



CCA Bank
la Banque des Citoyens

APPLICABLE PRICING CONDITIONS

2nd quarter 2025

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 may pay the State all value added tax at the current rate of 19.25%.

For any complaint, contact us
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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	
Minimum deposit when opening a current account (without direct debit of salary) Current account	25 000	Management fees (2000€ to be deducted from the amounts of individuals carrying out a for-profit)
Maintenance fees	25 000	
Minimum deposit when opening a savings account	10 000	
Minimum balance on savings account	5000	
Minimum Account Balance	5 000	
CCA-SAVINGS	Free	
Minimum deposit upon opening	10 000	
Sole minimum	20 000	
Interest rate (bonus)	2,75% (min interest greater than or equal to 1 000 000)	
FIRST LADY CURRENT	N/A	
Initial Deposit	5 000	
Minimum balance N/A	5 000	
FIRST LADY SAVINGS	25 000	
Initial Deposit	100 000	
Minimum balance	100 000	
Interest rate (Enhanced)	Negotiable from 100,000,000 CFA with the possibility of converting savings into cash vouchers	
CURRENT SLIDE	25 000	
Initial Deposit	N/A	
Minimum balance	50 000	
Minimum deposit when opening current account Entrepreneurs (Artisans, Breeders, VSEs)	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 (saver card)	Free	
Renewal of the savings book (full pages)	3 500	
Renewal of the savings account (loss or theft)	Free	
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 CCA-BANK	Free	
Cancellation of direct debit	Free	
Account receivable monitoring commission	2 000	
Provision for Agios for individual employees	Free	
Provision for Agios for individual employees (Entrepreneurs)	28 000	
Power of attorney and mandate	10 000	
Change of Agents/Signatures Verification	10 000	
Authorization of employees for already committed customer school credit	Free	

PACKAGES	SEGMENTS	PRICE
BASIC : (salaries between 1 000 - 51 000) CIMAC Equilibre Card, C-Online, C-Mobile, B2W		1 000/Month
COMFORT (salaries between 51 000 - 250 000) CIMAC Causis Card, C-Online, C-Mobile, B2W		1 500/Month
SERENITY (salaries between 251 000 - 350 000) CIMAC Equilibre Card, C-Online, C-Mobile, Moving Money, B2W	CIVIL SERVANTS	2 500/Month
PRIVILEGE (salaries between 351 000 - 500 000) CIMAC Equilibre ou VISA Classic Card, C-Online, C-Mobile, B2W, Moving Money		4 500/Month
OPTIMUM (salaries between 501 000 - 1 000 000) CIMAC Equilibre ou VISA Equilibre Card, C-Online, C-Mobile, B2W, Moving Money		6 500/Month
PLATINUM (salaries more than 1 000 001) VISA Platinum Card, C-Online, C-Mobile Business, B2W, Moving Money		12 000/Month
VETERAN 1 (salaries more than 100 000) Equilibre CIMAC Card, C-Online, C-Mobile, B2W, Moving Money	PENSIONNIERS CNPS or MINFI	1 000/Month
VETERAN 2 (salaries more than 100 000) Equilibre CIMAC Card, C-Online, B2W, Moving Money, Equilibre CIMAC Card		2 500/Month
FIRST LADY CURRENT (CIMAC Card or C-Online, C-Mobile, B2W, Moving Money)		2 000/Month
FIRST LADY SAVINGS (CIMAC Card, C-Mobile, C-Online, Moving Money, B2W)		500/Month
FIRST LADY BUSINESS (ETS) Classic VISA Card, C-Mobile, C-Online, B2W Moving, B2W)	WOMEN BANKING	1000/Month
FIRST LADY BUSINESS (SARL) Classic VISA Card, C-Mobile, C-Online, B2W Moving, B2W)		2 000/Month
DIASPO SAVINGS (C-Mobile, C-Online, B2W, Moving Money)		2 000/Month
DIASPO CURRENT (VISA Classic Card, C-Mobile, C-Online, Bank to Wallet, Moving, B2W)	DIASPOA BANKING	1 000/Month
STUDENT BANKING VISA Classic Card or CIMAC Causis	STARTER	500/Month
DAY 2 DAY (CIMAC Card, C-Mobile, C-Online, Moving Money, B2W)	MOTOMAN	500/Month
BOSS VISA Classic Card, C-Online, C-Mobile, B2W)	TRADERS	2 500/Month
LIBERO (VISA CLASSIC, C-Online, C-Mobile, B2W, other mobile solutions (USSD))	LIBERAL PROFESSIONALS	2 000/Month
FREEDOM Causis CIMAC Card, C-Online, C-Mobile, B2W, Moving Money	OTHER INDIVIDUAL SAVINGS ACCOUNTS	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) at savings accounts	Free	Apply C-Cash Pricing from 5 000 000
Cash withdrawals at a CCA Bank branch	Free	

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 MINFI 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	Franco	
Setting up Standing order transfer off-site	5 000	
Non-payment fees on standing orders	2 000	
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	Free	
Withdrawal on cheque stoppage	Free	

CHEQUES AND OTHER VALUABLES		
Cheque Certification	5 000	2x hours
Express Cash 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 / slice from 100 000	
Letter of injunction	15 000	

CARD TRANSACTIONS		
ANNUAL CARD MEMBERSHIP FEE		
CIMAC Causis 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	150 000	Annual
ATM cash withdrawal	Free	
Balance request on ATM	Free	CCA-BANK card on CCA-BANK ATM
Request the statement on ATM	300	
CCA-BANK CARD TRANSACTIONS ON OTHER ATMs/POS/ONLINE PLATFORM		
* CIMAC ZONE: CCA-BANK card operations on ATMs and POS terminals of CIMAC		
Cash withdrawals from ATMs	500 - 1% x 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		
CAUSIS CIMAC		
500 000 001-1 000 000	10 000	
1 000 001 - 1 500 000	15 000	
EQUILIBRE CIMAC		
1 000 001 - 1 500 000	15 000	
VISA CARD	10 000	
* 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 removing the card (cowrie shells and balance)	5 000	
Opposition without rebarification of the menu [prestige]	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	If amount < 100 000 XAF : 5 000 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	
Chequing account	5 000	
Account closure at the request of the savings account customer	5 000	
Forcing fees for any type of check	2 000	
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 (84 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 automatic overdraft renewal fees	10 000/year	
Commitment fee	0,25%	Minimum 5 000
Amount granted less than or equal to 1 000,000 CFA	20 000	
Over-authorization fee Amount awarded less than 1 000,000 and 5 000,000 CFA	35 000	
Over-authorization fee Amount awarded greater than 5 000,000 CFA	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	20 000	
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 at the rate of remuneration of the other minus 1%	

TRANSFERS AND DIRECT DEBITS		
Transfer from account to account our Crates	Free	
Transfer issued to our cash registers on site	Free	
Transfer issued to our off-site cash registers	5 000	
Transfer to a colleague	Free	
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% x 10 000	
Customs duty without PVI	0,15%	

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 blocking/light of communication/notice of passage (Tax, Customs, CNPS, CFC, Court, etc.)	30 000	
Release on seizure/DPS/blocking	40 000	
Delivery to the Bailiff	10 000	
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	15 000	
Account certificates for salary	Free	
Royalty-free certificate	Free	
Certificate 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 status of commitments	15 000	
Drafting of private agreements	0,5% min 25000 max 12M	
Letter of recommendation	30 000	
Other certificates	15 000	
Duplicate certificate (excluding certificate of non-royalty)	5 000	
DOCUMENT SEARCH		
Search costs 0 to 6 months	2 500	
Research costs From 6 months to 1 year	5 000	
Research costs From 1 year to 5 years	10 000	
Research costs Greater than > 5 years	15 000	
Unfounded complaint	10 000	
CORRESPONDENCE FEES		
Registered mail costs (Cameroon)	1 500	
Express courier fees (Cameroon)	5 000	
Regular Mail Charges (Alternate Destination)	7 000	
Registered Mail Charges (Alternate Destination)	10 000	
Frais de courrier recommandé (Autre destination)	15 000	
Express Mail Fees (Alternate Destination)	20 000	
DHL: Cameroon	25 000	

ELECTRONIC SERVICES		
C-Online subscription fee	1 800/Month	Maximum 15%
C-Mobile Subscription Fee	500/Month	
Interbank Transfer Fees	5000	
CCA-BANK transfer fees	Free	
Engaged SMS	3 000/Month	
SMS Eco Alert	1 500/Month	
PIN change	Free	
Fees increase c-online ceiling	2 000	
Moving	Free	Available on Mobile App
Bank 2 Wallet	Free	

OTHER PRODUCTS		
Guarantee Information Letter	20 000	
Insurance Products	10 000/5 000 3 000/year	
C-SECUR	Based on the insurance partner's rate	
Insurance Products	Selon les options	
CCA-SANTE+	41 000/year	
Insurance Products	According to the annuity	
CCAT-ETUDE	Free	
Relève mensuel	Free	
RIA	According to the current tariff	
KORI	According to the current tariff	
JUBA	According to the current tariff	
Transfert domestique C-Cash	According to the current tariff	
Western Union	According to the current tariff	
Money exchange (payments only)	Free	
Money transfers (payments only)	Free	
GISELE SUCCESS		
Initial deposit:	40 000	
Minimum balance	40 000	
Interest rates	3%	
DISCOUNT EFFECT DISCOUNT		
Discount commission	0,3%	Minimum 50 000
Study Fees	25 000	
Handling commission	6 000	
Conservation Commission	5 000	
Extension/Amendment Fee	5 000	Maximum 15%
Interest Interest	TBB+Margin	
Penalty	1% on the existing balance with a maximum of 10 000	

Note: Some common operations are not listed in this format. Please feel free to inquire with your account manager. VAT applies to all interest, commissions, and fees charged by the bank, unless exempted by a regulatory text. This pricing is subject to change.

COMPANIES, PROFESSIONALS AND ASSOCIATIONS

I - SERVICES

ACCOUNT OPENING AND OPERATION			
Current account opening fees	Free		
ACCOUNT MANAGEMENT FEES			
Establishments/Liberal professions	6 000	Monthly	
Associations, CIC, Mutual, Institutional, Communities	6 000	Monthly	
SARL, EMF/Exchange office	5 000 HT	Monthly	
SA, Public Administration	15 000	Monthly	
INITIAL DEPOSIT			
Establishments/Liberal professions	50 000		
Associations, CIC, Mutual, Institutional, Communities	100 000		
EMF/Exchange office	250 000		
SARL, SA, Public Administrations	250 000		
Issuance of bank account details (RIB)	Free		
Issuance of the monthly statement of account	Free		
On-site account consultation	Free		
Change of address and reliability of Account data	Free		
Issue of the cheque book at the opening of the current account	Free		
Fee for the use of the ATM cheque	1 000		
Transfer from account to account at our cash desks	Free		
On-demand account statement	500 / page		
Circulation fees	30 000 HT		
FIRST LADY BUSINESS			
Initial Deposit SARL	25 000		
Deposit Initial SARL	100 000		
RENEWAL OF CHECKE BOOK			
Notebook of 25	5 000		
Booklet of 50	10 000		
Notebook of 100	15 000		
Courier costs	600		
Debit account trailing commission	Free		
Power of attorney and mandate	15 000		
Change of Agents - Signatures	15 000		
Stop cheque	15 000		
Stop cheque - application fee	10 000		
Stop cheques - fees for lifting the stop	15 000		
Checkbook opposition	20 000		
Checkbook / cheque stop being lifted	Free		Package
Closing costs of less than 3 months	10 000		
Closing costs of less than 3 to 6 months	10 000		
Closing costs of less than 6 months	10 000		
Closing costs of more than 6 months	15 000		
Account Monitoring fees	Free		
Non-conforming fees in case of non-collection after 3 months	10 000		From the 2 nd destruction