



Price List applicable to users who register with an address in Cameroon

(List of Prices and Services)
(Version 2.0, Date: 13.01.2022)

Please visit our website for further information on our fees and services.

PHYSICAL CARDS

MiQo Prepaid Card	Card Price	Account Management Fees	Load fees via debit/credit cards	Deposit/Withdrawal Fees via mobile wallet (MTN MoMo, Orange Money, EU Mobile Money, YUP)	Withdrawal at ATMs	Reproduction of lost, stolen or damaged PHYSICAL cards before expiration date	Fees for bills Payment	Card inactivity fee after 6 months without transaction
Red	10000FCFA + 1 red MiQo Virtual VISA prepaid card	3 free Months of management fees offered 1500 Fcfa Monthly management fees <small>Your membership fees are debited automatically from your account every month.</small>	3.1% per load	3% for recharging your card with your mobile wallet 1% for making withdrawal from your card to your mobile wallet	Free withdrawals from all UBA ATMs and Paid withdrawals from all MIQO collection points Paying on ATMs of other banks at fixed by them <small>Some ATM operators may charge you a direct fee, which is independent of our charges. The fee amount will be shown to you before the withdrawal at the ATM and collected by the ATM operator.</small>	10000FCFA	1% of the amounts spent on bill payments from 10000FCFA	1000FCFA
Green	10000FCFA + 1 green MiQo Virtual VISA prepaid card	No monthly fees				10000FCFA	1% of the amounts spent on bill payments from 10000FCFA	1000FCFA
Gold	18000FCFA + 1 gold MiQo Virtual VISA prepaid card	2800 Fcfa Monthly management fees <small>Your membership fees are debited automatically from your account every month.</small>				18000FCFA	Free	500FCFA
Blue	20000FCFA + 1 blue MiQo Virtual VISA prepaid card	2500 Fcfa Monthly management fees <small>Your membership fees are debited automatically from your account every month.</small>				20000FCFA	Free	500FCFA



VIRTUAL CARDS

MiQo Prepaid Card	Card Price	Account Management Fees	Load fees via debit/credit cards	Deposit/Withdrawal Fees via mobile wallet (MTN MoMo, Orange Money, EU Mobile Money, YUP)	Withdrawal at ATMs	Fees for bills Payment	Card inactivity fee after 12 months without transaction
Purple	2000 FCFA (1000 FCFA for the Virtual card and 1000 FCFA for the balance to be kept permanently in the account)	No monthly fees	3.1% per load	3% for recharging your card with your mobile wallet 1% for making withdrawal from your card to your mobile wallet	Free withdrawals from all UBA ATMs and Paid withdrawals from all MIQO collection points Paying on ATMs of other banks at fixed by them <small>Some ATM operators may charge you a direct fee, which is independent of our charges. The fee amount will be shown to you before the withdrawal at the ATM and collected by the ATM operator.</small>	1% of the amounts spent on bill payments from 1000FCFA	1000FCFA
Orange	3000 FCFA (2000 FCFA for the Virtual card and 1000 FCFA for the balance to be kept permanently in the account)	750 Fcfa / month <small>Your membership fees are debited automatically from your account every month.</small>				1% of the amounts spent on bill payments from 5000FCFA	1000FCFA
Brown	3000 FCFA (2000 FCFA for the Virtual card and 1000 FCFA for the balance to be kept permanently in the account)	1500 Fcfa / month Fcfa Monthly management fees <small>Your membership fees are debited automatically from your account every month.</small>				Free	1000FCFA
Black metal carbon	3000 FCFA (2000 FCFA for the Virtual card and 1000 FCFA for the balance to be kept permanently in the account)	2000 Fcfa Monthly management fees <small>Your membership fees are debited automatically from your account every month.</small>				1% of the amounts spent on bill payments from 1000FCFA	500FCFA



Withdrawal fees from MiQo agents and Collection Points

Transaction Range(FCFA)	Total Fees (FCFA)
1-1 000	0
1 000 – 12 000	90
12 001 – 35 000	120
35 001 – 50 000	200
50 001 – 80 000	400
80 001 – 150 000	700
150 001 – 200 000	900
200 001 – 350 000	1100
350 001 – 450 000	1300
450 001 – 500 000	1500
500 001 – 750 000	1700
750 001 – 900 000	1900
900 001 – 1 200 000	2100
1 200 001 – 1 500 000	2300
1 500 001 – 2 000 000	2500



General Information on the Bank

Official Bank Name and Address

ALCOFUND SA

Mobil ESSOS-immeuble AMOUGOU NOUMA, B.P 6165 Yaoundé,

Telephone: +(237)675200112

Contact: support@mymiqo.com

Internet: <https://mymiqo.com>

Contact address for complaints: support@mymiqo.com

Competent Supervisory Authorities

The regulatory authority responsible for MiQo by ALCOFUND SA is the COBAC (Commission Bancaire de L'Afrique Centrale) The Banking Commission of Central Africa.

i.e The Banking Commission of Central Africa (3rd floor of the INTEK Building, 1045 rue de Narvick Downtown Yaoundé. Tel.: (237) 6 79 53 17 17, www.sgcobac.org/).

Entry in the Cameroonian Commercial Register

ALCOFUND SA

RC / YAO / 2005 / B / 755

Contractual Language

The contractual language for the Microfinance's business relationships with Customers is English and French.

Bank Business Days

A business day is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. The Microfinance carries out the business operations required for the execution of payment transactions on all working days, with the exception of:

- Saturdays (9h-13h)
- Christmas Eve (24 December)
- New Year's Eve (31 December)

Working days on which the branch of the Microfinance keeping the account is closed owing to particular local circumstances (e.g. Carnival, general employee assemblies) and notification of which has been posted in advance in the

- New Year's Day (January 1)
- Good Friday
- Easter Monday
- Labor Day (May 1)
- Christmas Day (December 25)
- National Independence Day (May 20)
- Youth Day (February 11)

**Note**

Customers can use their payment card at any time. The regulation of business days only affects the processing of payments through the Microfinance.

Cut-off Times for Transfer Orders

Paperless orders

before 8.00pm on Microfinance business days

Paper-based

before 8.00pm on Microfinance business days

Note

In the event that a transfer order is submitted on a business day after the above-mentioned deadlines, it will be treated as having been submitted on the following business day for the purposes of payment execution deadlines.

Execution Periods

Transfers

The Microfinance is obliged to ensure that the transfer amount is received by the payee's payment service provider at the latest as set out below:

Paperless transfer order max. 1
business day

Paper-based transfer order max. 2
business days

Exchange Rate for Foreign Currency Trades for Private Customers

The exchange rate for card use abroad stems from the general terms and conditions for the MiQo VISA Card.