

# Pricing list of main products and services

## Business Clients

### LIST OF FREE SERVICES

#### Account-related services

- Account opening
- Bank Account Identification certificate request
- Modification of account identification elements
- Monthly or quarterly account statement
- Delivery of cheque book
- Account management fees for foreign currency accounts
- Term Deposit / Vitamine Revenus subscription
- Settlement of payment incident
- Account closing

#### Movement-of-capital related services

- Withdrawal of customer's cheque at the counter or by the bearer holding the account to be debited
- Withdrawal of counter's check for customers not holding a checkbook

- Cash deposits (excluding stamp charges)
- Wire transfers to the same customer at Societe Generale
- Wire transfers between Societe Generale customers online
- Receipt of national transfers or provisions
- Money exchange (Dirhams)

#### Electronic-money related services

- Withdrawal, confidential code change, payment of bills (Redal, Amendis, Maroc Telecom, Orange, Inwi), payment of local and professional taxes on Société Générale ATMs and cash deposit
- Refill of prepaid card
- Secured, single-use e-commerce payment (3D secure)

#### Remote banking services

- Account access through remote banking (excluding subscription)

### MAIN COMMISSIONS

#### I. Account opening and management (MAD tax free)

##### 1. Account management fees

Current account in Dirhams or convertible Dirhams.....per quarter ..... 75

##### 2. Information services

Mail kept at counter..... per month..... 20

##### Account statement

- Edition at agency..... per edition ..... 10
- Sent by mail every fortnight..... per quarter..... 30
- Sent by mail daily..... per quarter..... 300

##### Document research and print

- < 1 year ..... 20
- > 1 year ..... 50

Interest scale chart ..... 20

##### 3. Delivery of certificates

- Financial capacity certificate ..... per certificate ..... 150
- Certificate for auditors..... per credit line ..... 100
- 500 max. per situation statement
- Certificate of balance for notaries..... 500
- Other certificates ..... per certificate ..... 100

##### 4. Fees for unauthorized operation or overutilization.....per account and per operation .....50 - 200 max. / day

#### II. Services related to capital movement (MAD tax free)

##### 1. Transfer in Morocco

##### At agency

- Sporadic transfer
  - To Societe Generale customer ..... 10
  - To another bank ..... 20
- Permanent transfer
  - Set-up costs ..... 20
  - By transfer
    - Same bank ..... 5
    - Another bank ..... 15
  - Multiple transfer..... per beneficiary ..... 15

##### Via the Internet/ Sgmaroc online / Sogecash net

- Transfer to Societe Generale customer .....free
- Transfer to another bank..... 10
- Multiple transfer ..... per beneficiary ..... 5

##### Through mass file transfer

- Via Sgmaroc online Sogecash Net or CFT ..... 10
- Via CD or USB key ..... per file sent ..... 50
- Transfer processing ..... per beneficiary ..... 7

##### 2. Domestic fund transfer (MAD including all taxes)

##### Cash Sari: Fund transfer by cash deposit or account debit

- Amount less than MAD1,000..... 30
- Amount between MAD1,001 and 2,000 ..... 35
- Amount between MAD2,001 and 3,000 ..... 40
- Amount between MAD3,001 and 5,000 ..... 45
- Amount between MAD5,001 and 10,000 ..... 50
- Amount higher than 10,000 ..... 0.55% of the amount
- 5<sup>th</sup> operation performed over 12 successive months ..... 10

##### 3. Miscellaneous (MAD tax free)

##### Direct debit

- Processing ..... organisation-dependent ..... 0 to 10
- Rejection ..... 25

##### Payment of social security contributions

- Manual payment ..... per slip ..... 30
- Online payment ..... per slip ..... 10
- Debit rejection ..... per slip ..... 30

Payment of Radeema/Lydec bills on ATM..... per invoice ..... 3.15

Money collection per service provider ..... recovery of costs incurred

##### Payment of license plate sticker (MAD inc. all taxes)

- On Société Générale ATMs..... 5.5
- At agency ..... 23

Payment of local and professional taxes (MAD inc. all taxes)

- On Société Générale ATMs.....Free
  - At agency ..... 15
- Payment VAT/CT/IT
- At agency ..... 30

#### III. Check-related services (MAD tax free)

##### 1. Withdrawal

Counter's check at the agency holding the account (Customers holding a check book)..... 13.63

Out-of-town withdrawal by customer's check or counter's check ..... 30

2. Cashing a check ..... per check ..... 5 - MAD 50 Max per remittance

3. Delivery or cancellation of certified check or bank draft ..... 25

4. Check returned unpaid ..... 30

##### 5. Rejection of check at settlement

- Due to lack of funds or shortfall ..... 120
- Due to other reasons (legal flaw) ..... 20

6. Check / check book stop payment.....per check..... 50 - 200 Max.

#### IV. Services related to Standardised Bills of Exchange (SBE) (MAD tax free)

##### 1. Order of SBE book

A 50-unit book ..... 40

A 100-unit book ..... 50

##### 2. SBE Operations

SBE cashing ..... 15

SBE payment ..... 10

SBE discount

- Handling commission ..... 10
- Interests ..... rate into effect

SBE Claim / Continuation ..... 20

SBE rejection due to lack of funds or shortfall or other reasons ..... 120

3. SBE returned unpaid ..... 30

4. SBE stop payment..... per SBE ..... 50 - 200 Max.

#### V. Remote bank (MAD tax free)

##### 1. Sgmaroc online

- Corporates ..... per month ..... 60
- Plus doc online ..... per month ..... 30

##### 2. Sogecash Net

- Sogecash Net Essentiel (1 to 3 co-subscribers).....per month ..... 75
- Sogecash Net (1 to 3 co-subscribers) ..... per month ..... 150
- Sogecash Net Plus (1 to 3 co-subscribers) ..... per month ..... 250
- (from 4 to 6 co-subscribers) ..... per month (in addition) ..... 50
- (from 7 to 9 co-subscribers) ..... per month (in addition) ..... 100
- Purchase\* costs ..... by Digipass ..... 200

3. Web Valeurs ..... per month ..... 200

4. Sogevaleurs plus ..... per month ..... 100

5. Sogecash Levelling ..... per month ..... 200

6. Sogebank Plus (ETEBAC) ..... per month ..... 300

50% discount for each company of the same group

7. Remote collection of values ..... per month and per scan ..... 600

##### 8. Sogecash Info Swift International

##### Sending statements on :

- Société Générale Swift address.....per month and per account ..... 300
- Swift address of another bank.....per month and per account ..... 600

8. Sogetrade Net ..... per month ..... 140

**VI. Credit cards (MAD tax free)****1. Cards – Annual contributions****Prepaid cards**

- Escalé Pro card ..... per year ..... 200
- Salary card ..... according to number of ordered cards

**Cards associated with the**

- Déclic card ..... per year ..... 100
- Pour elles / Foot / SOS Villages d'Enfants Electron card.....per year..... 130
- Classical SOS Villages d'Enfants Visa Card... per year ..... 170
- Classical Visa Card ..... per year ..... 160
- C'Bio Card ..... per year ..... 170
- Infinite Card ..... per year ..... 2 000
- Elite Gold National / International Card..... per year ..... 500
- Premium Card ..... per year ..... 1,000
- Corporate Internationale Card..... per year ..... 600
- Currency card: Euro, Dollar or Swiss Franc
  - Individuals ..... per year ..... équivalent à 180
  - Professionals / Corporates ..... per year ..... équivalent à 280
- Corporate Card
  - With statement of operations carried out per card.....per year ..... 280
  - Without statement ..... per year ..... 220

**2. Cards – Various operations**

Withdrawal from fellow ATM ..... 6.60

**Operation costs overseas**

- Escalé Pro ..... 2% of the operation amount – 15 min.
- Corporate Internationale..... 1.1% of the amount – 20 min. (+MAD20 for withdrawals)
- Currency..... equivalent to 1.1% of the amount – 20 min. (+MAD20 for withdrawals)
- Elite Gold international.... 1.1% of the amount – 20 min. (+MAD20 for withdrawals)
- Infinite..... 1.1% of the amount – 20 min. (+MAD20 for withdrawals)

**Cash Advance Withdrawal**

- Same agency ..... 10
- Another Societe Generale agency..... 20
- Another bank..... 30

Recalculating the confidential code..... 22

Emergency card delivery or recalculating urgent code ..... 180

**Card blocking**

- Due to loss or theft ..... 55
- Due to misuse ..... 110

Research costs for credit card slip or ticket (in case of unfounded claim) ..... 22

**3. Miscellaneous**

Quiétude : Insurance against credit card loss or theft..... 44.99

**VII. Securities transactions (MAD tax free)**

1. Commission on share purchase / sale ..... 0.9%

2. Custodian fee ..... from 0.1% to 0.3% according to portfolio

3. Commission on dividends..... 2%

**VIII. Loans (MAD tax free)**

Rate according to the scale in effect

**1. Commercial loans****Operating line of credit**

- Application fee :
  - Set-up: - amount ≤ 2 000 000 ..... 1 500
  - amount > 2 000 000 ..... 2 500
  - Renewal: - amount ≤ 2 000 000 ..... 1 500
  - amount > 2 000 000 ..... 2 500

**Investment loan (Mid / Long term loan)**

- Application fee ..... 1,200
- Study fee..... 1% of the loan amount
- Undertaking fee ..... 2% of the unused amount of the loan

Sporadic request..... 250

**Bank guarantees**

- Guarantee act ..... 50
- Undertaking commission ..... 2% a year of the guarantee amount – 50 min. Minimum collection over a month
- Guarantee management fees.....per guarantee and per year ..... 100

**2. Miscellaneous****Release of guarantees**

- Effective guarantee ..... 1,000
- Endorsement and guarantee ..... 700
- Amendment to real estate loan file ..... per amendment ..... 500

Unauthorised credit facility excess: Maximum Rate of Conventional Interests (MRCI) published by the Central Bank

**IX. Services related to international operations (MAD tax free)**

1. Domiciliation of Import Undertakings..... per security..... 110

**2. Currency transfers****a. Commercial operations****Issued transfers**

- Via Swift
  - Transfer commissions ..... 1.5% - 50 Min.
  - Fees (Swift, mail, file)..... 160
- Via a check
  - Transfer commissions ..... 1.5% - 50 Min.
  - Fees (Swift, mail, file, check) ..... 310

**Received Transfers (via Swift)**

- Repatriation commissions..... 1.5% - 50 Min.
- Fees (file and mail) ..... 60

**b. Financial operations**

- Transfer commissions ..... 1,5% - 50 Min.
- Fees (Swift, mail, file)..... 160
- Refinancing application fee ..... 200

**3. Exports****Simple cashing of checks or currency instruments**

- Payment of check or instrument ..... 1.5% - 50 Min.
- Fees (opening, file, mail)..... 150<sup>(1)</sup>
- Check / instrument returned unpaid..... 150<sup>(1)</sup>

<sup>(1)</sup> Corresponding fees in addition**Export documentary cashing**

- Documentary Commission
  - At sight ..... 1.5% - 100 Min.
  - For approval ..... 1.5% - 100 Min.
- Cashing commission ..... 1.5% - 100 Min.
- Mail fees ..... 100
- Remittance returned unpaid ..... 150

**Export Documentary Credit**

- File ..... 200
- Opening notification..... 1.25% flat - 100 Min.
- Confirmation (normal risk country) ..... 2% a year - 100 Min.
- Transferable credit ..... 1.25% flat - 100 Min.
- Upon execution
  - Taking up documents.....per used amount ..... 1.5% - 100 Min.
  - Approval ..... 2% a year - 100 Min.
  - Payment ..... 1% flat - 100 Min.
  - Application fee ..... 50
- Modification with amount increase
  - Opening notification ..... 1.25% flat - 100 Min.
  - Confirmation (normal risk country) ..... 2% a year - 100 Min.
  - Transferable credit ..... 1.25% flat - 100 Min.
- Modification aimed at period extension
  - Confirmation (normal risk country) ..... 2% a year - 100 Min.
- Other modifications ..... 100

**4. Imports****Simple instrument cashing**

- Cashing commissions..... 2% - 100 Min.
- Fees (file, mail) ..... 150
- Remittance returned unpaid ..... 550

**Import documentary cashing**

- Fees (file, mail) ..... 150
- Documentary commissions
  - At sight ..... 1% - 150 Min.
  - For approval ..... 1.5% - 150 Min.
- Cashing commissions..... 2% - 150 Min.
- Remittance returned unpaid ..... 400

**Import Documentary Credit**

- Fees (file, Swift and mail)..... 410
- Opening commission
  - the 1<sup>st</sup> month ..... 2.5% - 200 Min.
  - the following months ..... 1.25% - 200 Min.
- Irrevocability..... 2.5% flat - 200 Min.
- Amount change
  - Opening commission , the 1<sup>st</sup> month ..... 2,5% - 200 Min.
  - the following months..... 1,25% - 200 Min.
  - Irrevocability ..... 2,5% flat - 200 Min.
  - Swift mail fees..... 210
- Other modifications (file, Swift and mail) ..... 210
- Upon execution
  - Taking up documents.....per used amount ..... 1.5% - 200 Min.
  - Approval ..... 2% a year - 200 Min.
  - Payment ..... 1% - 200 Min.
- Letters of guarantees due to lack of bill of lading ..... 2% a year - 200 Min.

**5. Currency endorsements**

- File ..... 50
- Commission ..... 2% a year - 100 Min.

**6. Letter of guarantee due to lack of bill of lading (off crédoc) / Foreign guarantees**

- File ..... 50
- Commission ..... 2% a year - 200 Min.

**X. Value Dates (D = operation day – DD = Due Date)****1. Deposit of check or SBE**

- Within Societe Generale..... D+1
- To a fellow bank..... D+2

**2. Remittance of accruing SBE**

- Within Societe Generale..... DD
- To a fellow bank..... DD+1

**3. Cash payment**

- Time deposit account or current account ..... D+1

**4. Cash withdrawal / Payment of check or SBE**

- Time deposit account or current account ..... D-1

**5. Securities (D = day of operation on stock exchange or day of calculation of the Net Asset Value for UCITS)**

- Share purchase / UCITS subscription ..... D+2
- Share sale / UCITS redemption..... D+4

**XII. Miscellaneous (MAD tax free)****1. Safety deposit box charges**

- Small ..... per year ..... 500
- Medium ..... per year ..... 1,000
- Large ..... per year ..... 1,500

**2. Settlement of successions.....per amount..... 200 Min. - 3,000 Max.****3. Attachment ..... 500****4. Third-party holder notification ..... 100**

This document, which cannot replace laws and regulations that may be relevant, contains non-exhaustive prices of our main products, services and bank operations with effect from March, 2017 designed for Corporate Customers. These fees can however evolve and require extensive changes. In such an event, or for any additional clarification, please contact your agency's Customer Advisor or check out our website www.sgmoroc.com