## BANKING TERMS AND CONDITIONS



(	Prices subject to ch	es subject to change at any time )				AFRICA GOLDEN BANK S.A La finance à votre porte		
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LGENERAL CONDITIONS	3.1.2 - Bills		4-3-3 Other fees		6.1.2 Syndicated loans (Lead m	nanager)		
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Chapte delivery at our cash docks (D): 1 (D): 1	Bills on our finals Yallar date of AGB tenterment	nu.	4,4 GUCE transactions	costenoss	6.2 Signature commitments	1355 646 7 25		
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the counts applicable rate, any victories in the MLR, will be howe by Top Hamagorous.	3.1.3 Transfers and direct debits		Customer pumbers for Non-Customer pumbers for	france	Fortifician wandowner guarantee (year indivisible quarter Fortigerary administer book (year indivisible quarter	Those Those		
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(*) Centacy year manager for cover information.  Note: 11 The CV rote many for lower than the annihilation sale.	Psycol transfers to our funds. For Standing sedant to our funds.	one	4.5.2 Manual exchange in USI	D	Discreto Do Processing Day	20,000 per bracket to be insurfaced		
2 in the case of project instruct, the rest institute is reduced by a point to a minimum of 2.4%.  1.3. Less Taylors	Account to account standing column Franchis set up toposing a files 5.	Califor 2000	Contract purchase for	CONDITIO	Ashanication foo Executation foor	60M		
1,3, Les Taxes ITIMS CONSTISON SEMANS	Transfers not made classifficions balances 55 Transfer modelication or cancellation from 55	,000 ,000	Non-Costoner purchase for Individual Costoner purchase for	Prince Sh	Transfer Soo Transfer Soo	Oversity the hondrary  Changing the hondrary		
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State of Community is not of tes.	Payed Exector (mister): 20 to 34 ampleyon  Payed Exector (mister): 38 to 188 ampleyon  23	3,000 par andre 3,000 par andre	4.6 Transfers 4.6.1 Transfers issued	ONMITIONS	Garantee in material or garden	15mm		
IL ACCOUNTS	Inferred humber: There than 100 ceptoyoo. 20 Inferred humber:	compositat	ITDIS 0	CONTROL OF THE PARTY.	Shipping sints of required: Security a guarantee (By Deed)	Artial prior		
2.1 - Current Accounts 2.1.1 Individual	ANY P.S. transfers issued 22	5,000	Environ danielle für 0.5	Name communicating BEAC law. Name 5,000 maketing BEAC free	Private craft agreement (off-site continuous) Trivate craft agreement (off-site real-second)	0.50%, min 21.000 0.50%, min 50.000		
Z. L. andividual THOS BATES	Withfrends	ration and the same and the sam	Correspondent from the	ted and home by underset	Personal guarantee Montgages in pindging of goods, repayment, IEEC, DAS	15,000 20,000 - acception		
CONTROL STATES AND REPORT AND ADDRESS AND	Direct shirts 20	00/See	Description for the contract of the contract o	uses for framework is easy and 4 years for framework is crueling currencies intersections pro-funded by BLAC)	Mahor of guernann-hark chargo)	Aroul Son 29.000		
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Account management Eryana Service to the account books France	Essentive for jour individual transfer rates) 15	Scene Soon - BEAC Sort PS	Other currencies At	BEAU tao * margin-sa eschanga tao BEAU tao * margin-sa eschanga tao	Eight of according votes Engage for information (NOT) Engages	21,000 Flores		
the country or electrostacily, based on his perference	3,1,4 Issuance of bank cheques and certific	cation	4.6.2 Transfers received		Product for non-parameter Product of non-parameter	1,000 - Daniel 500 1,000		
Direct debt, electronic debt or credit not fications, balance impiritor at the beauty bank.  ATOb, and analong element draws on a USA bit bank.	And ottopers Insurance of ordinary bank shapper (246)	5,800	Individual	CONDITIONS OUR LINE	Finking ton Litting a backing box	5000 3000		
A numerary of charges and transactions not initiated by the consumer and sounded on their ference account during the previous advantaryous is provided once a year, either on paper at the	Insures of expens had shopes Insures of each backet back shopes	5,800 18,000	Explantly Exchange rate	3,819%	Formal serior isseed at the copiest of a field purty Formal serior isseed at the copiest of the beak	Actual Sourhoofficering		
Collection of collection (EU and interestional transfers  Figure 2. Collection of collection (EU and interestional transfers Collection (EU and Collection Collection (EU and Collection Co	Canaditation of bank shopper (Individuals) Canaditation of bank shopper (Logal Entities)	3,800 5,800	NOF	180.00	Deposit guaranter entificate Promine of guarantee (Free deposit)	3000 5000		
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Endividual Energeneous phoplargem, cratheren, Evancel Samon, etc.) (00-000 Parties for including value added service	Canodilation of certified shopes G.egal Estricol	5,800	Patter rain	According to the partner's published rates	Opening as inheritance file: +1.000,000 Opening as inheritance file: 1.000,000: +3,000,000	21,000		
UNIVERSAL PACEAGE 901-ACEAGE 901-ACEAGE 1AND-ACEAGE 1A	IV. FOREIGN TRADE TRANSACTIONS 4.1 Issuance of cheques and bills 4.1.1 Cheques and Bills payable outside CE		Pares Comerciae in France, Belgium, USA; Germany, Money Transfer Tax (MET) • sendroscov	England Seconding to the partner's published rates 0.2% of amount	Opening as inheritance (Sc 1,000,000 - 20,000,000 Opening as inheritance (Sc 30,000,000 - 50,000,00).	15,000 15,000		
SONIO MAXAGE 2,450 month  Consulter conditions	4.1.1 Cheques and Bills payable outside CE	MAC	V. NON-PACKAGE ELECTRO	NIC BRODUCTS	Specing as inhorisance File 58,000,800 Status Spoulation Sur	5000 6000		
Account maintenance Son Brance Membly statement Brance	Chague collection for	8.2% nii 15.00	5.1 Electronic banking 5.1.1 Debit cards linked to acc	MC PRODUCTS	Change of authority for tper account;	1000		
Or-broad damont (000yago Isasor opene (600 - 5%	Choose pestage	Departing on leasing, min 55,000	5.1.1 Debit cards linked to acc	counts	Face for a con-off power of attention type transactions was engineered.	or of po-harring 1 000		
Highest Process No. USSN: The State of the Conference of the Confe	Application face	13,000 13,000	Armost for for GMAC cards trachaling partiages	100mm	VIII SECURITIES 8.1 Brokerage firms and banks			
Foodrag as accord France	Correspondent flux	Actual Son	Accord Card Careful Card	5,000 year 13,000 year	TITMS	CONDITIONS		
2.1.2 - Legal entities	4.1.2 Cheques and Bills received from abro	nad	Profiguration from the contract of the contrac	3.000yar	Batantins on put lides volume Opening a necessities account	E MIN		
ITDB CONDITIONS	ITEMS	COMPETIONS	Cards withdramals from GBMAC ATTAL Proposed on GBMAC VSEs	1% of the transaction amount, wite 500 1% of the transaction amount, min 500	Choing a securities account Hodge far on the volume plotged	8,000 E 10%		
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Acoust mainteners for	4.2 Documentary discounts 4.2.1 Import Documentary Discount (IDD)		Destroins of and for failure to make withdrawals with	in 3 months   5 000	Reducing on the solution arealised Returnion on post later volume	8,10% 8,10%		
Piprofesion   Spillinesh  Vegetation and other our profit organisations (CECs, souled companies, NCEs, political  Authorities  Authorities	HEMS	COSDETIONS	5.2 Remote banking 5.2.1 Golden Mobile (SMS)		Chaigs a continu accept Body is continu accept	9000 9100		
30 Diskage offer 5,000 meth	Application form EGS Notification form 900	986 986	mos	CONDITIONS	Conflicts of events of scorific	E000		
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Higher worked for DASPS.  Did tomories for PAPPE and TOWNSON.	Danielos Sos E15	S, min 10,000	Individuals (Bates encluding packages) SMEs	1,800 most 3,800 most	Endorage on the refune awarded Regunders on port lefts volume	CONSTITIONS 6395		
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Possing Sees Physical Processors, was 300,000	Overhite Sees 25.00 Document Sees previoused by the clean for the Bank's endersoness that	08	5,2,3 Mail alerts mos	CONMITIONS	Finispe for on the volume pledged. Contribute of evenenthy of experition.	8.1% 9000		
2.2 Interest-bearing accounts 2.2.1 Savings account	4.2.2 Export Documentary Discount (EDD)	)	Individuals Lagal cratics	2000	Soortice account enterent or request threathe of experienc to codemar's code	FREE 8, 10%		
AGI Savings account	TTEMS Application fors	COMPETIONS	5.2.4 E_Statement		IX, OTHER SERVICES			
Minimum Agende 25,000 Minimum Indianos regularament 25,000	Collection for Exercis costage	8.2%, min 10,000 Danneller on the Societies, min 20,000	ELEMENTS Individuals	COMMITTEEN	mos	COMBITIONS		
Tange 1.49Vyor Wildows Foo	EED documentation for an demand EEO documentation for assist accordance	8,15% min 10,000 0.2% min 10,000	5.2.5 Golden Mobile	France	Providing states from corporate dealer	11.00		
TTS Chrome Tes from Securities) 35.7% above X-17-50 million in deposits	Tries well fees Dunning charges Seri notice	1,000	mos	CONMITIONS	Marchan I poer Proposing claims for individuals	Min 25,000 max 3		
2,2,2 Cash vouchers	4.3 Documentary credits	0.1%, mis 18,000	Mance Inquiry Man Balances	Fisico 50	Configures and other Configure of account for other standar	Fasco		
Minimum deration 3 months Minimum amount 5 million	4.3 Documentary credits 4.3.1 Import Documentary Credit		Bank to Wallet transactions Wallet to Bank transactions	According to the operator's published rate According to the operator's published rate	Direct date certificate  Contribute of deposit of capital (company in formation or or	upial isomet 13,800		
Intercerce Proofs for cody percentage with EDC intercerces are minus 1%	TEMS Polisinary draft at the client's expent 2	COMPENSION	VIL LOANS, FACILITIES AND	SIGNED COMMITMENTS	Street Card Balance National for Tital	15,860		
productional interest.  Proubly for early interination with  procedure for the procedure of the procedure for the proced	Spenny of CREOC SMIPT SIT 78Copering	15.000	6.1 Loans and advances 6.1 Credits		Transfer certificate Continues of immodels repeater	18,000		
2.2.3 Term deposits	Opening forindrishle quarter 6	romi 25% genter golonder years, min XXXIII	тов	CONDITIONS	Confession of Adultory and Con- Back Associate Education	5080 France		
TESE COMMITTEES Minimum duration I records	Modification of Cooles excluding correspondent fees have by the beneficial	according to the confirming bank any	Personal coult file Individual coult application fees	0.50%, min.5300	Commorcial Information Notice of encount reproduct by the swigner	15,660		
Meximum amount III million Delevations Delevations	For at other medification 1	15,000 min No.000	Intervidual providual floor Interview on personal codition	1,50%, max 90,000 1881-5	Photospy'll for column's equal Easting information for	1,600 (age		
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III, PAYMENT METHODS	Use or regulation for 7	PS min 25,000 10,000	Application flore	According to the towns and conditions published the log Coll company.	For me hearfit of a fineign bank Shared Assuments	9,000		
III, PAYMENT METHODS 3.1 Domestic payment methods 3.1.1 Cheques	Transfer fees	Picesia excluding BEAC fee	languar nag Communist condex	According to the rate published during the comp	Los for 5 years	3000 3000 9100		
TIME I CONTINUE	For far Lifting assertations 3.2	KOJARO I 2015 Martin Hallin Garanter	Initial application for Kennual application for	8.5%, min 50,000 max 2,000,000 8.53%, min 18,000 max 2,800,000	<b>=</b>	1,000		
JASE obspace Plant authorizes firm	4.3.2 Export Documentary Credit		Management fees Commitment free for companies Share com host cates	8.5% min 50,000, max 1,500,000 880C + 3,75%	Note : The conditions listed ab	ove are exclusive of tax.		
Enser mender from (modificioni finals) 15,000 Injeccion inter 9,000	THEMS Opening of CRESSOC	CONDETIONS	Madage Green Sales Sales Lampage Sales Sales	166C + 2.79%	<b>∃</b>			
Regulatory possibles on sepaid absopes for irradificant finals (Additional chapachesis issued on request, individuals (21 shorts)  1,580	Application for Notification for	10,000 0.15% min.25,000	Song Son Dembatic or Enthisten	6%	<b>1</b>			
Additional chapachesis inseed or request -individuals (5t shoots) 3,586 Chapachesis inseed or request -individuals (2t shoots) 3,586	Later pedage Educated flox	Depending on the location, min \$1,000 15,000	Overdant rate Senter or and record provided:	Me H.9% 2008	<b>1</b>			
Chappetenik issoo ee regent - individuals (5% shoots) 5,099 Bostraction of chappelook if not withdown within 2 months - individuals 1,099	Handling flore Collection for	0.1%, min 18,000 0.2% min 18,000	Forcing feet Oversia sharper disdrictable	10,000	<b>∃</b> I			
Domission of chapabook if not withdrawn within 3 months - logal craticis 5,000  Seeker's Drafts:	Modification flow Conferention flow	15,980 0.2% min 29,900	Overus sharps (Lepif estitle) Other	Ticel for arresen, may 500,000	<b>∃</b>			
Final collection for Fence	Other Sen		Lear materia cuinnier	6.5% min 25,800	<b>□</b> I			