

**Opus Securitatis Solidarity Limited (OPSECS LTD)**  
**BILLING LIST FOR PRODUCTS AND SERVICES**

<b>OPENING OF ACCOUNT (Initial Deposit)</b>		<b>OTHER OPERATIONS AND SERVICES</b>	
Registration fees	0 FCFA	Yearly Attestation of Account	0 FCFA
Savings Account	20 000 FCFA	Ad-hoc Attestation of individual account OPSECS	2 385 FCFA
Individual current Account	20 000 FCFA	Ad-hoc Attestation of company account	3 577 FCFA
Social groups current Account	25 000 FCFA	Ad-hoc Attestation of account Correspondent	2 385 FCFA + Bnk ch.
Company current Account	25 000 FCFA	Yearly Attestation of Non-Indebtedness	0 FCFA
Salary Account	0 FCFA	Ad-hoc Attestation of Non indebtedness	5 962 FCFA
<b>ACCOUNT DOCUMENTATION</b>		Attestation of opened account	0 FCFA
Savings Account	0 FCFA	Unfounded claims	5 962 FCFA
Individual current Account	0 FCFA	Archive research charges	1 192 FCFA
Social groups current Account	0 FCFA	Instant validation of savings account	N/A
Company current Account	0 FCFA	<b>CHEQUES AND BILLS</b>	
Salary Account	0 FCFA	Supplementary Current Account Cheque Booklet	2 981 FCFA
Daily Savings Account	0 FCFA	Salary account of pensioners, private sector & parastatals	0 FCFA
<b>MINIMUM BALANCE</b>		Yearly Cheque Booklet and withdrawal slips	0 FCFA
Savings Account	15 000 FCFA	Counter Cheque	596FCFA
Individual current Account	20 000 FCFA	Certified OPSECS Cheque	N/A
Social groups current Account	25 000 FCFA	Bounced Cheque OPSECS	2 385 FCFA
Company current Account	25 000 FCFA	Correspondence Certified Cheque	11 925 FCFA
Salary Account	0 FCFA	Remittance of correspondent cheque	2 385 FCFA + Bnk ch.
Term Deposit	1 000 000 FCFA	Bounced cheque Correspondent	3 578 FCFA + Bnk ch.
Period for Dormant status	6 Months	Discounting of cheques & other effects	5 %
Premature Termination of Term Deposit	2 %	<b>LOANS OPERATIONS</b>	
<b>ACCOUNT MOVEMENT AND HANDLING CHARGES</b>		<b>Loan Processing Fee:</b>	
Savings Account Annual Account Handling Charge	592 FCFA	- Minimum	5 962 FCFA
Credit Interest on Savings	3.5 % P/A	- Average	1.68 %
Individual Current Account	2 385FCFA	- Maximum	500 000FCFA
Moral Current Account	3 578FCFA	Overdraft charges	4%/month
Civil Servants Salary Account	2 385 FCFA	Overdraft charges	4%/month
Pensioners	1 192 FCFA	Daily Savings Overdraft Charges	3%/month
Para-statals & Private Sector Salary Account	1 192FCFA	Overdraft form	1 192 FCFA
Daily savings account handling charges	1 192 FCFA	Line Of Credit (LOC)	2%/month
Commission on current account movement (TOC)	0.03 %	Interest on short term loans	2%/month
Account blocking charges	1 192FCFA	Annual Interest on Medium term loans	12%
Account Reactivation charges	2 385 FCFA	Annual Interest on Long term loans	13%
Saturday Withdrawal charges	0 FCFA	Annual Interest on client receiving salary via OPSECS	10%
Monthly account statement	0 FCFA	Loan File	2 385FCFA min
Modification of account information	0 FCFA	Collateral Inspection Fees	11 925FCFA Min.
More than one month account statement	596 FCFA/Page	Penalty on Default Installment	1%/month
Opposition on savings account	5 962 FCFA	Loan Insurance	- per loan amount, duration and client's age
Opposition on current account	2 981 FCFA	<b>SMS ALERT</b>	
Closure of account charges (savings+ current)	0 FCFA	Subscription fees	0 FCFA
Inter-branch Withdrawal Charges:	0 FCFA	Monthly fees for physical customers	596 FCFA
Within the same town	0 FCFA	Monthly fees for company/group savings account	894 FCFA
<b>CAUTION OR GARANTEE</b>		Monthly fees for company/group current account	1 192FCFA
File cost	11 925 FCFA+ BNK CH	Monthly fees for salary accounts	50FCFA
Annual commission	15%	<b>E-BANKING SERVICES</b>	
Cancellation of caution	5%	Subscription fees	0 FCFA
File cost succession	11 925 FCFA	Monthly fees for physical customers	2 385 FCFA
Commission on payment (min 11 925 FCFA)	10 %	Monthly fees for company/group account	5 962 FCFA
<b>INTERNAL MONEY TRANSFER CHARGES</b>		VISA Card	11 925FCFA
0FCFA – 10.000FCFA	300FCFA	VISA card recharge commission	5 96FCFA
10.001FCFA - 20.000FCFA	500FCFA	<b>TRANSFERS</b>	
25.001FCFA – 50.000FCFA	1 000FCFA	Transfers within OPSECS (internal)	0 FCFA
50.001FCFA – 75.000FCFA	1 500FCFA	Yearly Standing order charge	0 FCFA
75.001FCFA – 100.000FCFA	2 000FCFA	Modification of standing order	0 FCFA
100.001FCFA – 200.000FCFA	2 500FCFA	Cancellation of standing order	0 FCFA
200.001FCFA – 350.000FCFA	3.500FCFA	Incoming transfer	0 FCFA
350.001FCFA – 500.000FCFA	4 500FCFA	Outgoing foreign transfer	11 925+ Bnk ch
Above 500.000FCFA	1% of amount TTC	National inter-bank transfers	2 385+ Bnk ch

**NB: all fees/charges are tax inclusive**