

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%

A – FEES FOR PRODUCT OFFERED TO INDIVIDUALS

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 - ACCOUNT GENERAL CONDITIONS

1.1 Account Opening Conditions		
1.1.1	Account Opening (with provision of the account agreement)	
1.1.1.1	Current Accounts	FREE OF CHARGE
1.1.1.2	Simple Savings Account	FREE OF CHARGE
1.1.1.3	Term Deposit	FREE OF CHARGE
1.1.1.4	Home Savings Account	Non applicable
1.1.1.5	Home Savings Scheme	Non applicable
1.1.1.6	Passbook account (issuance of the savings book)	Non applicable
1.1.1.7	Joint Account	
1.1.1.7.1	Current Account	FREE OF CHARGE
1.1.1.7.2	Savings Account	FREE OF CHARGE
1.1.1.8	Undiv Account	Non applicable
1.1.1.8.1	Current Account	Non applicable
1.1.1.8.2	Savings Account	Non applicable
1.1.1.9	Other Types of Accounts	Savings Plus Account : Free of charge
1.1.1.10	Initial deposits for account openings	Not required
1.1.1.11	Accidental death insurance associated with the Current Account	Non applicable
1.2 Account Closing conditions		
1.2.1	Current accounts	FREE OF CHARGE
1.2.2	Simple Savings Account	FREE OF CHARGE
1.2.3	Term Deposit	FREE OF CHARGE
1.2.4	Home savings account	Non applicable
1.2.5	Home savings scheme	Non applicable
1.2.6	Passbook account	Non applicable
1.2.7	Joint Account	
1.2.7.1	Current account	FREE OF CHARGE
1.2.7.2	Savings Account	FREE OF CHARGE
1.2.8	Undiv Account	Non applicable
1.2.8.1	Current Account	Non applicable
1.2.8.2	Savings Account	Non applicable
1.2.9	Legal closing Letter	Non applicable
1.2.10	Account closing certificate	FREE OF CHARGE
1.2.11	Other types of account closing	Non applicable

II – SERVICES RELATED TO THE ACCOUNT MANAGEMENT

2.1 Gestion de comptes		
BEFORE TAXE		
2.1.1	Debit conditions and fees	
2.1.1.1	Best debit Rate applied to customers	TBB 10,75 p.a
2.1.1.2	Account maintenance fees savings on savings book	Non applicable
2.1.1.3	Higher overdraft Commission	Non applicable
2.1.1.4	Commission on Turnover	0.015% of the total value of debits in the month. Min 5 000 CFA F / month, max 200 000 CFA F / month.
2.1.1.5	Commission on overrun authorized account	14.99% All taxes included (rate includes the 10% Tax)
2.1.1.6	Commission on overrun non authorized account	14.99% All taxes included (rate includes the 10% Tax)
2.1.1.7	Account maintenance fees (monthly fee)	SC Mobile Account maintenance fee : 2 000 CFA F / Month for Personal Account 5 000 CFA F / Month for Priority Account
2.1.1.8	Fees schedule	According to account management conditions
2.1.1.9	Bank Account details (RIB)	FREE OF CHARGE
2.1.1.10	Other types of debit conditions	Non applicable
2.1.1.11	Insurance for funeral depending on the formula chosen, the age of the insured, the amount of capital and the mode of payment	Non applicable
2.1.1.12	Car insurance	Non applicable
2.1.2	Account Statements	
2.1.2.1	Monthly	Electronic : FREE OF CHARGE Manual : FREE OF CHARGE
2.1.2.2	Upon client's request (Current month) Manual	Account Statement upon client's request : 2 000 CFA F / Page Above 1 year, refer to the document search fees Electronic Statement through SC Mobile: 500 CFA F / Page
2.1.2.3	Other Period (tariff for manual)	5 000 CFA F / Page (Manual)
2.1.3	Summary of Annual Fees	FREE OF CHARGE
2.1.4	Other Type of accounts statement	Non applicable
2.1.5	Bank certificates	
2.1.5.1	Certification of balance	10 000 CFA F / Account
2.1.5.2	certificate of indebtedness	10 000 CFA F
2.1.5.3	Other Types of banking certificates	10 000 CFA F
2.1.6	Stamp costs for cash deposit into accounts	100 CFA F
2.1.7	Fees for proxy	FREE OF CHARGE
2.1.8	Credit Conditions	
2.1.8.1	Savings scheme and other contractual savings products	Non applicable
2.1.8.2	Other deposits and saving products	Savings Plus Account: progressive rate starting at 4% p.a. • Initial Deposit: Not required • Minimum balance: 10 000 CFA F • Fall below minimum fees : CFA F 2 500 / quarter • Number of transactions allowed: 2 • Fees for additional transactions: 5 000 CFA F / transaction • Frequency of interest payment: monthly • Progressive interest rate From 0 to 999 999 CFA F: 4% p.a. From 1 000 000 to 7 499 999 CFA F: 4,75% p.a. From 7 500 000 CFA F to 10 000 000 CFA F: 5% p.a. • No interest paid above 10 000 000 CFA F • No account maintenance fee • Free Cash withdrawal
2.1.8.3	Interest income for savings scheme and other contractual savings products	Non applicable
2.1.8.4	Interest income on the simple Savings Accounts	Non applicable
2.1.8.5	Interest earned on cash voucher and Fixed deposits	For the Fixed Deposits: Minimum Amount: 2 000 000 CFA F Minimum Tenor: 3 months Interest rates: 3 months: 3,5% p.a 6 months: 3,5% p.a 12 months: 3,8% p.a 3 years: 4% p.a 5 years: 4,3% p.a Premature liquidation: deduction of 1,5% on pre-agreed interest rate on the rounded period within the limit in force
2.1.8.6	Other credit conditions	Regulated Savings Products: • Fixed term deposit and cash voucher of a maximum amount of ten (10) millions CFA F and a term of one year maximum: 4,25% • Saving Accounts and books: fixed 3,50%; • Saving scheme and other contractual saving products: 3,50% minimum Savings Plus Account: progressive rate starting at 4% p.a. • Initial Deposit: Not required • Minimum balance: 10 000 CFA F • Fall below minimum fees : CFA F 2 500 / quarter • Number of transactions allowed: 2 • Fees for additional transactions: 5 000 CFA F / transaction • Frequency of interest payment: monthly • Progressive interest rate From 0 to 999 999 CFA F: 4% p.a. From 1 000 000 to 7 499 999 CFA F: 4,75% p.a. From 7 500 000 CFA F to 10 000 000 CFA F: 5% p.a. • No interest paid above 10 000 000 CFA F • No account maintenance fee • Free Cash withdrawal

2.2 Payment Means		
2.2.1	Cheques	
2.2.1.1	Issuance of checkbook	
2.2.1.1.1	Non-endorseable crossed checks	FREE OF CHARGE
2.2.1.1.2	Non crossed Checks / Tax	20 CFA F / cheque
2.2.1.1.3	Checks Letter	Non applicable
2.2.1.1.4	Bank checks on the spot	10 000 CFA F
2.2.1.1.5	WAEMU bank checks	10 000 CFA F
2.2.1.1.6	Bank checks on foreign currency account (minimum and maximum)	• EURO: Transfer Commission: 1,8% Min 50 000 CFA F • Other currencies: exchange commission: 1% min 25 000 CFA F
2.2.1.2	Counter check	Non applicable
2.2.1.3	Check Certification	10 000 CFA F
2.2.1.4	Bank check cancellation Fees	10 000 CFA F
2.2.1.5	Stop cheque or checkbook by the issuer	5 000 CFA F
2.2.1.6	Renewal of stop check or checkbook by the issuer	Non applicable
2.2.1.7	Checkbook destruction fees	10000 CFA F / cheque if non collected
2.2.1.8	Fees for cheque bounced due to lack or insufficient funds	30 000 CFA F
2.2.1.9	Package cheque unpaid < to Amount X CFA F (amount to be specified)	10 000 CFA F
2.2.1.10	Shipment of checkbook home (standard shipment)	Non applicable
2.2.1.11	Shipment of checkbook home (recommended shipment)	Non applicable
2.2.1.12	Other types of checks	Non applicable
2.2.1.13	Insurance for Loss and robbery of means of payments	Non applicable
2.2.1.14	Cheques Collection	
2.2.1.14.1	Cheques Collection within WAEMU	FREE OF CHARGE
2.2.1.14.2	Cheques Collection outside WAEMU	FREE OF CHARGE
2.2.2	Banking cards	
2.2.2.1	Renewal/annual fees	Issuance Fees: VISA Gold Card : Free for all accounts opened through SC mobile VISA Infinite Card : 250 000 CFA F Annual Renewal Fees: VISA Gold Card : Free for all accounts opened through SC mobile VISA Infinite Card : 250 000 CFA F

2.2.2.1.1	Private Card	Non applicable
2.2.2.1.2	Interbank Card (national or WAEMU)	Non applicable
2.2.2.1.2.1	Cash withdrawals from Automated Teller Machines (ATMs) of the client's bank	FREE OF CHARGE
2.2.2.1.2.2	Customers' Balance inquiry from the ATMs of the bank	FREE OF CHARGE
2.2.2.1.2.3	Cost of withdrawals from Automated Teller Machines (ATMs) of the other banks in the WAEMU area	FREE OF CHARGE
2.2.2.1.2.4	Mini statement	FREE OF CHARGE
2.2.2.1.2.5	Monthly management fee	FREE OF CHARGE
2.2.2.1.2.6	Annual fees	VISA Gold Card: Free for all accounts opened through SC mobile VISA Infinite Card: 250 000 CFA F

2.2.2.1.3	Fast funds transfer services developed by other banking institutions within their group	Non applicable
2.2.2.1.4	International Interbank Card (with VISA, MASTERCARD, etc.)	Standard Chartered Bank access fees to the ATM with an international card (for non-customers): 2 000 CFA F
2.2.2.1.5	Prepaid Card	Non applicable
2.2.2.1.5.1	Card funding	Non applicable
2.2.2.1.5.2	Withdrawal at Automatic Teller Machines (ATM)	FREE OF CHARGE
2.2.2.1.5.3	Withdrawal at Automatic Teller Machines (ATM) (country X) outside Automatic Teller Machines (ATM) (Bank X)	Free of charge in GIM WAEMU network
2.2.2.1.5.4	Withdrawal at Automatic Teller Machines (ATM) outside country X	Free of charge in GIM WAEMU network 2 500 CFA F / withdrawal out of WAEMU zone
2.2.2.1.5.5	Transfer from card to card	Non applicable
2.2.2.1.5.6	Electronic Payment Terminal purchase (TPE) country X	FREE OF CHARGE
2.2.2.1.5.7	Electronic Payment Terminal (TPE) and Internet Purchase outside the country X	Free of charge in GIM WAEMU network 2% of transaction amount out of WAEMU zone
2.2.2.1.5.8	Balance Inquiry on Automated Teller Machines (ATMS)	Non applicable
2.2.2.1.5.9	Permission denied on the Automated Teller Machines (ATMS) and electronic payments terminals (TPE)	Non applicable
2.2.2.1.5.10	Insufficient provision on the Automated Teller Machines (ATMS) and electronic payments terminals (TPE)	Non applicable
2.2.2.1.5.11	Replacement of the Card	Non applicable
2.2.2.1.5.12	Estatement	Non applicable
2.2.2.1.5.13	Customer assistance by an operator of Bank X	Non applicable
2.2.2.2	Issuance of Additional Card (to Decline by type)	Non applicable
2.2.2.3	Urgent Card Production	Non applicable
2.2.2.4	Costs of additional manufacture of card (except defects)	Cost of manufacture and replacement before expiry: VISA Gold Card: 25 000 CFA F VISA Infinite Card : 125 000 CFA F
2.2.2.5	Confidential code reset	FREE OF CHARGE
2.2.2.6	Application for Authorization for exceeding the ceiling	Non applicable
2.2.2.7	Stop cheque	10 000 CFA F
2.2.2.7.1	By the client: loss or robbery	10 000 CFA F
2.2.2.7.2	By the Bank: misuse (individual)	Non applicable
2.2.2.8	Costs of non-remittance of card in stop card position/misuse	Non applicable
2.2.2.9	Contract Amendment (card, ceiling, ...)	Non applicable
2.2.2.10	Shipping at home: Minimum	Non applicable
2.2.2.11	Opening of a fraud Case	Non applicable
2.2.2.12	Costs of Management of cards (to detail by card type)	Non applicable
2.2.2.13	Electronic payment services (Viewing/editing of balance; Viewing/editing of balance history)	
2.2.2.13.1	Cash withdrawal in ATMS (DAB)	
2.2.2.13.1.1	Automated Teller Machines (ATMS) Bank of the client	FREE OF CHARGE
2.2.2.13.1.2	*Automated Teller Machines (ATMS) other local banks (GIM UEMOA)	FREE OF CHARGE
2.2.2.13.1.3	*Automated Teller Machines (ATMS) in the WAEMU zone (GIM UEMOA)	FREE OF CHARGE
2.2.2.13.1.4	*Automated Teller Machines (ATMS) out of WAEMU zone	2 500 CFA F / Withdrawal
2.2.2.13.2	Services accessible via Banks ATMS / Automated Teller Machines	
2.2.2.13.2.1	Viewing/editing of balance in the customer's bank	FREE OF CHARGE
2.2.2.13.2.2	Viewing/editing of balance in the other local banks and WAEMU	Non applicable
2.2.2.13.2.3	Viewing/editing of balance history	FREE OF CHARGE
2.2.2.14	Payments	
2.2.2.14.1	* In WAEMU Zone	FREE OF CHARGE
2.2.2.14.2	* Outside WAEMU Zone	2% of transaction amount
2.2.3	Transfers and bank levy	
2.2.3.1	Transfers	
2.2.3.1.1	Salary domiciliation	FREE OF CHARGE
2.2.3.1.2	Internal transfer received or sent (Book to book transfer)	FREE OF CHARGE
2.2.3.1.3	Local Transfer to a third party (star-UEMOA)	3 000 CFA F
2.2.3.1.4	Transfer between agencies in favor of a third party	Non Applicable
2.2.3.1.5	Transfer within WAEMU (star-UEMOA)	3 000 CFA F in Côte d'Ivoire 6 000 CFA F out of Côte d'Ivoire
2.2.3.1.6	Collection of national, Community and international transfers	FREE OF CHARGE
2.2.3.1.7	Set up of local standing orders	FREE OF CHARGE
2.2.3.1.7.1	File creation	FREE OF CHARGE
2.2.3.1.7.2	Execution of operations	3 000 CFA F / month to another bank Free of charge on a Standard Chartered Account
2.2.3.1.8	Amendment of the Standing Order	FREE OF CHARGE
2.2.3.1.9	Provision of funds	Non Applicable
2.2.3.2	Bank Levy	
2.2.3.2.1	Setting up of Bank Levy	
2.2.3.2.1.1	File creation	FREE OF CHARGE
2.2.3.2.1.2	Execution of operations	1 000 CFA F / month to another bank Free of charge on a Standard Chartered Account
2.2.3.2.2	Fees for Stop levy	FREE OF CHARGE
2.2.3.2.3	Setting up bank levy by a corporate	FREE OF CHARGE
2.2.3.2.4	Payment of a bank levy	FREE OF CHARGE
2.2.3.2.5	Levy notification	FREE OF CHARGE
2.2.3.2.6	Costs of unpaid levy (without provision)	FREE OF CHARGE
2.2.3.2.7	Rejection of levy at customer's request	FREE OF CHARGE

III - BANKING SERVICES

3.1	Value date applied	
3.1.1	Transfers Received	Credit at the latest the first working day following the date of funds reception
3.1.2	Cheque collection	Credit at the latest the first working day following the date of funds collection
3.1.3	Bill discounting	Countdown from remittance date. Credit of funds the first day following remittance date
3.1.4	Transfers initiated, drafts domiciliation, Payment of Cheques,	Debit the first working day before payment or transaction processing date
3.1.5	Cash deposit and withdrawal	Credit and debit the same day of the operation
3.1.6	Savings booklets	Credit, on the first day of the fortnight, following the operation. Debit, the first day of the fortnight before the withdrawal
3.2 Costs related to banking services		
3.2.1	Cash Deposit in the bank of the customer regardless of the Counter (excluding costs of tax stamp)	FREE OF CHARGE
3.2.2	Cash withdrawal in the bank of the customer regardless of the branch, with the exception of operations by bank cheque	FREE OF CHARGE
3.2.3	Issuance of bank cheque in CFA F	10 000 CFA F
3.2.4	Issuance of bank cheque in other currencies	1% Min 25 000 CFA F
3.2.5	Rejection of cheque	Standard chartered Bank Ci bounced cheque (Provision): 10 000 CFA F Other Bank bounced cheque (Provision): 30 000 CFA F • Warning fee fee: 10 000 CFA F • Injunction file fee: 15 000 CFA F
3.2.6	Request for Stop	5 000 CFA F
3.2.7	Incident on seizure	25 000 CFA F
3.2.8	Protest	Non applicable
3.2.9	Account confirmation fee	Non applicable
3.2.10	Signature Change	FREE OF CHARGE
3.2.11	Amendment of account title	FREE OF CHARGE
3.2.12	Change of client file mainly identification file content	FREE OF CHARGE
3.2.13	Change of title custody	Non applicable
3.2.14	Cost of pledge	Non applicable
3.2.15	Costs of seizure	25 000 CFA F
3.2.16	Reclassification Costs	Non applicable

[1] The requirements of article 30 of Decision N° 397/12/2010 concerning rules, instruments and procedures for the implementation of the policy of the currency and of the credit of the BCEAO

IV - INTERNET AND ONLINE SERVICES

4.1	Electronic debit and credit advice	Non applicable
4.2	Online Banking	FREE OF CHARGE (Access to Internet Banking and SC mobile)
4.3	Internet management, mobile phone (by product type)	FREE OF CHARGE
4.4	Electronic transfer to another banking institution	Transfer within WAEMU Zone: 250 CFA F by transfer within banks (ACH) in CI 2 000 CFA F by RTGS in CI 6 000 CFA F in WAEMU Zone Transfer out of WAEMU zone: Euro: transfer commission: 1,8% min 10 000 CFA F Tax on transfers (TTHU): 0,6% + Corresponding fees Other currencies: Change commission: 1% min 10 000 CFA F + Tax on transfers (TTHU): 0,6% + Corresponding fees
4.5	Phone banking (access to the voice assistance)	Non applicable
4.6	SMS Services	FREE OF CHARGE
4.7	Account reporting on the internet and mobile internet (only the costs are charged to the customer)	FREE OF CHARGE
4.8	Downloading web files (request for online account statements)	FREE OF CHARGE
4.9	Transfer from a Card	Funds Transfer to an SCB account from a VISA/MASTERCARD of another bank: 2 000 CFA F / Transaction

V - MANAGEMENT OF PAYMENT INCIDENTS

5.1	Fees for reporting stop transactions to the Central bank	FREE OF CHARGE
5.2	Fees for release on stop transactions to the Central bank	25 000 CFA F
5.3	Reminder letter on debit account (standard mailing)	FREE OF CHARGE
5.4	Reminder letter on debit account (recommended mailing)	FREE OF CHARGE
5.5	Letter of Declaration to the CIP	FREE OF CHARGE
5.6	Letter of information prior to the rejection of bounced check	FREE OF CHARGE
5.7	Certificate of non-payment	FREE OF CHARGE
5.8	Other costs for incidents of payment	FREE OF CHARGE

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.

VI - FOREIGN EXCHANGE OPERATIONS

6.1	Purchase and sale of bank notes (Commission for handling purchase and sale)	Sale of foreign currencies • EUR: Commission 2% • Other currencies: Commission 4% Purchase of foreign currencies • EURO/USD/Autres devises: Franco
6.2	Purchase and sale of travelers cheques in Euro (Commission to be planned)	Non Applicable
6.3	Purchase and sale of travelers cheques in other rated currencies (Commissions to be planned)	Non Applicable
6.4	Other short-term credits (Base rate + margin)	Non Applicable

VII - LENDING

7.1 Consumer loan (interest rate to be determined according to the MTD[1]+Margin)		
7.1.1	Overdraft into agreed account and formalized (MTD + Margin)	Non Applicable
7.1.2	Overdraft on agreed and non-formalized account (MTD + Margin)	Non Applicable
7.1.3	Overdraft facilities	Non Applicable
7.1.4	Other short-term loans	Non Applicable
7.2 Mortgages		
7.2.1	Medium term (MTD + Margin)	Non Applicable
7.2.2	Long term (MTD + Margin)	Non Applicable
7.3 Leasing loans		
7.3.1	Furniture	Non Applicable
7.3.2	Real estate	Non Applicable
7.4 Other Related Operation to loan operations		
7.4.1	Fees for release on mortgage	Non Applicable
7.4.2	Insurance on individual loans	Non Applicable
7.4.3	Partial or total mortgage release (excluding Notary and Registration Fees)	Non Applicable
7.4.4	Fees for release of promise of mortgage	Non Applicable
7.4.5	Request for edition of repayment schedule	Non Applicable
7.4.6	Fees of refund unpaid	Non Applicable
7.4.7	Fees of loans statement	Non Applicable
7.4.8	Anticipation fees	Non Applicable
7.4.9	Loan file fees	