

CONDITIONS DE BANQUE



APPLICABLE A PARTIR DU 02 AOÛT 2022

A - TARIFS DES PRODUITS ET SERVICES OFFERTS A LA CLIENTELE DES PARTICULIERS

I - CONDITIONS GENERALES DU COMPTE

Table listing various banking services and their associated fees. Includes categories like 'Conditions d'ouverture de compte', 'Compte d'épargne', and 'Compte courant'. Fees range from 0 to 10,000.

II - SERVICES RATTACHES AU FONCTIONNEMENT DU COMPTE

Table detailing various services and their costs. Categories include 'Gestion de comptes', 'Relevés de compte', 'Attestations bancaires', and 'Assurance'. Fees are listed in various currencies and formats.

III - SERVICES BANCAIRES

Table listing banking services such as 'Dates de valeurs appliquées', 'Virements', 'Prélèvements', and 'Remises de chèques'. Includes specific details for UBA services.

IV - SERVICES BANQUE A DISTANCE

Table detailing services available via electronic channels, including 'Avis de débit et de crédit', 'Meilleur taux débiteur', and 'Commission de plus fort découvert'.

V - GESTION DES INCIDENTS DE PAIEMENT

Table listing procedures for payment incidents, including 'Frais de déclaration d'opposition', 'Frais de main levée d'opposition', and 'Frais de relance pour compte débiteur'.

VI - OPERATIONS DE CHANGE

Table detailing foreign exchange services, including 'Délivrance de chèqueur', 'Expédition de chèqueur à domicile', and 'Déclaration de chèqueur à domicile'.

VII - OPERATIONS AVEC L'ETRANGER

Table listing international banking services and fees, including 'Chèque payable à l'étranger', 'Frais d'encaissement', and 'Frais de dossier'.

IX - AUTRES SERVICES (divers)

Table listing miscellaneous services such as 'Frais de recherche de documents', 'Photocopie', and 'Location de coffre-fort'.

X - TRANSFERT RAPIDES

Table detailing fast transfer services, including 'Grille Tarifaire Envoi' and 'Grille Tarifaire Réception'.

B - TARIFS DES PRODUITS ET SERVICES OFFERTS A LA CLIENTELE DES ENTREPRISES ET ONG

I - CONDITIONS GENERALES DU COMPTE

Table listing banking services and fees for companies and NGOs, including 'Conditions d'ouverture de compte' and 'Dépôt de terme'.

II - SERVICES RATTACHES AU FONCTIONNEMENT DU COMPTE

Table detailing services for companies and NGOs, including 'Gestion internet', 'Téléphone mobile', and 'Packaging E-Bundle'.

III - OPERATIONS DE CREDIT

Table listing credit services and fees, including 'Crédit à la consommation', 'Découvert en compte convenu', and 'Frais de dossier'.

IV - OPERATIONS DE CREDIT (suite)

Table continuing credit services and fees, including 'Frais de dossier', 'Frais de gestion', and 'Frais de remise de dossier'.

V - GESTION DES INCIDENTS DE PAIEMENT (suite)

Table continuing payment incident procedures, including 'Frais de déclaration d'opposition' and 'Frais de main levée d'opposition'.

VI - OPERATIONS DE CHANGE (suite)

Table continuing foreign exchange services, including 'Déclaration de chèqueur à domicile' and 'Déclaration de chèqueur à domicile'.

VII - OPERATIONS AVEC L'ETRANGER (suite)

Table continuing international banking services, including 'Frais d'encaissement' and 'Frais de dossier'.

VIII - SERVICES BANCAIRES (suite)

Table continuing banking services, including 'Dates de valeurs appliquées' and 'Virements'.

IX - SERVICES BANQUE A DISTANCE (suite)

Table continuing electronic services, including 'Meilleur taux débiteur' and 'Commission de plus fort découvert'.

X - GESTION DES INCIDENTS DE PAIEMENT (suite)

Table continuing payment incident procedures, including 'Frais de déclaration d'opposition' and 'Frais de main levée d'opposition'.

XI - OPERATIONS DE CHANGE (suite)

Table continuing foreign exchange services, including 'Déclaration de chèqueur à domicile' and 'Déclaration de chèqueur à domicile'.

OPERATION PUSH

Table showing transaction fees for 'OPERATION PUSH' across various account types and amounts.

OPERATION PULL

Table showing transaction fees for 'OPERATION PULL' across various account types and amounts.

Tarifcation de MOOV BANKING (Moov Africa Bénin)

Table showing fees for Moov Banking services in Benin.

Tarifcation de Bestcash Mobile (B-MO)

Table showing fees for Bestcash Mobile services.

V - GESTION DES INCIDENTS DE PAIEMENT (suite)

Table continuing payment incident procedures, including 'Frais de déclaration d'opposition' and 'Frais de main levée d'opposition'.

VI - OPERATIONS SUR TITRES

Table listing securities services and fees, including 'Achat et vente de valeurs mobilières' and 'Epargne salariale'.

VIII - OPERATIONS DE CREDIT

Table listing credit services and fees, including 'Crédit de trésorerie' and 'Découvert en compte'.

III - SERVICES BANCAIRES (suite)

Table continuing banking services, including 'Dates de valeurs appliquées' and 'Virements'.

IV - SERVICE BANQUE A DISTANCE

Table detailing services available via electronic channels, including 'Avis de débit et de crédit' and 'Banque en ligne'.

OPERATION PUSH (suite)

Table continuing transaction fees for 'OPERATION PUSH'.

OPERATION PULL (suite)

Table continuing transaction fees for 'OPERATION PULL'.

Tarifcation de MOOV BANKING (Moov Africa Bénin) (suite)

Table continuing fees for Moov Banking services in Benin.

Tarifcation de Bestcash Mobile (B-MO) (suite)

Table continuing fees for Bestcash Mobile services.

V - GESTION DES INCIDENTS DE PAIEMENT (suite)

Table continuing payment incident procedures, including 'Frais de déclaration d'opposition' and 'Frais de main levée d'opposition'.

VI - OPERATIONS SUR TITRES (suite)

Table continuing securities services and fees, including 'Achat et vente de valeurs mobilières'.

VIII - OPERATIONS DE CREDIT (suite)

Table continuing credit services and fees, including 'Crédit de trésorerie' and 'Découvert en compte'.

III - SERVICES BANCAIRES (suite)

Table continuing banking services, including 'Dates de valeurs appliquées' and 'Virements'.

IV - SERVICE BANQUE A DISTANCE (suite)

Table detailing services available via electronic channels, including 'Avis de débit et de crédit' and 'Banque en ligne'.

OPERATION PUSH (suite)

Table continuing transaction fees for 'OPERATION PUSH'.

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Table continuing transaction fees for 'OPERATION PULL'.

Tarifcation de MOOV BANKING (Moov Africa Bénin) (suite)

Table continuing fees for Moov Banking services in Benin.

Tarifcation de Bestcash Mobile (B-MO) (suite)

Table continuing fees for Bestcash Mobile services.

V - GESTION DES INCIDENTS DE PAIEMENT (suite)

Table continuing payment incident procedures, including 'Frais de déclaration d'opposition' and 'Frais de main levée d'opposition'.

VI - OPERATIONS SUR TITRES (suite)

Table continuing securities services and fees, including 'Achat et vente de valeurs mobilières'.

VIII - OPERATIONS DE CREDIT (suite)

Table continuing credit services and fees, including 'Crédit de trésorerie' and 'Découvert en compte'.

IX - OPERATIONS AVEC L'ETRANGER

Table listing international banking services and fees, including 'Encaissement chèque' and 'Emission de chèques'.

X - AUTRES SERVICES (divers)

Table listing miscellaneous services and fees, including 'Frais de recherche de documents' and 'Supplément par photocopie'.

FORMULE DE CALCUL DU TAUX EFFECTIF GLOBAL D'INTERET (TEG)

Formulas for calculating TEG: TEG = (1 + somme(Pi/(1+i)^i))^n - 1 and TEG = (1 + somme(Ri/(1+i)^i))^n - 1

ou TEG = (1 + somme(Ri/(1+i)^i))^n - 1 (Rapport année civile sur période unitaire)

ou TEG = (Taux de période) x (nombre de périodes unitaires dans l'année civile)

ou TEG = (1 + somme(Ri/(1+i)^i))^n - 1

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