

BANKING CONDITIONS APPLICABLE TO CUSTOMERS: APRIL-JUNE 2026



Individuals

Businesses

Description	UBA Pricing
Guaranteed Minimum Banking Service	
Non-commercial individuals	
Account consultation at the branch	Franco
Account maintenance	Franco
Balance enquiries at the ATMs of the bearer's bank	Franco
Card payment in CEMAC	Franco
Cash deposits of the institution's branches	Franco
Cash Withdrawal	Franco
Cashing of cheques drawn on a CEMAC bank	Franco
Change of identification details	Franco
Electronic debit or credit advice	Franco
Issuance of a certificate of non-payment of fees once a year and upon account closure	Franco
Issuing a bank statement	Franco
Issuing cash withdrawal forms	Franco
Issuing fifty cheque forms per year	Franco
Opening an account	Franco
Payment by check	Franco
The collection of national, community & international transfers	Franco
The provision of monthly Account Statement in soft or electronically once a year Bank domiciliation	Franco
The provision, once a year, in paper form of the counter, or electronically, of a summary of the charges and transactions not resulting from an order from the consumer, recorded on his account during the previous calendar year	Franco
Transferring from one account to another	Franco
Withdrawing from the cardholder's ATMs	Franco
Current account	
Non salary	
Initial deposit	10 000 FCFA
Minimum balance	0 FCFA
Salary account	
Initial deposit	Franco
Minimum balance	0 FCFA
Retirees	
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	5 000 FCFA
Minimum balance	0 FCFA
VIP (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	5 000 FCFA
Minimum balance	5 000 FCFA
VIP	
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	3%
Associations	2,45%
b) - Islamic 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
Guarantees	
c) - Term Savings	
Guaranteees individuals	insurance
Term note	From 2 000 000 FCFA
Initial Deposit	From 25 000 000 FCFA
Interest rate	Negotiable
Anticipation	Reimbursement of 50% of the interest received
NB: Interests are calculated on the basis of the end of city balance.	
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 of 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	
Cashing of cheques drawn on a CEMAC bank	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	
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 (tax 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
Procuration	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: 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
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 levy (beneficiary)	Franco
Reject 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
Clearing Payment Incid	
Establishing injunction letters for payment incidents	
Set up fees	15 000 FCFA
Removal of banking suspension	15 000 FCFA
Cheque Rejected of 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	
Issuance 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	
Discounting (cheques and other bank items)	
Bank items	15% per annum, over the duration of the discount
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	
euro - Buy	
Individuals	Franco
Associations	10 000 FCFA
Closure fees	
Individuals	5 000 FCFA
Associations	10 000 FCFA
Deposit/withdrawal	
Cash deposit of counters	Franco
Withdrawal of accounts	Franco
Payment by cheque	Franco
Account movement	Franco

Other FX	
Sales - Commission	3%
cheques/ Other foreign currency items	
Discounting	TBB + 4%
Cashing/Clearing	0,3% + Corresp
Courier fees	25 000 FCFA
Cheques / Unpaid Items	35 000 FCFA + sister bank charges
International transfer (Out 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
Certified cheque: issuance fees	Franco
Certified cheque: cancellation fees	5 000 FCFA
b) 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	Franco
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 students)	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
E-Statements/Daily transaction history	
Subscription	Franco
Individuals	1 000 FCFA/Month
E-Statements/Weekly transaction history	Franco
Subscription	500 FCFA/Month
Individuals	Franco
E-Statements/Monthly transaction history	
Subscription	Franco
Individuals	Franco
Ransassurance	
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	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 (with debit card for retirees, employees executives and VIPs; without debit card for other profiles)	
Junior (Children)	
Optional debit card (2 500 FCFA upon subscription and 5 000 FCFA/quarter)	
NextGen (Students)	
500 FCFA/Quarter + optional debit card (5 000 FCFA upon subscription)	
Veteran (Retirees receiving pension)	
1 000 FCFA/Month + card issuance fee: 2 500 FCFA	
Patrol (Government workers)	
2 000 FCFA/Month + card issuance fee: 2 500 FCFA	
Sharer (Salaried workers with a monthly revenue less than 250 000 FCFA)	
1 500 FCFA/Month + card issuance fee: 2 500 FCFA	
Access (Salaried workers with a monthly revenue between 250 501 FCFA and 500 000 FCFA)	
2 500 FCFA/Month + card issuance fee: 2 500 FCFA	
Classic (Salaried workers with a monthly revenue between 500 001 FCFA et 1 Million FCFA)	
3 500 FCFA/Month + card issuance fee: 2 500 FCFA	
Premium (Salaried workers with a monthly revenue over 1 million FCFA)	
4 000 FCFA/Month + card issuance fee: 2 500 FCFA	
Libero (Liberal Professions with a monthly revenue less than 500 000 FCFA)	
2 500 FCFA/Month + card issuance fee: 2 500 FCFA	
Freedom and Freedom Life (Small retailers)	
1 000 FCFA/Quarter / 1 000 FCFA/Quarter + optional debit card (2 500 FCFA upon subscription and 2 500 FCFA/quarter)	
Boss (Big retailers, Businessmen and women, company managing directors etc.)	
4 500 FCFA/Month + card issuance fee: 2 500 FCFA	
Champion (Savings customer)	
1 000 FCFA/Quarter + optional debit card (2 500 FCFA upon subscription and 5 000 FCFA/quarter)	
Halal (Muslim Savings customer)	
1 000 FCFA/Quarter + optional debit card (2 500 FCFA upon subscription and 5 000 FCFA/quarter)	
Diapora (Non-residents)	
1 000 FCFA/Quarter + optional debit card (2 500 FCFA upon subscription and 5 000 FCFA/quarter)	
Expatri (Expatriates living/working in Cameroon)	
1 000 FCFA/Quarter + optional debit card (2 500 FCFA upon subscription and 5 000 FCFA/quarter)	
VIP (VIP)	
15 000 FCFA/Month + card issuance fee: 2 500 FCFA	
E-Banking : out of packages subscriptions	
Cards	
Debit card issuance / renewal	
VISA Classic	3 000 FCFA/Month
VISA Gold	12 500 FCFA/Month
MASTERCARD Classic	3 000 FCFA/Month
MASTERCARD Platinum	12 500 FCFA/Month
Replacement of lost, stolen or destroyed debit card	5 000 FCFA
Resuance of debit card secret code	5 000 FCFA
Prepaid card issuance / renewal	
Visa prepaid card: segment 1	10 000 FCFA
Visa prepaid card: segment 2	15 000 FCFA
Visa prepaid card: segment 3	25 000 FCFA
Monthly charges - Prepaid VISA Card	84 FCFA
Refilling Visa prepaid card: by debit from the cardholder's bank account	Franco
Refilling Visa prepaid card: in cash at our branches	Franco
Refilling Visa prepaid card: other means	500 FCFA
Transfer from one prepaid VISA CARD to another	Franco
Resuance of secret code of prepaid VISA 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)	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%
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
Notifications	Franco
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 (Canal+)	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 (Canal+)	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)	1% Max. 2 000 FCFA
Bill payments (Eneo, Canal+, Starlines, Taxes, etc.)	Depending on the service
Remittances	
Africash	From 1% ; depending on send amount and corridor
Jobo Express	From 1,9% ; depending on send amount and corridor
MoneyGram	From 0,7% ; depending on send amount and corridor

Description
