



APPLICABLE PRICING CONDITIONS

N.B. Some common operations are not indicated on this format. Don't hesitate to ask your manager.

VAT applies to all interest, commissions, and fees charged by the bank. Except in the case of exemption justified by a regulatory text.

This tariff is subject to change. The amounts displayed are exclusive of taxes. CCA-BANK will pay the State all value added tax at the current rate of 19.25%.

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SPECIAL

PRODUCT OR SERVICE	CONDITIONS CCA-BANK	COMMENTS
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I- SERVICES

OPENING AND OPERATION OF THE ACCOUNT			
Minimum deposit when opening a current account (with salary direct debit)	Free	Management fees (500 to be deducted from the accounts of individuals carrying out a for-profit)	
Minimum deposit when opening a savings account (without direct debit of salary) Current account	25 000		
Maintenance fees	Free		
Minimum deposit when opening a savings account	25 000		
Minimum balance on savings account	10 000		
CCA-STARTER			
Minimum deposit upon opening	5000		
Minimum Account Balance	5 000		
CCA JUNIOR			
Minimum deposit upon opening	10 000		
Solde minimum	10 000		
Interest rate (bonus)	2,75% (with interest greater than or equal to 1 000 000)		
FIRST LADY CURRENT			
Initial Deposit	N/A		
Minimum balance N/A	5 000		
FIRST LADY SAVINGS			
Initial Deposit	25 000		
Minimum balance	100 000		
Interest rate (bonus)	2,75% (with interest greater than or equal to 1 000 000)		
DIASPO SAVINGS			
Initial Deposit	100 000		
Minimum balance	100 000		
Interest rate (Enhanced)	Negotiable from 100,000,000 FCFA with the possibility of converting savings into cash vouchers		
CURRENT SLIDE			
Initial Deposit	25 000		
Minimum balance	N/A		
Minimum deposit when opening current account	50 000		
Entrepreneurs (Artisans, Breeders, VSEs)			
Delivery of the bank identity statement (RIB)	Free		
Delivery of the first checkbook upon opening of the checking account	Free	25 sheets x 2	
Delivery over the counter of cash withdrawal forms for the benefit of the account holder	Free	1000 transaction among individual traders	
Delivery of the monthly account statement	Free		
Account statement on request	500/page		
Annual submission of the summary of costs and operations not resulting from a client order during year N-1	Free		
Electronic debit or credit notice	Free		
Delivery of the savings account booklet when the account is opened (paper card)	Free		
Renewal of the savings book (full pages)	3 500		
On-site account consultation	Free		
Address management and account reliability	Free		
Additional checkbook delivery on request	3 500	25 sheets	
Additional checkbook delivery on request	5 000	50 sheets	
Destruction of checkbook in case of non-withdrawal after 3 months	2 000		
Account consultation on ATM	Free		
CCA-BANK			
Cancellation of direct debit	Free		
Account receivable monitoring commission	2 000		
Provision for Agios for individual employees	Free		
Provision for Agios for individual customer employees (Entrepreneurs)	28 000		
Power of attorney and mandate	10 000		
Change of Agents/Signatures Verification	10 000		
Authentication Agios employees (for already committed customer school credit)	5 000		

PACKAGES	SEGMENTS	PRICE
BASIC : (salaries between 10 000 - 50 000) C-Online, C-Mobile, B2W, C-Online, C-Mobile, B2W		
CONFORT (salaries between 50 001 - 250 000) Carte CIMAC Cairis, C-Online, C-Mobile, B2W	CIVIL SERVANTS	500/Month
SERENITY (salaries between 250 001 - 350 000)		1500/Month
PRIVILEGE (Greater than 350 000)	PREMIUM BANKING (VIP)	2 500/Month
PRESTIGE (Greater than 350 000)		4 500/Month
FIRST LADY CURRENT (CIMAC, C-Mobile, C-Online, Bank to Wallet, Moving, B2W)	WOMEN BANKING	2 000/Month
FIRST LADY SAVINGS (CIMAC, C-Mobile, C-Online, Bank to Wallet, Moving, B2W)		1 000/Month
DIASPO SAVINGS (VISA, C-Mobile, C-Online, Bank to Wallet, Moving, B2W)	DIASPO BANKING	2 000/Month
DIASPO CURRENT (VISA, C-Mobile, C-Online, Bank to Wallet, Moving, B2W)		3 000/Month
DIASPO BUSINESS (VISA CLASSIC, C-Online, C-Mobile, B2W, other mobile solutions (USDC))		2 000/Month
JUNIOR (C-Mobile)		Free
STARTER (VISA CLASSIC, C-Online, C-Mobile, B2W, other mobile solutions (USDC))	STUDENT BANKING	500/Month
BOSS (Carte VISA CLASSIC, C-Online, C-Mobile, B2W)	MERCHANTS	2 500/Month
LIBERO (VISA CLASSIC, C-Online, C-Mobile, B2W, other mobile solutions (USDC))	SELF-EMPLOYED	2 000/Month
DAY 2 DAY (Carte CIMAC Equilibre, C-Mobile)	SMALL SAVERS (Small traders, Motorists etc.)	500/Month
VETERAN (CIMAC or VISA EQUILIBRE, C-Online, C-Mobile, B2W)	PERSONAL	1000/Month
FREEDOM	OTHER SAVINGS ACCOUNTS INDIVIDUAL	2 000/Month

CASH OPERATIONS		
Cash payments at an agency CCA Bank (in the same city)	Free	
Cash payments at a CCA Bank branch (outside the city) to savings accounts	Free	Apply C-Cash Pricing from 5 000 000
Cash withdrawals at a CCA Bank branch	Free	

TRANSFERS AND DIRECT DEBITS		
Transfer from account to account our Cites	Free	
Transfer issued to our cash registers on site	Free	
Transfer issued to our off-site cash registers	Free	
Transfer to a colleague	5 000	
Transfer rejection fee for failure to supply	Free	
Fees for processing a new transferred file	5 000	
Standing order: Setting up	5 000	
Transfer of tax and customs payments	5 000	
Customs duty with PVI	0.1% + 10 000	
Customs duty without PVI	0.1%	

TRANSFERS AND DIRECT DEBITS			
Fees: Paying taxes in cash			
Standing order transfer (civil servants, parapublic employees, private employees, pensioners) Implementation	Franco	10% of the amount to be transferred with min 500 and max 10 000 (According to MINT Circular	
Standing order: Delete	5 000		
Standing order: Cancellation	5 000		
Standing orders changes	5 000		
Standing order: change in favor of savings account	5 000		
Standing order transfer processing (excluding post and colleague extra)	5 000		
Collection of national transfers, communities and international transfers	Franco		
Setting up Standing order transfer offsite	5 000		
Non-payment fees on standing orders	5 000		
On-site and off-site availability	C-Cash Pricing	No Cap	
Stop cheque: application fee	5 000		
Stop cheque	10 000		
Checkbook: Opposition	25 000	Flat rate for a checkbook	
Lifting opposition on checkbook	Free		
Stop cheques: fees for lifting the stop	50 000		
Withdrawal on cheque stoppage	Free		

CHEQUES AND OTHER VALUABLES			
Cheque Certification	5 000	2x hours	
Express Cheque Certification	10 000	Immediate	
Certificate of non-payment	12 000		
Cashier's check issuance	5 000	2x hours	
Express issue Cashier's check	10 000	Immediate	
Cashing cheques drawn on a CEMAC Bank	Free		
Remittance on cashing of a cheque in a CCA-Bank branch	Free		
Issue Fees for Provision Insufficient	20 000		
Letter of Lifting of Prohibition	15 000		
Adjustment fees (in the event of non payment)	5 000 / 1000 (also from 1000 000)		
Letter of injunction	15 000		

CARD TRANSACTIONS			
ANNUAL CARD MEMBERSHIP FEE			
CIMAC Covvie Card	8 000	Annual	
CIMAC Balance Card	12 000	Annual	
CIMAC PRESTIGE Card	18 000	Annual	
PRESTIGE CIMAC ETABLISSEMENT CARD	25 000	Annual	
VISA EQUILIBRE (CLASSIC)	30 000	Annual	
PLATINUM VISA	130 000	Annual	
ATM cash withdrawal	Free		
Balance request on ATM	Free		
Request the statement on ATM	300		
CCA-BANK CARD TRANSACTIONS ON OTHER ATMs/POS/ONLINE PLATFORM			
CCA-STARTER			
* CIMAC ZONE: CCA-BANK card operations on ATMs and POS terminals of CIMAC			
Cash withdrawals from ATMs	500 + 1% + 1000		
Payment on POS	Free		
Online payment	2%		
Balance inquiry on ATM	100%		
* VISA or INTERNATIONAL ZONE: CCA-BANK card operations on ATMs and POS			
EURO ZONE and XOF			
Cash withdrawal at ATM/POS terminals	2,5% (min XAF 3 000)	Per transaction	
Merchant/purchase/online payment	1% (min XAF 1 000)	Per transaction	
Balance inquiry on ATM	100		
OUTSIDE EURO ZONE			
Balance inquiry on ATM	100		
Cash withdrawal on ATM/POS	4% (min XAF 3 000)	Per transaction	
Payment on POS/Online	1,5% (Min XAF 1 000)	Per transaction	
Visa Cards	10 000		
* CARD LIMIT INCREASE			
CAIRIS CIMAC			
500 000-1 000 000	10 000		
1 000 000 - 1 500 000	15 000		
EQUILIBRE CIMAC			
1 000 000 - 1 500 000	15 000		
1 500 000 - 2 000 000	10 000		
VISA CARD			
* SERVICES ASSOCIATED WITH THE CARD			
Transfer of civil servants' cards, employees, pensioners or parapublic	Free		
Card transfer in the same city	500		
Card transfer to another city	2 000		
Opposition without retaining the card (cowrie shells and balance)	5 000		
Opposition without reactivation of the menu [Printsig]	10 000		
PIN reuse	5 000		
Suspension	5 000		
Lifting suspended	Free		
Destruction of cards at the initiative of the customer	5 000		
Objection for card misuse	25 000		
Card search fee for transaction date less than two years	10 000		
Map Search Fee for Date of more than two years of operation	15 000		
Card destruction fee (for nonwithdrawal)	10 000		
Claims Processing			
Interest expense	TBB+Margin	Maximum 15%	
Follow-up committee discovered (civil servants, parapublic employees, private pensioners)	2 000		
Account reactivation	Free		
Account closure at the customer's request	5 000		
Account closure at the request of the savings communication partner's rate	If amount > 100 000 XAF : 5 000		
Accounting fees for any type of check	If amount > 100 000 XAF : 10 000		

ACCOUNT OPERATION		
Interest expense	TBB+Margin	Maximum 15%
Follow-up committee discovered (civil servants, parapublic employees, private pensioners)	2 000	
Account reactivation	Free	
Account closure at the customer's request	5 000	
Account closure at the request of the savings communication partner's rate	If amount > 100 000 XAF : 5 000	
Accounting fees for any type of check	If amount > 100 000 XAF : 10 000	

MANUAL FOREIGN EXCHANGE TRANSACTIONS		
Manual exchange to EURO Commission	2%	
Manual exchange to EURO Commission customer Sale	5%	
Manual exchange to Other currencies Customer Buying Commission	5%	
Manual exchange to Other derives Customer Sale	5%	

CREDIT OPERATIONS (co/Fees subject to APR)			
CREDIT BY CAISSE			
File review fees	0.50%	Minimum 20 000	
Long-term credit (B4 to 120 months)	TBB+margin		
Medium-term credit (between 24 and less than 84 months)	TBB+margin		
Short-term credit (less than 24 months)	TBB+margin		
Credit set-up fees	0.50%	Minimum 25 000	
Renewal Fees	0.50%	Minimum 25 000	
Civil servants' overdraft and automatic overdraft renewal fees	10 000/year		
Commitment fee	0.25%	Minimum 5 000	
Amount granted less than or equal to 1,000,000 FCFA	20 000		
Over-authorization fee Amount awarded less than 1,000,000 and 5,000,000,000 FCFA	35 000		
Over-authorization fee Amount awarded greater than 5,000,000 FCFA	50 000		
Credit Advance Fee	1% outstanding capital		
Overdraft Maturity Extension	40 000		
Interest rates for late payment or non-payment (civil servants, parapublic employees, private employees, pensioners)	2%	Minimum 10 000	
TAKING OF SECURITY (BY DEED)			
Personal guarantee	5 000	Default penalties	
Irrevocable transfer certificate to employees	8 000		
BOD, DAT, CE collateral	25 000/warranty		
Mortgages and other collateral	Fee deed= 35 000		
On-site amendment/extension	25 000		
Warranty endorsement	20 000		
Release or cancellation of guarantees	15 000		
Discharge of mortgage, pledge, pledge	5 000		
Counter-guarantee notification fees	50 000		
Loan repurchase intervention fees	15 000		
INVESTMENTS AND SAVINGS			
Interest on demand deposits	10 000		
Savings account interest Minimum Balance Requirement	2,45%	Present rate of change depending on market conditions	
Interest paid savings account	Prevailing Rates		
ICM	Free		
Management fees			

Management fees		
Remuneration of cash certificates		
Remuneration of Minimum Capital Savings Bonds	5 000 000	
Minimum duration	6 months	
Interest Cash Voucher Remuneration	Negotiable	
Remuneration of Anticipation Cash Certificates	If disbursement > 100 000,000, penalty calculation: the rate of remuneration of the certificate minus 1%	

II- OTHER OPERATIONS AND SERVICES

LEGAL OPERATIONS		
ACCOUNT INCIDENTS		
ANIF Information Request	Franco	
Request for information (Tax, Customs, others)	25 000	
Summons at the initiative of a third party	30 000	
Protest for non-payment	35 000	
Account block/light of communication/notice of passage (Tax, Customs, CNPS, CFC, Court, etc.)	30 000	
Seizure report/ATD/Requisition	40 000	
Release on seizure/DP/Blocking	10 000	
Delivery to the Bailiff	15 000	
SUCCESSION AND ADVANCEMENTS OF HEIRS		
FILE OPENING		
From 0 to 1,000,000 (inclusive)	25 000	
From 1,000,001 to 5,000,000 (inclusive)	35 000	
From 5,000,001 to 10,000,000 (inclusive)	75 000	
From 10,000,001 to 20,000,000 (inclusive)	150 000	
From 20,000,001 to 50,000,000 (inclusive)	175 000	
Strictly greater than 50,000,000	200 000	
Authentication of court decisions	25 000	
Liquidation Commission	3,50%	Minimum 30 000
CERTIFICATE		
Account Opening Certificate	Free	
Certificate of bank domiciliation	5000	
Currency repatriation certificate	20 000	
Certificate of account ring-fencing	10 000	
Certificate of pay	10 000	
Certificate of indebtedness/commitment	15 000	
Certificate of financial capacity	20 000	
Embassy Certificate	10 000	
Account certificates for salary transfer	Free	
Royalty-free certificate	Free	
Certificates of Closure	25 000	
Salary payment fees available in DAP after account closure	10 000	
Account reactivation (for a closed account)	5 000	
Certificate of non-default of discharge	15 000	
Certificate of non-royalty for other individuals	5 000	
Detailed statement of commitments	15 000	
Drafting of private agreements	0,5% min 25000	max 15M
CLOSING COSTS		
Closing costs of less than 3 months	20 000	
Closing costs of less than 3 to 6 months	15 000	
Closing costs of more than 6 months	10 000	
Account Monitoring Fees	Free	
Destruction of cheque book in case of non-collection after 3 months	10 000	From the 2 nd checkbook
CASH OPERATIONS		
Cash deposits at a CCA Bank branch	Free	Maximum 15%
Cash withdrawals at a CCA Bank branch	Free	
Home Cashier (monthly subscription)	Negotiable rate	According to the negotiated condition
TRANSFERS AND DIRECT DEBITS		
Transfers issued to our CCA Bank cash desks	Free	
Salary transfers to our CCA Bank cash desks	Free	
Transfer of individual salary other banks	3 000	
Salary transfer to a colleague *Less of 50 employees	5 000	
Salary transfer to a colleague *Between 50 and 100 employees	15 000	
Salary transfer to a colleague * More than 100 employees	25 000	
Transfer to a colleague systac	3 000	
Transfer to a sygma colleague	25 000	
Wire transfer issued and rejected	5 000	
Provision	C-Cash Pricing	
CCA-Compense	Franco	
Levelling	5 000/month	
Niveltrans	5 000/month	
STANDING ORDERS		
Standing order: Setting up	5 000	
Standing Order: Fees modification	5 000	
Standing Order: Cancellation	5 000	
Standing orders changes Favor Savings Account	5 000	
Unpaid Direct Debit Rejection Fee	Free	
INTERBANK STANDING ORDERS		
Standing order: Setting up	5 000	
Interbank execution fees	5 000	
Standing Order: Fees modification	5 000	
Standing Order: Cancellation	5 000	