

BANKING CONDITIONS APPLICABLE TO CORPORATES: JANUARY - MARCH 2026



Individual

Description	UBA Pricing
Current account	
File constitution	25 000 FCFA
Non salary	
Initial deposit	10 000 FCFA
Minimum balance	0 FCFA
Salary account	
Initial deposit	Franco
Minimum balance	0 FCFA
Other Services	
Account history (from 1st to 30/31 of the month M-1)	Franco
Payment Certificate TAX /SYGMA	5 000 FCFA
Payment Certificate TAX /SYGMA	5 000 FCFA
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
Procurement	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
Inter bank transfer (SYGMA)	25 000 FCFA
Tax Payment/Allegation	5 000 FCFA
Account closure	10 000 FCFA
Standing order	
Set up: in favor of oneself or one's child/spouse	2 500 FCFA
Set up: in favor of another third party	10 000 FCFA
Modification: in favor of oneself or one's child / spouse	5 000 FCFA
Modification: in favor of another third party	5 000 FCFA
Annulling	5 000 FCFA
Set Up	
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
Standing order - debit	
Set up fees	15 000 FCFA
Card Levy	200 FCFA per line
Opposition	5 000 FCFA
Reject of unpaid levy (beneficiary)	Franco
Reject of unpaid levy (initiator)	1 000 FCFA
Transfer on site	Franco
Clearing non normalized 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	
Minors	
Insurance fees	0.75% Min 50 000 FCFA
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	
Guarantees individuals	Insurance
Pledge on Time deposit	50 000 FCFA
Other Bank Guarantees	2% per annum, installment individual
Discounting (cheques and other Bank items)	
Bank items	15% per annum, over the duration of the discounting period
Handling fees	15 000 FCFA
Provision fees	10 000 FCFA
cheques	0.5% Min 50 000 FCFA
Rejection charges beneficiary	Franco
Rejection charges orderer	50 000 FCFA
Foreign Currency Operations	
Currency	
a) - Buy	
Euro / XAF	Franco
Buy - Commission	Franco
Other FX	2%
b) - Sales	
Euro / XAF	2%
Sales - Commission	5% (day's rate)
Cash deposit	J+1
Interest account to account transfer	J+1
cheques / Other foreign currency items	J+1
Transfer received via clearing (SYSTAC or SYGMA)	J+1
Cashing/Clearing	0.35% + Comesp
Counter fees	25 000 FCFA
cheques / Unpaid Items	35 000 FCFA + inter bank charges
cheque deposit - other bank	J+2
International transfer (Off CEMAC)	
a) transfer issuing	
Euro / XAF	J-1
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
Cheque book issuance: for the first 50 leaves / year	Franco
Cheque book issuance: above the first 50 leaves / year	3 500 FCFA
Exchange Commission	3%
Correspondent Bank fees	15 000 FCFA
Modification of transfer order	25 000 FCFA
b) Transfer Receipt Euro / XAF	
Certified cheque: issuance fees	5 000 FCFA
Certified cheque: cancellation fees	5 000 FCFA
Exchange Commission	3.00%

Business

Description	UBA Pricing
Local Banking Operations	
Cash Operations	
Cash disbursement	
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 (Concl+)	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
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 (Eneo, Concl+, 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 of 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	
NewBiz Account - Tier 1	50 000 FCFA
NewBiz Account - Tier 2	25 000 FCFA
Associations and sole proprietorships	100 000 FCFA
Private company	250 000 FCFA
Industries	1 000 000 FCFA
Minimum Balance	
NewBiz Account - Tier 1	50 000 FCFA
NewBiz Account - Tier 2	25 000 FCFA
Account Management and Balancing	
Transfer between accounts (Business Banking: NewBiz Account - Tier 1)	4 500 FCFA
Account maintenance fees: segment "Business Banking: NewBiz Account - Tier 1"	5 000 FCFA
Account maintenance fees: segment "Business Banking: small businesses"	9 000 FCFA
Account maintenance fees: segment "Business Banking: medium-sized businesses"	10 000 FCFA
Account maintenance fees: segment "Institutional and Corporate Banking"	15 000 FCFA
Transfer between accounts (Business Banking: NewBiz Account - Tier 2)	0.025% Monthly
Turnover commission: segment "Business Banking: NewBiz Account - Tier 2"	0.025% Monthly
Turnover commission: segment "Institutional and Corporate Banking"	0.025% FCFA
Debit interest: NewBiz Account	0.5%
Debit interest: other types of accounts	0.5%
Account closing charges	15 000 FCFA
Value Date	
Account Crediting	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
Account Debiting	
Transfer Commission	1% Min 5 000 FCFA
Central Bank Commission	0.5%
Transfer emitted through clearing (SYSTAC or SYGMA)	J-1
Cheque payment in favor of another UBA account	J-1
Correspondent Bank fees	15 000 FCFA
Other FX	
Transfer Commission	1% Min 5 000 FCFA
Cheque book issuance: for the first 50 leaves / year	Franco
Cheque book issuance: above the first 50 leaves / year	3 500 FCFA
Exchange Commission	3%
Correspondent Bank fees	15 000 FCFA
Modification of transfer order	25 000 FCFA
b) Transfer Receipt Euro / XAF	
Certified cheque: issuance fees	5 000 FCFA
Certified cheque: cancellation fees	5 000 FCFA
Exchange Commission	3.00%
Transfers Received	
Repatriation fee	Franco
Exchange Commission (fx other than euro)	0%
Certificate of reputation	10 000 FCFA
Advice on the outcome: modification or cancellation	25 000 FCFA
Cheques	
Issue fees	10 000 FCFA
Cancellation	25 000 FCFA
Cheque and instrument clearing	20 000 FCFA
Unpaid Cheque fees and return of instrument	25 000 FCFA
International operations (cont'd)	
Import documentary remittance	
Fee opening fees	30 000 FCFA
Notification commission	0.25% Min 15 000 FCFA
Acknowledgement	0.1% p.a Min 25 000 FCFA
Transfer commission CEMAC (4 currencies)	1% Min 5 000 FCFA
Handling charges	0.15% Min 75 000 FCFA
Documentation Commission	10 000 FCFA
Charges owed (Clean Collections)	20 000 FCFA
Transfer fees	Min 23 000 (depending on a supplier)
Export documentary remittance	
Fee opening fees	30 000 FCFA
Commission on documentation	10 000 FCFA
Transfer fees	Min 23 000 (depending on type of document)
Clean collection	
0.25% Min 15 000 FCFA	
L/C / Import	
LC issuance fees	0.25% P Min 25 000 FCFA
Transfer Commission	1% Min 5 000 FCFA
Central Bank commission	0.5%
Transfer commission within the CEMAC zone	25 000 FCFA
Exchange commission (for other currencies)	3%
Term/LC / Import	
LC issuance fees	0.25% P Min 25 000 FCFA
Notification commission	0.15% Min 15 000 FCFA
Other modifications	25 000 FCFA
Confirmation	Negotiable (as per the bank)
Communication fees	15 000 FCFA
L/C not used	
Conciliation fees	50 000 FCFA
Communication fees	15 000 FCFA
L/C Export Notification	
Notification commission	0.15% Min 15 000 FCFA
LC amount and duration modification fees	0.15% of current amount Min. 15,000
Other modifications	25 000 FCFA
Confirmation	Negotiable
Communication fees	15 000 FCFA
L/C not used	
Conciliation fees	50 000 FCFA
Communication fees	15 000 FCFA
Other Account Services	
Certificates	
Certificate of bank account	Franco
Certificate of solvability	50 000 FCFA
Certificate of liquidity for public works	50 000 FCFA
Certificate of non indebtedness (Moral Persons)	25 000 FCFA
Certificate of account balance confirmation: 'Business Banking' segment: small and medium-sized businesses'	15 000 FCFA
Certificate of account balance confirmation: Institutional and Corporate Banking segment	20 000 FCFA
Certificate of non-default of settlement	Franco
Investigation Fees	
Request of monthly account history (from 1st to 30/31 of Month N-)	Franco
Instructions by fax (Fax indemnities)	10 000 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	