



SERVICE

TARIFF

INITIAL DEPOSIT

Savings Account – Personal	GH¢ 50
Junior Account–Savings	GH¢ 50
Savings Account – Corporate	GH¢ 100
Current Account –Individuals	GH¢ 50
Current Account – SME	GH¢ 100
Current Account –Corporate	GH¢200
Classic Banking	No initial deposit required
FlexSave (RetailHybrid Account)	GH¢ 50
Student Savings Account	No initial deposit required
Smart Salary Account	No initial deposit required
Current Account –Individuals FEA	US\$ 50.00; GBP(£)50.00; EUR(€)50.00
Current Account –SME FEA	US\$ 50.00; GBP(£)50.00; EUR(€)50.00
Current Account –Corporate FEA	US\$ 50.00; GBP(£)50.00; EUR(€)50.00
Current Account –Individuals FCA	No initial deposit required
Current Account –SME FCA	No initial deposit required
Current Account –Corporate FCA	No initial deposit required

MINIMUM OPERATING BALANCE

Savings Account – Personal	GH¢ 20
Junior Account–Savings	GH¢ 20
Savings Account – Corporate	GH¢ 100
Current Account –Individuals	N/A
Current Account – SME	N/A
Current Account –Corporate	N/A
Classic Banking	GH¢50,000
FlexSave (Retail Hybrid Account)	Nil(Daily minimum balance to earn interest is GH¢ 5000.00)
Student Savings Account	N/A
Smart Salary Account	N/A
Current Account –Individuals FEA	N/A
Current Account –SME FEA	N/A
Current Account –Corporate FEA	N/A
Current Account –Individuals FCA	N/A
Current Account –SME FCA	N/A
Current Account –Corporate FCA	N/A

ACCOUNT SERVICE FEE

Savings Account – Personal	Free
Junior Account–Savings	Free
Savings Account – Corporate	Free
Current Account –Individuals	GH¢15
Current Account – SME	GH¢45
Current Account –Corporate	GH¢100
Student Savings Account	Free
Smart Salary Account	GH¢15
FlexSave (RetailHybrid Account)	GH¢10
Classic Banking (Applicable on account with Min Operating Balance below GHS 50,000)	GH¢50
Current Account –Individuals FEA	N/A
Current Account –Corporate FEA	N/A
Current Account –Individuals FCA	N/A



CLEARING CHARGES

Inward Clearing	Free
Outward Clearing	Free
Special Clearing	GH¢35
Stopped Cheque	GH¢20
Inward Returned Cheque-Non Technical reason	GH¢10
Inward Returned Cheque-Technical reasons	Free
Withdrawal booklets-leaf	Free
Counter Cheque-Current account	GH¢10
Counter Cheque-Savings account	Free

PAYMENTS / INTERBANK TRANSFERS FEE

Internal Transfer	Free
ACH transaction	GH¢5
GIS-Transfer	GH¢50
GIS-Amendment / Returns/Recall (SWIFT, GIS)	Free
GIS-Amendment / Returns/Recall (FX Transfers)	Free
GIS-Stop Payment	Free
ACH Direct Debit	GH¢1
ACH Direct Debit Return	GH¢1.5
ACH Express Direct Credit	GH¢20
NRT-One Off	GH¢20
NRT-Bulk	GH¢20
PAPPS Transfer	1.5% of FV (Min US\$3 - Max US\$18)

PAYMENT ORDER

School Fees Payment	GH¢10
Others	GH¢20

STANDING ORDER

Setup	Free
Standing Order (Internal)	Free
Standing Order (External} ACH	GH¢5

CHEQUE BOOK CHARGES

Cheque Book - Local Currency - Individual 25 leaflet	GH¢30
Cheque Book - Local Currency - Business 50 Leaflet	GH¢50
Cheque Book - Foreign Currency (US\$)- Individual 25 leaflet	GH¢30
Cheque Book - Foreign Currency (GBP) - Individual 25 leaflet	GH¢30
Cheque Book - Foreign Currency (EUR) - Individual 25 leaflet	GH¢30
Cheque Book - Foreign Currency - Business/ (US\$) Corporate 50 leaflet	GH¢50
Cheque Book - Foreign Currency - Business/ (GBP) Corporate 50 leaflet	GH¢50
Cheque Book - Foreign Currency - Business/ (EUR) Corporate 50 leaflet	GH¢50
Cheque Book - Local Currency-Classical Banking	GH¢30
Saving Withdrawal Booklet 25 leaflet	GH¢15

ACCOUNT STATEMENT SERVICES

Monthly Statement (Regular)	Free
Account statement (Print) for Travel VISA - per page	GH¢ 10
Account statement (Ad-hoc)- per page	GH¢ 5 per page
Audit questionnaire/confirmations	GH¢70
Statement Confirmation	GH¢30



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E-ALERT SERVICES

SMS Alert Current Account (monthly)	Free
E-alert Current Account	Free
Monthly e-statement Current Account	Free

OTHERS/ SPECIAL REQUEST

Cash collection (cash van)Intra-city	GH¢50 per pick
Cash collection (cash van)Inter-city	Negotiated
Onsite Teller	Negotiated
Funeral Collection Charge	Negotiated
Letter of Introduction	GH¢100
Cheque / Voucher Retrieval Up to 3 months	GH¢20
Cheque / Voucher Retrieval 3 months to 1 year	GH¢20
Cheque / Voucher Retrieval 1 - 3 years 3 - 5 years	GH¢50
Changing / Adding new signature on account	Free
Coin Buy Back	0.15% of previous day's LBMA PM Price
Ghana Gold Coin Service Fee	Ghc50 per coin

OUTWARD TRANSFERS

Transfer commission FEA , FCA	1% of FV (Min US\$100)
Swift charge	US\$ 30
Corresponding bank charge	US\$ 35/ GBP 25/ EUR 38.5
Externalization	3%
Equity Participation	GH¢100

LOCAL OUTWARD FX TRANSFER

Local FX Transfer	1% of FV (Min US\$ 25 - Max US\$ 200)
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E-BANKING/ CARD SERVICES

New Card issuance (GH-LINK)	GH¢15
New Card issuance VISA-Classic	GH¢30
New Card Issuance VISA Classic Prepaid	GH¢ 100
New Card Issuance VISA Classic Credit	GH¢ 30
Monthly ATM-GHLINK (Maintenance Charge)	GH¢3
Monthly ATM- VISA (Maintenance Charge)	GH¢5
Monthly ATM- VISA Credit (Maintenance Charge)	GH¢10
Monthly ATM- VISA Prepaid (Maintenance Charge)	Free
Cash withdrawals on Bank's own ATM Gh-link	Free
Cash withdrawals on Bank's own ATM VISA	Free
Foreign/ International Cards on Bank ATM VISA / MasterCard	Free
Cash withdrawals on other Banks' ATM Gh-link - (local)	GH¢1.5
Cash withdrawals on other Banks' ATM VISA - (local)	GH¢2 plus 0.4% of transaction amount
Cash withdrawals on other Banks' ATM -International	\$2+2.5% of transaction amount
POS Transactions (International)	2.5%
Balance enquiry on Bank's own ATM	Free
Balance enquiry on other Banks ATM VISA	GH¢1
Balance enquiry on other Banks ATM VISA-International	US\$1
Renewal/Replacement of damage or lost card-Gh link	GH¢15
Renewal/Replacement of damage or lost card-Visa	GH¢30
Renewal/Replacement of damage or lost card-Visa Credit	GH¢30
Renewal/Replacement of damage or lost card-Visa Prepaid	GH¢100
PIN Re-Issue	GH¢5
E-banking bundle fee on savings account (subscribe to SMS/E-mail)	GH¢3
E-banking bundle fee on savings account (subscribe to one or more e-banking Product SMS/ Email,USSD, Internet Banking, Mobile App)	GH¢5



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E-CHANNELS

POS set-up fee	GHc200
POS Merchant service fee (VISA & Master Card)-Local	1.5% - 3.0% (Dependent on customer's nature of business)
POS Merchant service fee (VISA & Master Card)-International	2.5% of transaction

USSD - *788#

SMS Alert	Free
Per Enquiry Transaction	0.5% per session
Account to Mobile Money Wallet	1% Face Value (capped at GHc10)
Mobile Money Wallet to Account	Applicable TELCO charge

DOCUMENTARY LETTER OF CREDIT (EXPORT)

Negotiation/Discounting	1%
Courier	US\$50
Advising Commission - Customers	US\$50
Confirmation Commission (per quarter)	0.5%
Cancellation	US\$100 + all outstanding charges
Advising Commission (LC to other Banks)	US\$50
Examination/Handling Documents	US\$150
Expired/Unutilized	US\$100 + all outstanding charges
Amendment Commission	US\$30 plus Swift Charge
Drawings Payment Commission	1% of invoice value (Min US\$200)

DOCUMENTARY BILLS FOR COLLECTION (INWARD-IMPORTS)

Commission	1% of Face Value (min US\$ 100)
Handling Charges	US\$15
SWIFT Charge	US\$30
Transfer of documents to other Banks- Customers	US\$50
Courier charges for return of document	US\$50
Reminder of overdue Bills	US\$50
Stamp duties on acceptance	US\$50
Transfer of documents to other Banks- Non customers	US\$100

OUTWARD BILLS FOR COLLECTION (EXPORT)

Handling Charges	US\$100
Courier(Local & Offshore)	US\$50
Negotiation (Proceeds)	1% of invoice (min US\$ 40)

DOCUMENTARY LETTER OF CREDIT (IMPORT)

CASH COVERED

Establishment - Sight (per quarter)	1% per quarter (min US\$200 plus swift charge)
Establishment - Usance (per quarter)	1% per quarter (min US\$200 plus swift charge)
Drawings	Free
SWIFT Charge (Drawings)	US\$ 40
LC Cancellation	US\$100 + Swift Charge+ CB Charges
Other Amendment	US\$ 30 plus Swift Charge
Increase in amount	0.75% Per Quarter + Swift Charge
Extension (per quarter)	0.75% Per Quarter + Swift Charge
Discrepancy	Free



DOCUMENTARY LETTER OF CREDIT (IMPORT)

NON-CASH COVERED

Establishment – Sight (per quarter)	1.5% Per Quarter + Swift Charge Of US\$40
Establishment – Usance (per quarter)	1.5% Per Quarter + Swift Charge Of US\$40
Drawings	Free
SWIFT Charge (Drawings)	US\$40
LC Cancellation	US\$100 + Swift Charge + CB Chgs
Other Amendment	US\$30 + Swift Charge
Increase in amount	1.5% Per Quarter + Swift Charge
Extension (per quarter)	1.5% Per Quarter + Swift Charge

FOREIGN CHEQUE TRANSACTION

Stopped Cheque-Foreign	US\$ equivalent of GH¢10 per instruction
Returned Cheque-Foreign- by Bank	0.25% of face value (US\$ 30-US\$100)
Returned Cheque-Foreign -by foreign bank	1% of face value, maximum US\$ 100
Foreign cash withdrawal -FCA	6% of face value
Foreign cash withdrawal-FEA (forex) fed with cash/bills	Free
Foreign cash withdrawal-FEA (forex) fed with cleared funds other than cash/bills	6% of face value
Cheques for collection	US\$10

LENDING FEES / CHARGES

Processing Fee

Corporate & Business	2.5%
Scheme loans	2%
Personal loans	2%
Bid Bonds	3%
Controller loans	5% flat
Import Finance	2.5%
Comfort Letter/ Letter of Intent	Minimum of GHS500.00

Commission

Guarantees, Bonds, Bids	1% flat – Year 1; 0.25% Qtr. for subsequent years
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Monitoring Fee

Corporate & Business overdraft	0.5%
Corporate & Business loans	0.5% flat – Year 1; 0.25% flat on balance in subsequent years
Guarantees / Bonds	1% flat – Year 1; 0.25% Per Quarter for subsequent years
Letters of Credit	0.25% per quarter
Arrangement Fee	N/A

Note: (*) Negotiable