



Afriland First Bank South Sudan

The Pact with Success

BANK TARIFF STRUCTURE

1. VALUE DATE OF TRANSACTIONS

TRANSACTIONS	VALUE DATE APPLICABLE
CREDIT TRANSACTIONS	
* Cash Deposit	D
* Incoming Transfer	D
* Cheque Deposit (Same Bank)	D
* Cheque Deposit (Others Banks)	D+2
DEBIT TRANSACTIONS	
All Debit Transactions	D

2. ACCOUNTS

TRANSACTIONS		SSP	USD
ACCOUNT BALANCE			
Minimum Opening Balance	Savings Account		
	* Individuals	5 000	100
	Current/Deposit Account		
	* Individuals	1,000	100
	* Corporates	50,000	200
Minimum Operating Balance	Savings Account		
	* Individuals	20,000	100
	Current/Deposit Account		
	* Individuals	1,000	100
	* Corporates	50,000	100
ACCOUNT MAINTENANCE FEES			
* Individuals (Cheque/Deposit Account)		500	5
* Corporates (Current/Deposit Account)		5,000	10
* Savings (Individuals)		N/A	N/A
ACCOUNT CLOSING FEES			
Less than three (3) months	* Individuals	1,000	30
	* Corporates	25,000	100
Three (3) months and above	* Individuals	1,000	15
	* Corporates	12,000	50
REACTIVATION OF ACCOUNTS			
* Individuals		5,000	10

Possible within 12 months from closure	* Corporate	50,000	150
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3. LOCAL TRANSACTIONS

a) CASH TRANSACTIONS

TRANSACTIONS	SSP	USD
Selling Cash Currency	Daily rate	/
CASH WITHDRAWAL FEES		
Salary Accounts	Free	Free
Individuals	0.5%	1%
Small and Medium Enterprises		
Corporate	1.5%	1.5%
Specific withdrawal	1.5%	1.5%
CASH DEPOSIT FEES		
Individuals	Free	Free
Small and Medium Enterprises (SMEs)	0.5% Max 50,000	Free
Corporate	1.5%	Free
Specific deposit (all small note from SSP 5 to 100)	2.5%	

b) TRANSFERS

TRANSACTIONS	SSP	USD
OUTGOING TRANSFER		
Transfer Same Branch	1,000	5
Transfer Inter Branch (same town)	1,500	10
Transfer Inter Branch (different town)	1.5%	1.5%
Transfer Inter Bank (Individuals and SMEs)	1.5%	1.5%
Transfer Inter Bank (Corporate)	2.0%	1.5%
Multiple Transfer	500 per transaction	0.5%
INCOMING TRANSFER		
Transfer received from others Banks (Through BoSS)	Free	1.5%
Transfer received from others Banks (Through Correspondent)	N/A	Free
STOP PAYMENT TRANSFER		
* Stop Transfer Order (local)	50,000	50

c) CHEQUES

TRANSACTIONS	SSP	USD
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CHEQUE BOOK ISSUANCE (ONE WEEK)		
* 25 Leaves	10,000	15
* 50 Leaves	25,000	25
* Counter Cheque (only for Individuals)	4,000	10
* Uncollected Cheque Book for one (01) month after advice	2,000	5
* Express Cheque Book Issuance (Same Day)	Normal fees + 5,000	Normal Fees + 10
CHEQUE FOR COLLECTION		
Cheque Remittance Same Bank	1,000	5
Cheque Remittance Other Banks	Free	1.5%
Cheque Received from Clearing (Individuals and SMEs)	1.5% flat	1.5%
Cheque Received from Clearing (Corporate)	2% flat	1.5%
BANKER'S CHEQUE		
Issuance Fees	0.5% flat Max 50,000	0.5% flat Max 100
UNPAID CHEQUE (RD) FEES		
Cheque Issued by our Clients (Insufficient Funds)	Free	30
Cheque Issued by our Clients (Other reasons)	Free	15
Cheque for Collection received from our clients	Free	15
STOP PAYMENT CHEQUE / CANCELLATION		
* Banker's Cheque	50,000	50
* Normal Cheque	50,000	50

d) LOANS / OVERDRAFT

TRANSACTIONS		RATES
LOANS / OVERDRAFT WITH FORMAL AUTHORIZATION		
CORPORATES		
* Interest rate		20% per annum
* Processing Fees	SMEs	1% Flat Min.100,000 – Max 1,500,000 SSP or Equivalent in FCY
	Corporates	0.75% Flat Min.500,000 – Max 2,500,000 SSP or Equivalent in FCY
* Loan Agreement Fees **	SMEs & Corporates	SSP 100,000 or Equivalent in FCY
* Overdue Penalty Interest		3% per annum
* Loan application fees (study fees)	SMEs	1% Flat Min. 50,000 – Max 500,000 SSP or Equivalent in FCY
	Corporates	0.5% Flat Min 100,000 – Max 1,000,000 SSP or Equivalent in FCY
INDIVIDUALS		
* Interest rate		15% per annum

* Processing Fees	1% Flat Min 10,000 – Max 100,000 SSP or Equivalent in FCY
* Loan Agreement Fees **	SSP 20 000 or Equivalent in FCY
* Overdue Penalty Interest	3% per annum
* Loan application fees (study fees)	1% Flat Min 10,000 – Max 100,000 SSP or Equivalent in FCY
OVERDRAFT WITH SPECIAL AUTHORIZATION (Maximum five (05) business days)	
* Interests	20% per annum
* Overdue Penalties	3% per annum
* Risk Margin	Individuals Corporates
	2.5% Flat Min 10,000 – 25,000 SSP 2.5% Flat Or Equivalent in FCY
*Processing Fees	1% Flat Min 10,000 or Equivalent in FCY

**** See the legal firm's invoice for the fees of the legal loan agreements.**

e) LETTER OF GUARANTEE

TRANSACTIONS	RATES
* Letter of guarantee issuing charges	1.5% per quarter
* Amendments of Amounts (increase)	1.5%
* Others Amendments	100,000 SSP
* Letter of guarantee advising charges	100,000 SSP
* Swift Charges (for international notification)	80 USD
* Other related Charges	Real Cost

f) INTEREST RATE

Current Account (Demand deposit)		0%
Savings Account (SSP)	To be paid half yearly	5% per Annum
Fixed Deposit Accounts	Up to 12 Months	5%
	More than 12 Months	6.5%
Selling Treasury Bills	91 Days	Market Rate Minus 5%
Early repayment penalty		50% of the accrued interest

4. INTERNATIONAL TRANSACTIONS

a) TRANSFERS

TRANSACTIONS		RATE
OUTGOING TRANSFER		
Transfer Commission		Daily Rate
Swift Fees	Amounts Below USD 50,000 <i>(with a maximum amount of USD 50,000 each week for this tier)</i>	90 USD
	Amounts Above USD 50,000	0.4%

Correspondent (s) Fees	Real Cost
INCOMING TRANSFER	
Transfer from foreign currency account to local currency account	5 USD
Transfer from local currency account to foreign currency account	Bank Selling Rate
STOP PAYMENT TRANSFER	
* Stop Transfer Order (international)	/ 50 USD + Real Cost

b) FOREIGN DRAFT

TRANSACTIONS	RATES
* Issuance Commissions	Daily rate
* Handling Commission	2%
* Other related charges	Real Cost
* Stop Transfer Order (international)	50 USD + Real Cost

c) LETTER OF CREDIT

TRANSACTIONS	RATES
IMPORT LETTER OF CREDIT	
* Issuance	2%
* Settlement	1.5%
* Amendment on amount (increase)	200 USD
* Other Amendments	200 USD
* Letter of Indemnity	200 USD
* Swift Charges	150 USD
* DHL	200 USD
* Other related charges	Real Cost
EXPORT LETTER OF CREDIT	
* Advising Charges	0.75%
* Confirmation	1%
* Documentary collection	1.5%
* Swift Charges for documentary letter of credit	200 USD
* Other related charges	Real Cost

d) DOCUMENTARY COLLECTION

TRANSACTIONS	RATES
* Commissions	1%
* Swift Fees	150 USD
* Other related charges	Real Cost

e) DOCUMENTARY DISCOUNTING: Maximum Ninety (90) days

TRANSACTIONS	RATES
* Commissions	1%
* Interest rate (minimum 30 days)	20% per annum
* Risk Margin	2.5% Flat Min. SSP 1,000
* Overdue penalties	3% per annum

5. OTHER PRODUCTS AND SERVICES

TRANSACTIONS	SSP	USD
REQUEST COPIES OF DOCUMENTS		
* Within a Year	50,000	50
* For previous Year	100,000	100
E-BANKING SERVICES		
Monthly subscription Fees		
• Individuals		2,000
• Corporates		10,000
SMS SERVICES		
• Individuals		500
• Corporates		1,000
ATM SERVICES		
• Card fees/Membership fees/Subscription fees		Free
• Card fees/Personalization fees		Free
• Card fees / Renewal fees		\$15
• Card fees/Replacement fees		\$15
• Card fees/Recalculation Pin fees		\$15
• Card fees/Express delivery fees		\$25
• Card fees/Miscellaneous fees/Periodic fees		Free
• Card fees/Other fees/Punctual fees		Free
• Card fees/Card opposition fees		Free
• Card fees/Membership fees/Subscription fees		Free
• Card fee/Card commission	Fixed Amount	Minimum Amount Maximum Amount
• Withdrawal Limit – ATM	\$100	\$100 \$5,000
• Payment (POS)	\$0.1	\$0.1 \$5,000
• Balance request		Free
• Mini Statement Request		\$0.5
• Cash Withdrawal – ATM		1%
OTHERS		
* Audit Confirmation Letter	100,000	100

* Balance Certificate / No liability letter	100,000	100
* Authorization & Renewing signature	50,000	50
* Account / Balance Blocking	10,000	50
* Other produced at the request of clients	10,000	30
*Bank Statement Request (Per Page)	1,000	10
*Transaction File Retrieval (Per Transaction File)	50,000	50
* Financial Capacity / Bank Opinion (SSP / USD)	0.05% Min. 50,000 Max 100,000	
* Photocopy fees	100 SSP /page	

NB:

- Any non-listed services shall be charged as per the Bank of South Sudan Tariff Structure.
- Any special conditions / tariff for a particular client must be approved by the management.
- The bank conditions can be reviewed Quarterly based on prevailing economic conditions.

MANAGEMENT