/Month
VP (VP)	15 000 FCFA/Month

E-Banking - Out of Package subscriptions	
Cards	
Debit card issuance	Franc
VBA Debit card monthly charges (Classique)	0 000 FCFA/Month
VBA Debit card monthly charges (Gold)	12 500 FCFA/Month
MASTERCARD DEBIT card monthly charges(Classique)	3 000 FCFA/Month
MASTERCARD DEBIT card monthly (Platinum)	12 500 FCFA/Month
Replacement of expired Debit Card	Franc
Replacement of lost, stolen or destroyed debit Card	5 000 FCFA
Resuance of debit card secret code	5 000 FCFA
Issuance of prepaid Visa card	segment 1 : 15 000 FCFA segment 2 : 15 000 FCFA segment 3 : 15 000 FCFA
Monthly charges - Prepaid VBA Card	84 FCFA
Rolling PREPAID VBA CARD	500 FCFA
Transfer from one prepaid VBA CARD to another	Franc
Resuance of secret code of prepaid VBA card	1 000 FCFA

Card transactions	
Domestic withdrawal via UBA ATM	
Domestic withdrawal via other banks ATM	400 FCFA Max 1 000 FCFA
International withdrawal (debit card: Euro and XOF)	5%
International withdrawal (debit card: Other currencies)	4% + Markup of 3%
International withdrawal (prepaid card: Euro and XOF)	4%
International withdrawal (prepaid card: Other currencies)	4% + Markup of 3%
Domestic payment via POS (UBA and other banks)	
International payment via POS/WEB (Euro and XOF)	1.5%
International payment via POS/WEB (Other currencies)	1.5% + Markup of 3%
Balance consultation	
BMS Alert	Franc
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)	
POS/WEB insufficient funds (Domestic & International)	Franc

SMS / Email Notifications	
subscription	Franc
Individuals	1 000 FCFA/Month
Internet Banking	
subscription	Franc
Individuals (Consultation + Transaction)	1 000 FCFA/Month
Interbank transfer (UBA to other banks)	500 FCFA
Transfer from UBA account to UBA VISA prepaid card	500 FCFA
Transfer from UBA account to UBA VISA prepaid card	500 FCFA
subscription modification (password, account addition)	Franc
Mobile Banking	
Interbank Transfer (UBA to other banks)	500 FCFA
Transfer from UBA account to UBA VISA prepaid card	500 FCFA
Bills payment (Cand+)	Franc
PIN Reinitialisation	Franc

Magic Banking	
Interbank Transfer (UBA to other banks)	500 FCFA
Transfer from UBA account to UBA VISA prepaid card	500 FCFA
PIN Reinitialisation	Franc
UBA Chatbanking : LEO "VIRTUAL BANKER"	
Transfer from UBA account to UBA VISA prepaid card	500 FCFA
Bills payment (Cand+)	Franc
PIN Reinitialisation	Franc

Push and Pull	
UBA to MTN Mobile Money	
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
MTN Mobile Money to UBA	
100 - 500 000	As per the current MTN mobile money rates
UBA to Orange Money	
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
Orange Money to UBA	
100 - 500 000	As per the current Orange money rates

M2U	
Cash in	Franc
Cash out	Franc
Transfer: M2U to M2U	Franc
Transfer: M2U to another mobile account	Depending on the transfer amount
Push and Pull (UBA to M2U and M2U to UBA)	Franc
Push to any other UBA Account	1% Max. 2 000 FCFA
Bill payments (Envo, Canal+, StarTimes, Taxes, etc.)	Depending on the service

Remittances	
Africash	From 1% ; depending on send amount and corridor
Juba Express	From 1.9% ; depending on send amount and corridor
MoneyGram	From 0.7% ; depending on send amount and corridor
RIA	From 9% ; depending on send amount and corridor
Western Union	From 2% ; depending on send amount and corridor
Services at UBA Agents : Redpoint	
Cash withdrawals	1% of the amount
Cash deposit	0.5% of the amount

Description	
Current account and Services	
Account opening - Initial deposit	
Associations and sole proprietorships	100 000 FCFA
Private limited company	250 000 FCFA
Public limited company	1 000 000 FCFA
Account Management and Balancing	
Account maintenance fees: segment "SME Banking: small business"	9 000 FCFA
Account maintenance fees: segment "SME Banking: medium-sized business"	10 000 FCFA
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 FCFA
Turnover commission: segment "Commercial and Corporate"	0.025% Monthly
Debit interest	0.025% Monthly
Account closing charges	15 000 FCFA
Value Date	
Account Crediting	
Cash deposit	J+1
Internal transfer received	J+1
Transfer received through clearing (SYSTAC or SYGMA)	J+1
UBA Cheque clearing: UBA some branch	J+1
UBA Cheque clearing: UBA other branch	J+2
Cheque clearing other bank	J+2
Account Debiting	
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 fav or of another bank	J+1

Local Banking Operations	
Cash Operations	
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	4 000 FCFA
Home cashier (cashier installation charges)	350 000 FCFA
Home cashier (monthly fees)	To be
Cheque Operations	
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

Counter cheque issuance	5 000 FCFA	
Bank Instruments		
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	
Local transfer		
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	
Intra 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
Automatic clearing of account	10 000 FCFA	
Modification	5 000 FCFA	
Cancellation	5 000 FCFA	
Standing Order		
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	
Clearing Payment Incidents		
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	
Cancellation 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 00 FCFA	
Beneficiary	10 000 FCFA	
Remunerated Accounts		
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 basis	Interest calculated on the final balance