

BANKING CONDITIONS APPLICABLE TO CORPORATES: JANUARY - MARCH 2026

Individual

Description	UBA Pricing
Current account	
Non salary	
Initial deposit	10 000 FCFA
Minimum balance	0 FCFA
Saving account	
Initial deposit	Franc
Minimum balance	0 FCFA
Refrees	
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	5 000 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	5 000 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. duos	Up to 10 000 000 FCFA : 2,43% Over 10 000 000 FCFA : 1%
Associations	2,43%
b) - Bank 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) - Termed Savings	
Initial deposit	From 2 000 000 FCFA
Term note	From 25 000 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.

NB: Interests are calculated on the basis of the end of day	
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 of accounts	Franc
Payment by cheque	Franc
Account movement	Franc
Value date	
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	Franc
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	
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)	Franc
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.	
Procuration	5 000 FCFA

Domestic bank operations	
Transfer	
Transfer from one account to the other	Franc
Inter bank transfer (SYSTAC)	5 000 FCFA
Interbank transfer (SYGMA)	25 000 FCFA
Tax Payment/Affidavits	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	2 500 FCFA
Modification: in favor of another third party	5 000 FCFA
Annulling	5 000 FCFA
Set Up	
T - 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	2 500 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 100 000 000 / SYGMA	25 000 FCFA
Transfer received	Franc
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	Franc
Opposition to payment	
Opposition to payment: issuer	10 000 FCFA

Loans	
Insurance fees	0,75% Min 50 000 F CFA
Other bank bank buy back	1% of Outstanding Min. 100 000 FCFA
Anticipated repayment	1% of Outstanding Max. 50 000 FCFA
Refinancing fee	Franc

Guarantees	
Guarantee individuals	Insurance
Pledge on Time deposit	50 000 FCFA
Other Bank Guarantees	2% per annum, instalment indivisible

Discounting (Cheques and other Bank Items)	
Bank items	1,5% per annum, over the duration of the discount
Handling fees	15 000 FCFA
Prolongation fees	10 000 FCFA
Charges	0,5% Min 50 000 FCFA
Rejection charges beneficiary	Franc
Rejection charges orderer	30 000 FCFA

Foreign Currency Operations	
Currency	
a) - Buy	
Euro / XAF	
Buy - Commission	Franc
Other FX	
Buy - Commission	2%
Sales	
Euro/XAF	
Sales - Commission	5% (day's rate)
Other FX	
Sales - Commission	5%
cheques/ Other foreign currency items	
Discounting	T88 + 4%
Cash/Clearing	0,3% + Corresp
Courier fees	25 000 FCFA
cheques / Unpaid Items	35 000 FCFA + after bank charges

International transfer (Off 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	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
a) 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
Account closure	25 000 FCFA
Bank investigation	Franc
Certificate of non indebtedness (Individual)	Franc
Payment Certificate Tax (SYSTAC)	5 000 FCFA
Payment Certificate Tax (SYGMA)	5 000 FCFA

Certificate of bank account	Franc
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	Franc
Individual	1 000 FCFA/Month

S-Statements/Weekly transaction history	
Subscription	Franc
Individual	500 FCFA/Month

S-Statements/Monthly transaction history	
Subscription	Franc
Individual	Franc

Bankassurance	
UBA Security	
Classic	4 193 FCFA
Gold	6 709 FCFA
Platinum	9 224 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	
Option1	4 193 FCFA
Option2	12 579 FCFA
Option3	20 944 FCFA
Option4	37 736 FCFA
With repatriation of the body	
Option 1	41 929 FCFA
Option 2	50 314 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 (with debit card for refrees, employees, executives and VAs, virtual debit card to other profiles)	
Junior (Children)	Optional debit card (2 500 FCFA) and subscription cost 5 000 FCFA/yearly
NextGen (Students)	Optional debit card (2 500 FCFA) and subscription cost 5 000 FCFA/yearly
Velocity (Refrees/receiving person)	1 000 FCFA/Quarter + card issuance fee 2 500 FCFA
Refree (Government workers)	2 000 FCFA/Quarter + card issuance fee 2 500 FCFA
Asterix (Subsidiary workers with a monthly revenue less than 350 000 FCFA)	1 500 FCFA/Quarter + card issuance fee 2 500 FCFA
Starline (Subsidiary workers with a monthly revenue between 350 001 FCFA and 500 000 FCFA)	2 000 FCFA/Quarter + card issuance fee 2 500 FCFA
Classic (Subsidiary workers with a monthly revenue between 500 001 FCFA and 1 million FCFA)	3 500 FCFA/Quarter + card issuance fee 2 500 FCFA
Platinum (Subsidiary workers with a monthly revenue over 1 million FCFA)	4 500 FCFA/Quarter + card issuance fee 2 500 FCFA
Libelle (Liberal Professions with a monthly revenue less than 500 000 FCFA)	2 500 FCFA/Quarter + card issuance fee 2 500 FCFA
Libelle (Liberal Professions with a monthly revenue over 500 000 FCFA)	3 500 FCFA/Quarter + card issuance fee 2 500 FCFA
Freedom and Freedom Lite (And retailing)	1 000 FCFA/Quarter + optional debit card (2 500 FCFA) and subscription cost (2 500 FCFA) and activation cost (2 500 FCFA)
Libelle (Liberal Professions with a monthly revenue less than 500 000 FCFA)	2 500 FCFA/Quarter + card issuance fee 2 500 FCFA
Libelle (Liberal Professions with a monthly revenue over 500 000 FCFA)	3 500 FCFA/Quarter + card issuance fee 2 500 FCFA

Guarantees	
Guarantee individuals	Insurance
Pledge on Time deposit	50 000 FCFA
Other Bank Guarantees	2% per annum, instalment indivisible
Discounting (Cheques and other Bank Items)	
Bank items	1,5% per annum, over the duration of the discount
Handling fees	15 000 FCFA
Prolongation fees	10 000 FCFA
Charges	0,5% Min 50 000 FCFA
Rejection charges beneficiary	Franc
Rejection charges orderer	30 000 FCFA

Foreign Currency Operations	
Currency	
a) - Buy	
Euro / XAF	
Buy - Commission	Franc
Other FX	
Buy - Commission	2%
Sales	
Euro/XAF	
Sales - Commission	5% (day's rate)
Other FX	
Sales - Commission	5%
cheques/ Other foreign currency items	
Discounting	T88 + 4%
Cash/Clearing	0,3% + Corresp
Courier fees	25 000 FCFA
cheques / Unpaid Items	35 000 FCFA + after bank charges

International transfer (Off 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	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
a) Transfer Receipt Euro / XAF	
Transfer in other FX	Franc
Exchange Commission	3,00%

SMS / Email Notifications	
Subscription	Franc
Individuals	1 000 FCFA/Month
Subscription modification (change of telephone number/email address)	Franc
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
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 (Enco, 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	Annual fee and Service
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 limited company	250 000 FCFA
Public limited company	1 000 000 FCFA
Minimum balance	
NewBiz Account - Tier 1	50 000 FCFA
NewBiz Account - Tier 2	25 000 FCFA
Account Management and balancing	
Account maintenance fees: segment "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"	10 500 FCFA
Account maintenance fees: segment "Institutional and Corporate Banking"	15 000 FCFA
Turnover commission: segment "Business Banking - NewBiz Account - Tier 1"	0,025%
Turnover commission: segment "Business Banking - NewBiz Account - Tier 2"	0,025%
Turnover commission: segment "Business Banking - Other types of accounts"	0,025%
Turnover commission: segment "Institutional Banking"	0,025%
Turnover commission: segment "Corporate Banking"	0,03%
Debit interest: NewBiz Account	0,025%
Debit interest: other types of accounts	0,025%
Account closing charges	15 000 FCFA
Value Date	
Account Debiting	
Cash deposit	J+1
Internal transfer received	J+1
Transfer received through clearing (SYSTAC or SYGMA)	J+1
UBA Cheque clearing: UBA home branch	J+1
UBA Cheque clearing: UBA other branch	J+1
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 favor of another bank	J-1

Local Banking Operations	
Cash Operations	
Repatriation fee	Franc
Exchange Commission (FX other than euro)	3%
Certificate of repatriation	10 000 FCFA
Advice on the outcome, modification or cancellation	25 000 FCFA
Cheques	
Issuance 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
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
Date of instrument on demand	5 000 FCFA
Handling charges	10 000 FCFA
Prolongation charges	15 000 FCFA
Cancellation charges	10 000 FCFA

Local Transfer	
Inter bank transfer (SYGMA)	30 000 FCFA
Inter bank transfer (SYSTAC)	7 000 FCFA
Tax Payment / Certificate	5 000 FCFA
Inter branch transfer	Franc
Received transfer	Franc
Multiple transfer to other bank extra pages	2 000 FCFA
Electronic transfer to other bank	2 000 FCFA
Multiple Electronic transfers other banks CD or USB key	1 000 FCFA
Automatic clearing of account	10 000 FCFA</