

# DEBIT AND CREDIT CONDITIONS APPLICABLE BY STANDARD CHARTERED BANK CI STARTING JULY 1st 2019



STANDARD CHARTERED Côte d'Ivoire  
Banking Base Rate (TBB) : 10,75%

## B - PRICES OF PRODUCTS AND SERVICES OFFERED TO COMPANIES AND NGO CLIENTS

The prices shown are in accordance with the instruction N° 004-05-2015 relating to the harmonized presentation of the rates of banking products and services offered by credit institutions to their Customers.

### I - GENERAL TERMS AND CONDITIONS OF THE ACCOUNT

1.1	Account Opening Terms	
1.1.1	Account opening (with delivery of the account agreement)	FREE OF CHARGE
1.1.1.1	Term deposit for Companies, NGOs and Associations	FREE OF CHARGE
1.1.1.2	Financial instruments account (Companies) - to be broken down by type of instrument	FREE OF CHARGE
1.1.1.3	Current Account	FREE OF CHARGE
1.1.1.4	Initial deposits for account openings	FREE OF CHARGE
1.1.1.5	Other types of accounts	FREE OF CHARGE
1.1.1.6	Accidental Death Insurance related to the current account	Applicable
1.2	Account Closing Terms	
1.2.1	Term Deposits for Companies, NGOs and Associations	FREE OF CHARGE (Early termination: 1.5% of the negotiated rate, subject to the minimum legal rate in force)
1.2.2	Financial instruments account (Companies) - to be broken down by type of instrument	FREE OF CHARGE
1.2.3	Current account (Companies and Sole Proprietorship)	FREE OF CHARGE
1.2.4	Legal closing letter	FREE OF CHARGE
1.2.5	Other types of account closing	FREE OF CHARGE

### II - SERVICES RELATED TO THE ACCOUNT OPERATION

2.1	Account management	EXCLUDING TAXES
2.1.1	Debit and charge conditions	Bank Base Rate ie 10,75% p.a.
2.1.1.1	Best borrowing rate applied to customers	Bank Base Rate ie 10,75% p.a.
2.1.1.2	Highest overdraft fee	Non Applicable
2.1.1.3	Debit transaction fee on current account	0.015% of the total value of debits in the month. Min 5,000 CFA F / month, Max 200,000 CFA F / month.
2.1.1.4	Overrun fee on authorized account	14.99% including tax (Rate includes TOB of 10%)
2.1.1.5	Overrun fee on unauthorized account	14.99% including tax (Rate includes TOB of 10%)
2.1.1.6	Account management fees (monthly fee)	20,000 CFA F
2.1.1.7	Account Balancing	Monthly (according to conditions above)
2.1.2	Bank Identity Statement (BIS)	FREE OF CHARGE
2.1.2.1	Bank Statements	FREE OF CHARGE
2.1.2.2	Monthly	FREE OF CHARGE
2.1.2.3	Upon request (current month)	• Statement upon request: 1,000 CFA F / Page • 10 Last entries: 2,000 CFA F • Search less than 3 years: 15,000 CFA F • Search more than 3 years: 50,000 CFA F
2.1.2.4	Other period (monthly fee)	1,000 CFA F / Page
2.1.3	Bank certificates	10,000 CFA F / Account
2.1.3.1	Balance Certificate	10,000 CFA F
2.1.3.2	Certificate of noncommitment etc.	10,000 CFA F
2.1.3.3	Other types of bank certificates	10,000 CFA F
2.1.3.4	Stamp fees for cash deposits into account	100 CFA F
2.1.5	Proxy Fees	FREE OF CHARGE
2.1.6	Credit terms and conditions	Non Applicable
2.1.6.1	Savings products	Non Applicable
2.1.6.2	Other deposits	For term deposits: • Consult us for rates that depend on the amount, duration and rates of the money market • Termination before maturity: Penalty: -1.5% of the negotiated rate (within the limit of minimum legal rate in force).
2.1.6.3	Interest income on savings bonds and term accounts	Non Applicable
2.1.6.4	Other types of credit terms	Non Applicable

### 2.2 Means of payment

2.2.1	Cheques	
2.2.1.1	Checkbook issuance	FREE OF CHARGE
2.2.1.1.1	Non-endorseable crossed-out cheques	500 CFA F
2.2.1.1.2	Cheque-letters	10,000 CFA F
2.2.1.1.3	On-site bank cheques	10,000 CFA F
2.2.1.1.4	WAEMU bank cheques	10,000 CFA F
2.2.1.1.5	Bank cheques on foreign currency accounts (minimum and maximum)	• EURO: Transfer fee: 1.8% min 50,000 CFA F • Other currencies: Exchange fee: 1% min 25,000 CFA F
2.2.1.2	Cheque certification	Same condition as the bank cheque
2.2.1.3	Fees for cancelling a Bank cheque	10,000 CFA F
2.2.1.4	Opposition on cheques or chequebooks by the issuer	10,000 CFA F
2.2.1.5	Renewal of opposition on cheques or chequebooks by the issuer	Non Applicable
2.2.1.6	Chequebook destruction fees	FREE OF CHARGE
2.2.1.7	Unpaid rejection fees due to the lack or insufficient funds	30,000 CFA F
2.2.1.8	Fixed price for unpaid cheque < to amount X CFA F (amount to be specified)	See tariffs for unpaid rejection fees due to the lack or insufficiency of provisions
2.2.1.9	Dispatch of chequebooks to your home (under plain envelope)	Non Applicable
2.2.1.10	Dispatch of chequebooks to your home (by registered mail)	Non Applicable
2.2.1.11	Fees on unpaid cheques	10,000 CFA F
2.2.1.12	Insurance against loss and theft of means of payment	Non Applicable
2.2.1.13	Cheque Cashing	FREE OF CHARGE
2.2.1.13.1	Cheques Cashing within WAEMU	FREE OF CHARGE
2.2.1.13.2	Cheques Cashing outside WAEMU	FREE OF CHARGE
2.2.2	Bank Card	
2.2.2.1	Renewal/Annual contribution	Non Applicable
2.2.2.1.1	Interbank card (national or WAEMU)	Non Applicable
2.2.2.1.1.1	Withdrawal fees at the banks' Automatic Teller Machines (ATMs)/Automatic Cash Dispensers (ACDs)	Non Applicable
2.2.2.1.1.2	Withdrawal fees at the Automatic Teller Machines (ATMs) of other banks in the WAEMU zone	Non Applicable
2.2.2.1.1.3	Balance Checking	Non Applicable
2.2.2.1.1.4	Mini statement	Non Applicable
2.2.2.1.1.5	Monthly management fees	Non Applicable
2.2.2.1.1.6	Annual Fees	Non Applicable
2.2.2.1.2	International interbank card (with VISA, MASTERCARD, etc.)	Non Applicable
2.2.2.2	Issuance of additional cards (to be broken down by type)	Non Applicable
2.2.2.3	Emergency card making	Non Applicable
2.2.2.4	Card remaking fees (unless defective)	Non Applicable
2.2.2.5	Reissuance of the confidential code	Non Applicable
2.2.2.6	Request for authorization to exceed the ceiling	Non Applicable
2.2.2.7	Card Blocking	Non Applicable
2.2.2.7.1	By the customer: loss or theft	Non Applicable
2.2.2.7.2	By the bank: overuse (Company)	Non Applicable
2.2.2.8	Fees for non-return of blocked card/overuse	Non Applicable
2.2.2.9	Contract modification (card, ceiling,...)	Non Applicable
2.2.2.10	Home delivery: minimum delivery charges	Non Applicable
2.2.2.11	Opening of fraud files	Non Applicable
2.2.2.12	Card management fees (to be broken down by card type)	Non Applicable
2.2.2.13	Electronic banking services (consultation/leading of balances; consultation/leading of history balances)	Non Applicable
2.2.2.13.1	Cash withdrawal from ATMs	Non Applicable
2.2.2.13.1.1	Automatic teller machines from the customer's bank	Non Applicable
2.2.2.13.1.2	ATMs of other local banks (GIM WAEMU)	Non Applicable
2.2.2.13.1.3	ATMs in the WAEMU zone (GIM WAEMU)	Non Applicable
2.2.2.13.1.3.1	ATMs Outside the WAEMU zone	Non Applicable
2.2.2.13.2	Services accessible via ATMs / ACDs	Non Applicable
2.2.2.13.2.1	Balance checking/leading in the customer's bank	Non Applicable
2.2.2.13.2.2	Balance	Non Applicable
2.2.2.14	Payments	
2.2.2.14.1	Within the WAEMU Zone	Non Applicable
2.2.2.14.2	Outside the WAEMU Zone	Non Applicable
2.2.3	Transfers and Deductions	
2.2.3.1	Transfers	
2.2.3.1.1	Internal transfer received or issued (from account to account in the same bank)	FREE OF CHARGE
2.2.3.1.2	On-site transfer to a third party (STAR-WAEMU)	3,000 CFA F
2.2.3.1.3	Transfer between agencies to a third party	3,000 CFA F
2.2.3.1.4	Transfer within WAEMU (STAR-WAEMU)	3,000 CFA F
2.2.3.1.5	Collection of national, Community and international transfers received	FREE OF CHARGE
2.2.3.1.6	Setting up a local or other permanent transfer	FREE OF CHARGE
2.2.3.1.6.1	Opening a file	FREE OF CHARGE
2.2.3.1.6.2	Confirming the operation	3,000 CFA F/month to another bank FREE OF CHARGE to SCB CI account
2.2.3.1.7	Transfer delivery (teletransmission support)	FREE OF CHARGE
2.2.3.1.8	Provision of funds	Non Applicable
2.2.3.2	Deductions	
2.2.3.2.1	Implementation of the deduction authorization	FREE OF CHARGE
2.2.3.2.1.1	Opening a file	FREE OF CHARGE
2.2.3.2.1.2	Confirming the operation	1,000 CFA F/month to another bank FREE OF CHARGE to SCB CI account
2.2.3.2.2	Opposition fees upon deduction notice	FREE OF CHARGE
2.2.3.2.3	Issuance of deduction by a company	FREE OF CHARGE
2.2.3.2.4	Payment for a deduction	FREE OF CHARGE
2.2.3.2.5	Delivery of deduction notices (teletransmission support)	FREE OF CHARGE
2.2.3.2.6	Unpaid deduction charges (Without provision)	FREE OF CHARGE
2.2.3.2.7	Rejection of deduction at the customer's initiative	FREE OF CHARGE
2.2.3.3	Commercial Bills	
2.2.3.3.1	Charges on payment of bills	FREE OF CHARGE
2.2.3.3.2	Collection charges on bills	FREE OF CHARGE
2.2.3.3.3	Slip fee	FREE OF CHARGE
2.2.3.3.4	Endorsement fee	FREE OF CHARGE
2.2.3.3.5	Interest	Non Applicable
2.2.3.3.6	Letter bearing	20,000 CFA F
2.2.3.3.7	Fixed fees	Non Applicable
2.2.3.3.8	Protest fees	Non Applicable
2.2.3.3.9	Extension of maturity fees	Non Applicable
2.2.3.3.10	Other commercial bills	Non Applicable

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### III - BANKING SERVICES

3.1	Applied value dates[1]	
3.1.1	Transfers received	Credit at the latest the first working day following the date of funds reception
3.1.2	Cheque delivery	Credit at the latest the first working day following the date of funds collection
3.1.3	Delivery of discount notes	Countdown from remittance date. Credit of funds the first day following remittance date
3.1.4	Issued transfers, direct debit of bills of exchange, or payment of cheques	Debit the first working day before payment or transaction processing date
3.1.5	Cash payment and withdrawal	Debit the first working day before payment or transaction processing date
3.1.6	Savings books	Non applicable
3.2	Banking service fees	
3.2.1	Cash deposit in the customer's bank regardless of the ATM (excluding tax stamp fees)	FREE OF CHARGE
3.2.2	Cash withdrawal from the customer's bank regardless of the ATM, excluding transactions by counter cheques	FREE OF CHARGE
3.2.3	Issuance of bank cheques in CFA F	10,000 CFA F
3.2.4	Issuance of bank cheques in other currencies	1% Min 25,000 CFA F
3.2.5	Cheque Rejection	• Standard chartered Bank CI bounced cheque : 10,000 CFA F • Other Bank bounced cheque ( Provision ) : 30,000 CFA F • Warning file fee : 10,000 CFA F • Injunction file fee : 15,000 CFA F
3.2.6	Request for opposition	10,000 CFA F
3.2.7	Account Incident Third Party Holder Notification (ATD, Garnishment)	25,000 CFA F
3.2.8	Protest	Non applicable
3.2.9	Circularisation fees	20,000 CFA F
3.2.10	Change of signature	FREE OF CHARGE
3.2.11	Changing the account name	FREE OF CHARGE
3.2.12	Change of address	FREE OF CHARGE
3.2.13	Change of title custody	FREE OF CHARGE
3.2.14	Pledge fees	Non applicable
3.2.15	Input fees allocation Third Party Holder Notification (ATD)	25,000 CFA F
3.2.16	Reclassification fees	Non applicable
3.2.17	Other types of banking services	Non applicable

[1] Requirements of Article 30 of Decision No. 397/12/2010 on rules, instruments and procedures for the implementation of the BCEAO's currency and credit policy

### IV - REMOTE BANKING SERVICE

4.1	Debit and credit notice by electronic means	FREE OF CHARGE
4.2	Online Banking	Straight2Bank/Onsite cheque printing : 40,000 CFA F (one off fee)
4.3	Electronic transfer to another bank	1,500 CFA F
4.4	SMS services	Non Applicable
4.5	Access to the consultation and account management service on the Internet and mobile Internet (only the fees are borne by the customer)	Access to the checking and account management service on the Internet : 25,000 CFA F Swift MT940/950 (daily statement by swift) 10,000 CFA F / Account / Month
4.6	Downloading WEB files (online account statement request)	FREE OF CHARGE
4.7	Other types of remote banking services:	Issuance of a bank cheque 1,000 CFA F Electronic transfer to another banking institution WAEMU area 36,000 CFA F Signature equipment (Token Vasco) 17,000 CFA F / per Token

### V - MANAGEMENT OF PAYMENT INCIDENTS

5.1	Fees for filing an objection with the Central Bank	See chapter on payment means (cheques)
5.2	Fees for dismissing objection Central Bank	See chapter on payment means (cheques)
5.3	Dunning letter for debit account (single fold)	FREE OF CHARGE
5.4	Dunning letter for debit account (registered letter)	FREE OF CHARGE
5.5	Declaration Letter to the CIP	FREE OF CHARGE
5.6	Unpaid rejection fees due to the lack or insufficient funds	See chapter on payment means (cheques)
5.7	Fixed price for unpaid cheque < to Amount X CFA F (amount to be specified)	See chapter on payment means (cheques)
5.8	Certificate of non-payment	FREE OF CHARGE
5.9	Other types of payment incident management fees	FREE OF CHARGE

### VI - SECURITIES TRANSACTIONS

6.1	Maintenance and management fees (annual deduction)	FREE OF CHARGE
6.2	Purchase and sale of securities (shares and bonds)	Non applicable
6.3	Employee savings (Company Savings Plan)	Non applicable
6.4	Subscribing savings bonds issued by the bank	Non applicable
6.5	Monthly statement	Swift MT940/950 (Daily statement per swift) 10,000 CFA F / Account / month
6.6	Securities statement upon request	Swift MT940/950 (Daily statement per swift) 10,000 CFA F / Account / month • Custody Commission : 0.35% maximum of the portfolio value in custody • Commission on securities transfer : 15,000 CFA F / line
6.7	Other types of securities transactions	

### VII - FOREIGN EXCHANGE TRANSACTIONS

7.1	Purchase and sale of banknotes (handling, purchase and sale commission)	Sale of currencies • EUR Customers : Fee 2% Min 20,000 CFA F • Other currencies: Customers : Fee 4% Min 20,000 CFA F
7.2	Purchase and sale of travellers' cheques in Euro (commission to be expected)	Non applicable
7.3	Purchase and sale of travellers' cheques in other listed currencies (commissions to be expected)	Non applicable
7.4	Other types of foreign exchange transactions	Non applicable

### VIII - CREDIT TRANSACTIONS

8.1	Cash credit (interest rate to be determined in relation to TBB(1)+Margin)	
8.1.1	Overdraft in agreed or informal account (BAT+Margin)	Bank Base Rate + or - margin to negotiate
8.1.2	Overdraft in an agreed and formalised account (BAT+Margin)	Bank Base Rate + or - margin to negotiate
8.1.3	Short-term loans (BAT+Margin)	Bank Base Rate + or - margin to negotiate
8.1.4	Other short-term loans (BAT+Margin)	Bank Base Rate + or - margin to negotiate
8.1.5	Other medium and long-term loans (BAT+Margin)	Bank Base Rate + or - margin to negotiate
8.1.6	Leasing	
8.1.6.1	Property	Non Applicable
8.1.6.2	Real-estate	Non Applicable
8.1.7	Financing in Foreign currency	Negotiable Rate
8.1.8	Credit for mobilising receivables from abroad	Negotiable
8.1.9	Other Financing in foreign currency	Negotiable
8.1.10	Discounting of commercial bills (by bill type)	BBR, variable according to market conditions
8.1.11	Overdraft facilities and advances (types to be defined)	Bank Base Rate + or - margin to negotiate
8.1.12	Overdraft Consolidation Loan	Bank Base Rate + or - margin to negotiate
8.1.13	Other types of cash loans	Bank Base Rate + or - margin to negotiate
8.2	Credits by signature	
8.2.1	Market guarantee	Opening fee: from 1% to 3% per year Min 1 Quarter Min: 40,000 CFA F Application fees: 10,000 CFA F
8.2.2	Tax and customs guarantees	Opening fee: from 1% to 3% per year Min 1 Quarter Min: 40,000 CFA F Application Fees: 10,000 CFA F
8.2.3	Endorsement of bills of exchange	Non Applicable
8.3	Transactions related to credit transactions	
8.3.1	Full or partial mortgage release (excluding notarial and registration fees)	Non Applicable
8.3.2	Endorsement on loan contract	Non Applicable
8.3.3	Simple modification (due date, account number or periodicity)	Non Applicable
8.3.4	Modification of rates with reissuance of the depreciation table	Non Applicable
8.3.5	Other modifications requiring the drafting of a deed	Non Applicable
8.3.6	Request for settlement	Non Applicable
8.3.7	Request for editing a depreciation table	Non Applicable
8.3.8	Unpaid due date fees (depending on the periodicity)	Initial Rate + 2% penalty pro rata
8.3.9	Commitment fee	Non Applicable
8.3.10	Fees for studying loan files	Non Applicable
8.3.9.1	Discount fees and commissions	Non Applicable
8.3.9.2	Guarantees and endorsements	Opening fee: from 1% to 3% per year Min 1 quarter Min: 40,000 CFA F Application fees: 10,000 CFA F

[1] Best borrowing rate applied to customers

### 9.1 Cashing of cheques and bills of exchange in foreign currencies

9.1.1	Euro	
9.1.1.1	Extension Commission - Repatriation Commission	Non Applicable
9.1.1.2	Collection fee	Non Applicable
9.1.1.3	Shipping fees	Non Applicable

All fees, commissions and interest charges applied to customers are subject to Banking Transaction Tax at the prevailing rate as well as all other local taxes. Income from receivables is also subject to income tax at the current rate. Standard Chartered Bank Côte d'Ivoire reserves the right to modify all or part of the above banking conditions according to those of the market and to inform its clients.

9.1.1.4	Provisions for cheque returns on unpaid bills	Non Applicable
9.1.1.5	Provision for unpaid cheque returns	Non Applicable
9.1.1.6	Release notice/SWIFT	
9.1.2	Other currencies	
9.1.2.1	Exchange Commission 0.5%	1% Min 25,000 CFA F
9.1.2.2	Collection fee 0.15% minimum	Non Applicable
9.1.2.3	Shipping fees	Non Applicable
9.1.2.4	Release notice/SWIFT	Non Applicable
9.1.2.5	Provision for unpaid cheque returns	Non Applicable
9.2	Issuance of cheques and bills in foreign currencies	
9.2.1	Euro	Non Applicable
9.2.1.1	Application fees	Non Applicable
9.2.1.2	Transfer fee	Non Applicable
9.2.1.3	Taxes	Non App