

STANDARD PRICING OF OUR PRODUCTS AND SERVICES

31 DECEMBER 2021

COMPTES			
Topics	Opening Fees Account	Maintenance Fees	Annual Interest Rate
	free	15 USD*	
FIDELITY	free	free	10% CDF 2% USD
TERM DEPOSIT	free	free	En USD 2.25 % à 4% OULEN CDF 10%
RENAISSANCE	free	free	2.2% à 4%
ACADEMIA	free	free	4% (2.50% + 1.50% USD)
SMILEY	free	free	2% (1.50% USD + 0.50% USD)
	free	free	25 % (5% à pas de retrait durant l'année)

*Only for people and customers who are part of the «Privilege» and «Corporate» segments

CARDS			
Topics	VISA CDF	CDP	FIDELITE USD
Annual card fee	15 USD*	15 USD*	20 USD
New PIN fee	free	10 USD	4% min 1 USD
Withdrawal fees (DAB Rawbank)	free	0.5 % min 1.5 USD	1 % min 1.75 USD
Withdrawal fees (DAB Multiway)	free	free	1.20 USD
Withdrawal fees (DAB Rawbank)	free	free	1.20 USD
Balance request (DAB Multiway)	free	free	1.20 USD
Payment fees (TPE Rawbank)	free	free	5% min 1 USD
Payment fees (TPE Rawbank)	free	free	5% min 1 EURO

INTERNATIONAL DEBIT CARDS						
Topics	ACADEMIA	VISA CLASSIC	VISA GOLD/LADY'S FIRST	VISA PLATINUM	VISA INFINITE	VISA EURO
Annual card fee	15 USD	25 USD	100 USD			75 EURO
New PIN fee	free	10 USD	10 USD			10 EURO
Withdrawal fees (DAB Rawbank)	free	0.75% min 1 USD	3 % min 5 USD			0.5 % min 1 EURO
Withdrawal fees (ATM Multiway)	free	3 % min 5 USD	3 % min 5 USD			3 % min 5 EURO
Withdrawal fees (DAB Rawbank)	free	free	3 USD			3 EURO
Balance request (ATM Multiway)	1.20 USD	free	3 USD			3 EURO
Payment fees (TPE Rawbank)	free	free	5% min 1 USD			5% min 1 EURO
Payment fees (TPE other Rawbank)	free	free	1% min 10 USD			1% min 10 EURO
Card Advance fees (TPE Rawbank)	free	free	5% min 10 USD			5% min 10 EURO
Card Advance fees (TPE other Rawbank)	free	free	5% min 10 USD			5% min 10 EURO

CREDIT CARDS/MASTERCARD					
Topics	MASTERCARD STANDARD	MASTERCARD TITANIUM	MASTERCARD PLATINUM	MASTERCARD MAXIMUS PLATINUM	MASTERCARD MAXIMUS PLATINUM LADY'S FIRST
Annual card fee	49 USD	199 USD	399 USD	200 USD	100 USD
New PIN fee	free	free	free	free	free
Withdrawal fees (DAB Rawbank)	3 % USD to min	3 % USD to min	3 % USD to min	3 % USD to min	3 % USD to min
Withdrawal fees (ATM Multiway)	3 % min 25 USD	3 % min 25 USD	3 % min 25 USD	3 % min 25 USD	3 % min 25 USD
Withdrawal fees (DAB Rawbank)	free	free	free	free	free
Balance request (ATM other Multiway)	3 USD	3 USD	3 USD	3 USD	3 USD
Payment fees (TPE Rawbank)	free	free	free	free	free
Payment fees (TPE other Rawbank)	free	free	free	free	free

PREPAYEE CARD		
Topics	MASTERCARD TITANIUM	CHINA CARD
Annual card fee	75 USD	35.54 USD
Recharge amount/initially	500 USD + top-up fees	100 USD
Max/day recharge amount	10,000 USD + top-up fees	2 % entre 2 501 USD et 25 000 USD
Top-up fees	3 % min 25 USD	0.75 % min 15.75 USD
New PIN fee	10 USD	free
Withdrawal fees (DAB Rawbank)	5 % min 10 USD	free
Withdrawal fees (ATM other Rawbank)	5 % min 10 USD	0.75 % min 3.15 USD
Balance request (DAB Rawbank)	free	free
Balance request (ATM other Multiway)	3 USD	free
Payment fees (TPE Rawbank)	free	free
Payment fees (TPE other Rawbank)	0.5 min 1 USD	free

ALERT BANKING					
	CB	CB	PB	PB	PB
Priming per account	free	1.75 USD/month	1.75 USD/month	1.75 USD/month	1.75 USD/month
E-MAIL ALERT	free	1.5 USD/month	1.5 USD/month	1.5 USD/month	1.5 USD/month
Push Alert (SMS) at E-mail	free	2.75 USD/month	2.75 USD/month	2.75 USD/month	2.75 USD/month
Message SWIFT	free	25 USD/month	25 USD/month	25 USD/month	25 USD/month
Robovised de compte	free	Included in email alert	Not accessible	Not accessible	Not accessible

RAWBANK ONLINE	
Retail Banking 25 USD/year	
Privilege Banking Legal entity 189 USD/year	
SICP & OPTIMUS CLIENTS	
SICP 2500 USD/month	
OPTIMUS Free	
SWIFT LIGHT	
1000 USD/month	
CONVENTION EMAIL	
Client Privilege - 500 USD/year	
Client Privilege - 250 USD/year	
Payment Gateway Systems (POS)	
SET UP (activation oncard - 500 USD)	
Maintenance fees - 250 USD/year	

CB: Corporate and Institutional Banking
 CB: Commercial Banking
 PB: Privilege Banking
 RB: Retail Banking

Packages		
OFFICIAL PACK	CDP Visa card Alert SMS	that's 1 USD/month that's 10 USD/year
OFFICIAL ACADEMIA	Academia Contactless Card Alert SMS iBocash Swift message MT103	2 USD/month
PACK DIASPORA	USD Scilla Account Visa classic USD Contactless Visa card iBocash RawbankOnline Alert Email	4 USD/month
PACK ECO	Alert SMS iBocash Swift message MT103	5 USD/month
PACK PREMIUM	USD current Account Fidelity USD Account VISA Gold USD Contactless card Alert SMS RawbankOnline iBocash Swift message MT103	10 USD/month
PACK PRESTIGE	USD current Account Visa Platinum Card USD Contactless Alert SMS Alert Email RawbankOnline iBocash Swift message MT103 Life insurance	25 USD/month
PACK INFINITE (+113 816)	USD current Account Visa Platinum Card USD Contactless Alert SMS Alert Email RawbankOnline iBocash Swift message MT103 Life insurance	55 USD/month

TERM DEPOSIT			
In USD (min amount USD 100,000)	Duration	Rate	
	6 months	2.25 %	
	12 months and more	2.50 %	
From USD 500,001 to 1,000,000	6 months	3.25 %	
	12 months and more	3.40 %	
Above USD 1,000,000	6 months	3.75 %	
	12 months and more	4.00 %	
In CDF (min amount CDF 1 000 000)	6 months	10 %	

TPE		
Transaction Type	Transaction volume	Commission
ON-US	1-10 000 USD	2 %
OFF-US		2 %
OFF-US	10,001 - 15,000 USD	2 %
OFF-US	Above USD 15,000	2 %

The fees pricing can be changed at any time.
 Or equivalent in CDF at the rate of the day

OPERATION			
CURRENT ACCOUNT			
Type of Operation	Account location	CDP current account rate	Current rate USD
Cash desk payment			Free
ATM Withdrawal	Rawbank (same town)		1 % min 10 USD
	Rawbank (same town)	Free	1.25 % min 50 USD
Outbound transfer	Rawbank (same town)	1.25 % min 50 USD	Free
	Local Bank (same city)		0.25 % min 50 USD
	Local Bank (other city)		1 % min 50 USD
Transfer	Foreign bank		1 % min 100 USD+RSC 0.2 %
	Foreign banking with Rawbankonline		1 % min 75 USD+RSC 0.2 %
	Transfer order by Swift	Free	30 USD
Repatriation	Local bank		20 USD
	Foreign bank		RSC 0.2
	Processing fee		10 USD
	Research fee		25 USD*
Provision	Rawbank (same town)	1.25 % min 50 USD	

* Search fee, search for the operation in case the data is incorrect, the accuracy of the repatriation will be done manually and the customer will be charged.

FIDELITE ACCOUNT			
Type of Operation	Account location	CDP Fidelity account rate	USD Loyalty Account rate
Cash desk payment	Rawbank (same town)	Free	Free
	Rawbank (other town)		0.5 % min 15 USD
ATM Withdrawal	Rawbank (other town)	Free	0.75 % min 15 USD

ACADEMIA ACCOUNT			
Type of Operation	Account location	CDP	Tarif
Cash desk payment	Rawbank (same town)		Free
	Rawbank (other town)		0.5 % min 15 USD
ATM Withdrawal	Rawbank (other town)		1 % min 15 USD
Repatriation	Local bank (other town)		1 % +RSC 0.2 %
	Foreign bank		

SMILEY ACCOUNT			
Type of Operation	Account location	CDP	Tarif
Cash desk payment	Rawbank (same town)		Free
	Rawbank (other town)		0.5 % min 15 USD
ATM Withdrawal	Rawbank (other town)		1 % +RSC 0.2 %

Cheque and payment order (PO)		
Type of operation	Account location	Cost
Ordering a cheque book		35 USD
Processing fee per transaction at the counter		2 USD
Order a bank cheque (certified)		2 % min 100 USD
Cancellation of a bank check (certified)		50 USD
Withdrawal slip		20 USD/slip
Opposition on an unpaid cheque-RDC		50 USD
Return of an unpaid cheque-Foreigner		100 USD
Destruction of the notebook otherwise withdrawn after 3 months		15 USD
Ordering a PO book		50 USD
Processing fee per transaction at the counter		20 USD /Order
Processing fee per transaction at the counter		2 USD

*Processing fee, including for manual intervention by a teller or operator** or equivalent in CDF at the rate of the day

Cheque and cashing			
	Account location	CDP	Tarif
Printed on local bank	Other city	1.25 % min 15 USD**	1.25 % min 5 USD**
	Same city	free	1.25 % min 50 USD
	Other city	1.75 % min 50 USD**	1.75 % min 50 USD
	DHL		120 USD
Drawn on foreign bank	Provision to be made		500 USD

Permanent withdrawal from current account		
	Account location	Tarif
Subscription		5 USD
Modification		5 USD
Cancellation		1 USD
Execution	Transfer pricing	free

CREDITS		
	USD	Overall Effective Rate (TEG)*
EXPRESS Credit	Small	16%
COMFORT credit	Medium	16%
EASYSHOP Credit	Big	16%
Credit ETUDE		16%
Credit LEOPARD		16%
AUTO credit		16%
MOTO Credit		16%
OKAZ AUTO Credit		16%
EASYLEY Credit		16%
EASY ENERGY Credit		16%
CREDIT FRACTURE		16%
OVERSMART		16%
CUSTOMS		16%
CREDIT E-LINE		16%
CREDIT SCHOOLAP		16%

The TEG varies from 16 to 25% per year depending on the amount, duration and currency of the credit.

*Illustrative rate

**TEG calculated on the basis of a simulation of USD 10,000 for a maturity of 36 months. Credit covered by outstanding balance insurance

OTHER SERVICES			
Type	Duration	Amount	period
Small		200 USD	annual
Medium		300 USD	annual
Big		400 USD	annual

OTHER SERVICES		
Embassy	Tarif	Amount
	Special	100 USD
	Corporate (Large, Medium, Small Business (ETS))	200 USD
Financial Capacity	Corporate (Large, Medium, Small)	250 USD
	Business (ETS)	250 USD

** Or equivalent in CDF at the rate of the day