

BANKING CONDITIONS APPLICABLE TO CORPORATES: OCTOBER - DECEMBER 2025

Individual

Description	UBA Pricing
Current account	
Non salary	
Initial deposit	10 000 FCFA
Minimum balance	0 FCFA
Saving account	
Initial deposit	Franco
Minimum balance	0 FCFA
Refrees	
Initial deposit	Franco
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 Life)	
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	
Indiv kuids	Up to 10 000 000 FCFA : 2,43% Over 10 000 000 FCFA : 1%
Associations	2,43%
b) - Monic Savings	
Grand Public	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
Craftsmen, business persons and informal sector (Freedom and Freedom Life)	
Initial deposit	5 000 FCFA
Minimum balance	25 000 FCFA
Minors	
Initial deposit	10 000 FCFA
Minimum balance	25 000 FCFA
a) - Termned Savings	
Initial deposit	From 2 000 000 FCFA
Term rate	From 25 000 000 FCFA
Interest rate	Negotiable
Anticipation	Guaranteee: Reimbursement of 50% of the interest received Penalty: for interest less than 1%, payment will be on a pro rata basis.

NB: Interests are calculated on the basis of the end of day

Associated services and operation of personal accounts.	
Account handling charges	
Individuals	Franco
Associations	Franco
Closure fees	
Individuals	5 000 FCFA
Associations	10 000 FCFA
Deposit/withdrawal	
Cash deposit at counters	Franco
Withdrawal of accounts	Franco
Payment by cheque	Franco
Account movement	Franco
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 Operations	
Cheque book issuance: for the first 50 leaves / year	Franco
Cheque book issuance: above the first 50 leaves / year	3 500 FCFA
Cheque cancellation	3 500 FCFA
Issuance of Bank cheque	3 500 FCFA
Certified cheque: issuance fees	5 000 FCFA
Certified cheque: cancellation fees	5 000 FCFA

Succession	
File constitution	25 000 FCFA
Liquidation	3%
Balance inquiry	Franco
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)	Franco
Request for account history	500 FCFA/page
Instructions by fax (fax indemnities)	2 500 FCFA during subscription
Archived copy under 6 months	500 FCFA/page Max 10 000 FCFA
Archived copy 6 months to 1 year	1 000 FCFA/page Max 25 000 FCFA
Archived copy 1 to 5 years	2 000 FCFA/page Max 50 000 FCFA
Archived copy over 5 years	2 500 FCFA/page Max 75 000 FCFA
File update: change of address, signature, etc.	Franco
Procurator	5 000 FCFA

Domestic bank operations	
Transfer	
Transfer from one account to the other	Franco
Transfer to a UBA account	Franco
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 F CFA	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 lev y (beneficiary)	Franco
Reject of unpaid lev y (initiator)	1 000 FCFA
Transfer on site	Franco
Cheating 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

Clearing Payment Incidents	
Establishing Injunction letters for payment incidents	
Set up fees	15 000 FCFA
Removal of banking suspension	15 000 FCFA
Cheque Rejected at clearing for insufficient funds	
Rejected Cheque: issuer	15 000 FCFA
Rejected Cheque: beneficiary	Franco
Opposition to payment	
Opposition to payment: issuer	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	Franco
Guarantees	
Guaranteee individuals	Insurance
Pledge on time deposit	50 000 FCFA
Other Bank Guarantees	2% per annum, instalmental indivale

Discounting (Cheques and other Bank Items)	
Bank items	1,5% per annum, over the duration of the cheque
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

Foreign Currency Operations	
Currency	
a) - Buy	
Euro / XAF	
Buy - Commission	Franco
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	788 + 4%
Cashing/Clearing	0,3% + Corresp
Courier fees	25 000 FCFA
Cheques/ Unpaid Items	35 000 FCFA + inter bank charges

International transfer (Of CEMAC)	
a) Transfer using	
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	
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
a) Transfer Receipt Euro / XAF	
Transfer in other FX	Franco
Exchange Commission	3,00%

Financial Information	
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
Banking information	25 000 FCFA
Bank Investigation	Franco
Certificate of non indebtedness (Individuals)	Franco
Payment Certificate Tax (SYSTAC)	5 000 FCFA
Payment Certificate Tax (SYGMA)	5 000 FCFA

Certificate of bank account	
Certificate of account balance confirmation	10 000 FCFA
Certificate of solvability	10 000 FCFA
Certificate of liquidity	10 000 FCFA
Irrevocable transfer certificate (as part of guarantee for student)	25 000 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

S-Statements/Daily transaction history	
subscription	Franco

Individuals	
subscription	1 000 FCFA/Month

S-Statements/Weekly transaction history	
subscription	Franco

Individuals	
subscription	500 FCFA/Month

S-Statements/Monthly transaction history	
subscription	Franco

Individuals	
subscription	1 000 FCFA/Month

Bankasurance	
UBA Security	
Classic	4 193 FCFA
Gold	6 709 FCFA
UBA Tranquility	
Silver	4 193 FCFA
Bronze	8 386 FCFA
Gold	12 579 FCFA
Diamond	16 771 FCFA

UBA Funeral Insurance	
Without repatriation of the body	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

E-Banking : packages	
Junior (Children)	
NextGen (Students)	1 000 FCFA/Month
NextGen (Professionals)	1 000 FCFA/Month
NextGen (Government workers)	2 000 FCFA/Month
Starter (Salaried workers with a monthly revenue less than 2 500 FCFA/Month)	
Access (Salaried workers with a monthly revenue 2 500 FCFA/Month)	2 500 FCFA/Month
Classic (Salaried workers with a monthly revenue 3 500 FCFA/Month)	3 500 FCFA/Month
Premium (Salaried workers with a monthly revenue over 4 000 FCFA/Month)	4 000 FCFA/Month
Libero (Liberal Professions with a monthly revenue less than 2 500 FCFA/Month)	
Freedom and FreedomLife (Small retailers)	1 000 FCFA/Month
Boas (Big retailers, Businesses and women, company)	4 500 FCFA/Month
Champion (Savings customer)	
Hotail (Muslim Savings customer)	1 000 FCFA/Month
Diapora (Non-residents)	3 500 FCFA/Month
Expatri (Expatriates living/working in Cameroon)	3 500 FCFA/Month
VP (VP)	15 000 FCFA/Month

E-Banking : Out of Package subscriptions	
Carta	
Debit card issuance	Franco
VBA Debit card monthly charges (Classique)	3 000 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	Franco
Replacement of lost, stolen or destroyed debit Card	5 000 FCFA
Resequence of debit card secret code	5 000 FCFA
Issuance of prepaid Visa card	Segment 1 : 30 000 FCFA, Segment 2 : 10 000 FCFA, Segment 3 : 20 000 FCFA
Monthly charges - Prepaid VBA Card	84 FCFA
Issuance of PREPAID VBA CARD	500 FCFA
Transfer from one prepaid VBA CARD to another	Franco
Resequence of secret code of prepaid VBA card	1 000 FCFA

Card transactions	
Domestic withdrawal via UBA ATM	Franco
Domestic withdrawal via other banks ATM	400 FCFA Max 1 000 FCFA
International withdrawal (debit card: Euro and XOF)	3%
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)	Franco
International payment via POS/WEB (Euro and XOF)	1,5%
International payment via POS/WEB (Other currencies)	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 & International)	Franco

SMS / Email Notifications	
subscription	Franco
Individuals	1 000 FCFA/Month
subscription modification (change of telephone number/email address)	Franco
Internet Banking	
subscription	Franco
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
subscription modification (password, account addition)	Franco
Mobile Banking	
Interbank Transfer (UBA to other banks)	500 FCFA
Transfer from UBA account to UBA VISA prepaid card	500 FCFA
Bills payment (Cand+)	Franco
PIN Reinitialisation	Franco

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

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	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 (Envo, Cand+, 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: "Business Banking segment: small businesses"	9 000 FCFA
Account maintenance fees: "Business Banking segment: medium-sized businesses"	10 000 FCFA
Account maintenance fees: "Institutional and Corporate Banking" segment	15 000 FCFA
Turnover commission: "Business Banking" segment	0,025%
Turnover commission: "Institutional Banking" segment	0,025%
Turnover commission: "Corporate Banking" segment	0,03%
Debit interest	0,025%
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 same branch	J+1
UBA Cheque clearing: UBA other branch	J+1
Cheque clearing other bank	J+2
Account Debiting	
Cash withdrawal	J-1