



## SERVICE TARIFF

| SERVICE                           | TARIFF                                   |
|-----------------------------------|--|
| <b>INITIAL DEPOSIT</b>            |  |
| Savings Account - Personal        | Ghc 50                                   |
| Junior Account-Savings            | Ghc 50                                   |
| Savings Account - Corporate       | Ghc 100                                  |
| Current Account - Individuals     | Ghc 50                                   |
| Current Account - SME             | Ghc 100                                  |
| Current Account - Corporate       | Ghc 200                                  |
| Classic Banking                   | No initial deposit required              |
| Student Savings Account           | No initial deposit required              |
| Current Account - Individuals 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 - Corporate FCA   | No initial deposit required              |

| SERVICE                          | TARIFF     |
|----------------------------------|------------|
| <b>MINIMUM OPERATING BALANCE</b> |            |
| Savings Account - Personal       | Ghc 20     |
| Junior Account-Savings           | Ghc 20     |
| Savings Account - Corporate      | Ghc 50     |
| Current Account - Individuals    | N/A        |
| Current Account - SME            | N/A        |
| Current Account - Corporate      | N/A        |
| Classic Banking                  | Ghc 50,000 |
| Student Savings Account          | N/A        |

| SERVICE   | TARIFF  |
|---|---------|
| <b>ACCOUNT SERVICE FEE</b>  |         |
| Savings Account - Personal  | Free    |
| Junior Account-Savings  | Free    |
| Savings Account - Corporate   | Free    |
| Current Account - Individuals   | Ghc 15  |
| Current Account - SME   | Ghc 45  |
| Current Account - Corporate   | Ghc 100 |
| Student Savings Account   | Free    |
| Classic Banking (Applicable on account with Min Operating Balance below GHS 50,000) | Ghc 50  |

| SERVICE                                       | TARIFF |
|---|--------|
| <b>PAYMENTS / INTERBANK TRANSFERS FEE</b>     |        |
| Internal Transfer                             | Free   |
| ACH transaction                               | Ghc 5  |
| GIS-Transfer                                  | Ghc 50 |
| GIS-Amendment / Returns/Recall (SWIFT, GIS)   | Free   |
| GIS-Amendment / Returns/Recall (FX Transfers) | Free   |
| GIS-Stop Payment                              | Free   |
| ACH Direct Debit                              | Ghc 1  |
| ACH Direct Debit Return                       | Ghc 15 |
| ACH Express Direct Credit                     | Ghc 20 |
| NRT -One Off                                  | Ghc 20 |
| NRT-Bulk                                      | Ghc 20 |

| SERVICE                                     | TARIFF |
|---|--------|
| <b>CLEARING CHARGES</b>                     |        |
| Inward Clearing                             | Free   |
| Outward Clearing                            | Free   |
| Special Clearing                            | Ghc 35 |
| Stopped Cheque                              | Ghc 20 |
| Inward Returned Cheque-Non Technical reason | Ghc 10 |
| Inward Returned Cheque-Technical reasons    | Free   |
| Withdrawal booklets-leaf                    | Free   |
| Counter Cheque-Curent account               | Ghc 10 |
| Counter Cheque-Savings account              | Free   |

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|----------------------|--------|
| <b>PAYMENT ORDER</b> |        |
| School Fees Payment  | Ghc 10 |
| Others               | Ghc 20 |

| SERVICE                       | TARIFF                               |
|-------------------------------|--------------------------------------|
| <b>STANDING ORDER</b>         |                                      |
| Setup                         | Free                                 |
| Standing Order (Internal)     | Free                                 |
| Standing Order (External) ACH | ACH Charge applies - currently Ghc 5 |

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|--|--------|
| <b>CHEQUE BOOK CHARGES</b>   |        |
| Cheque Book - Local Currency - Individual 25 leaflet                   | Ghc 30 |
| Cheque Book - Local Currency - Business 50 Leaflet                     | Ghc 50 |
| Cheque Book - Foreign Currency (US\$) - Individual 25 leaflet          | Ghc 30 |
| Cheque Book - Foreign Currency (GBP) - Individual 25 leaflet           | Ghc 30 |
| Cheque Book - Foreign Currency (EUR) - Individual 25 leaflet           | Ghc 30 |
| Cheque Book - Foreign Currency - Business/ (US\$) Corporate 50 leaflet | Ghc 50 |
| Cheque Book - Foreign Currency - Business/ (GBP) Corporate 50 leaflet  | Ghc 50 |
| Cheque Book - Foreign Currency - Business/ (EUR) Corporate 50 leaflet  | Ghc 50 |
| Cheque Book - Local Currency-Classic Banking                           | Ghc 30 |
| Saving Withdrawal Booklet 25 leaflet                                   | Ghc 15 |

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|--|--------|
| <b>ACCOUNT STATEMENT SERVICES</b>                    |        |
| Monthly Statement ( Regular)                         | Free   |
| Account statement (Print) for Travel VISA - per page | Ghc 10 |
| Account statement (Ad-hoc)- per page                 | Ghc 5  |
| Audit questionnaire/confirmations                    | Ghc 70 |
| Statement Confirmation                               | Ghc 30 |

| SERVICE                             | TARIFF |
|-------------------------------------|--------|
| <b>E-ALERT SERVICES</b>             |        |
| SMS Alert Current Account (monthly) | Free   |
| E-alert Current Account             | Free   |
| Monthly e-statement Current Account | Free   |

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|--|-----------------|
| <b>OTHERS/ SPECIAL REQUEST</b>                     |                 |
| Cash collection (cash van)intra-city               | Ghc 50 per pick |
| Cash collection (cash van)inter-city               | Negotiated      |
| Onsite Teller                                      | Negotiated      |
| Funeral Collection Charge                          | Negotiated      |
| Letter of introduction                             | Ghc 100         |
| Comfort Letter / Letter of intent                  | Ghc 300         |
| Cheque / Voucher Retrieval Up to 3 months          | Ghc 20          |
| Cheque / Voucher Retrieval 3 months to 1 year      | Ghc 20          |
| Cheque / Voucher Retrieval 1 - 3 years 3 - 5 years | Ghc 50          |
| Changing / Adding new signature on account         | Free            |

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|-------------------------------|------------------------|
| <b>OUTWARD TRANSFERS</b>      |                        |
| Transfer commission FEA , FCA | 1% of FV (Min US\$100) |
| Swift charge                  | US\$ 30                |
| Corresponding bank charge     | US\$35/ GBP25/ EUR38.5 |
| Externalization               | 3%                     |
| Equity Participation          | Ghc 100                |

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|----------------------------------|-------------------------------------|
| <b>LOCAL OUTWARD FX TRANSFER</b> |                                     |
| Local FX Transfer                | 1% of FV (Min US\$25 - Max US\$200) |

## SERVICE TARIFF

| SERVICE  | TARIFF                                |
|--|---------------------------------------|
| <b>E-BANKING/ CARD SERVICES</b>                                    |                                       |
| New Card Issuance (GH-LINK)  | Ghc 15                                |
| New Card Issuance VISA-Classic                                     | Ghc 30                                |
| Monthly ATM-SHLINK (Maintenance Charge)                            | Ghc 3                                 |
| Monthly ATM- VISA (Maintenance Charge)                             | Ghc 5                                 |
| 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)              | Ghc 15                                |
| Cash withdrawals on other Banks' ATM VISA -(local)                 | Ghc 2 plus 0.4% of transaction amount |
| Cash withdrawals on other Banks' ATM -International                | 4% of transaction amount              |
| Balance enquiry on other Banks' own ATM                            | Free                                  |
| Balance enquiry on other Banks ATM VISA                            | Ghc 1                                 |
| Balance enquiry on other Banks ATM VISA -International             | US\$1                                 |
| Renewal/Replacement of damage or lost card-Gh link                 | Ghc 15                                |
| Renewal/Replacement of damage or lost card-Visa                    | Ghc 30                                |
| Pin change   | Free                                  |
| E-banking bundle fee on savings account (subscribe to SMS/E-mail)  | Ghc 3                                 |
| E-banking bundle fee on savings account (subscribe to one or more) | Ghc 5                                 |
| e-banking Product SMS/ Email,USDD, Internet Banking)               |                                       |
| GhanaPay Wallet Commission on Transfer                             | 1% Face Value (capped at Ghc 10)      |
| Wallet to POS Commission on mobile money transactions              | 1% Face Value (capped at Ghc 10)      |

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|--|---|
| <b>E-CHANNELS</b>  |   |
| POS set-up fee   | Ghc 200   |
| 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                                     |

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|--------------------------------|----------------------------------|
| <b>USSD - *788#</b>            |                                  |
| SMS Alert                      | Free                             |
| Per Enquiry Transaction        | 0.5% per session                 |
| Account to Mobile Money Wallet | 1% Face Value (capped at Ghc 10) |
| Mobile Money Wallet to Account | Applicable TELCO charge          |

| SERVICE                                      | TARIFF                            |
|--|-----------------------------------|
| <b>DOCUMENTARY LETTER OF CREDIT (EXPORT)</b> |                                   |
| 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) |

| SERVICE  | TARIFF                          |
|--|---------------------------------|
| <b>DOCUMENTARY BILLS FOR COLLECTION (INWARD-IMPORTS)</b> |                                 |
| 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                         |

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|--|-----------------------------|
| <b>OUTWARD BILLS FOR COLLECTION (EXPORT)</b> |                             |
| Handling Charges                             | US\$100                     |
| Courier (Local & Offshore)                   | US\$50                      |
| Negotiation (Proceeds)                       | 1% of invoice (min US\$ 40) |

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| <b>DOCUMENTARY LETTER OF CREDIT (IMPORT)</b> |  |
| <b>CASH COVERED</b>                          |  |
| 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   |

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|--|--|
| <b>DOCUMENTARY LETTER OF CREDIT (IMPORT)</b> |  |
| <b>NON-CASH COVERED</b>                      |  |
| Establishment - Sight (per quarter)          | 1.5% Per Quarter + Swift Charge Of US\$30  |
| Establishment - Usance (per quarter)         | 11.5% Per Quarter + Swift Charge Of US\$30 |
| 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            |

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|--|---|
| <b>FOREIGN CHEQUE TRANSACTION</b>  |   |
| Stopped Cheque-Foreign   | US\$ equivalent of Ghc 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   | 2.5%-3% 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 | 2.5%-3% of face value                     |
| Cheques for collection   | US\$10                                    |

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| <b>LENDING FEES / CHARGES</b>  |   |
| <b>Processing Fee</b>          |   |
| Corporate & Business           | 2.5%*   |
| Scheme loans                   | 2%*   |
| Personal loans                 | 1.5%*   |
| Bid Bonds                      | N/A   |
| Controller loans               | 5% flat   |
| Import Finance                 | N/A   |
| <b>Commission</b>              |   |
| Guarantees, Bonds, Bids        | 1% flat - Year 1; 0.25% Qtr. for subsequent years             |
| <b>Monitoring Fee</b>          |   |
| 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                | 1.5%*   |