



SERVICE

TARIFF

INITIAL DEPOSIT

Savings Account - Personal	GHc50
Junior Account - Savings	GHc50
Savings Account - Corporate	GHc100
Current Account - Individuals	GHc50
Current Account - SME	GHc100
Current Account - Corporate	GHc200
Classic Banking	No Initial Deposit Required
FlexSave (Retail Hybrid Account)	GHc50
Student Savings Account	No Initial Deposit Required
Smart Salary Account	No Initial Deposit Required
Current Account - Individuals FEA	USD\$50; GBP£50; EUR€50
Current Account - SME FEA	USD\$50; GBP£50; EUR€50
Current Account - Corporate FEA	USD\$50; GBP£50; EUR€50
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	GHc20
Junior Account - Savings	GHc20
Savings Account - Corporate	GHc100
Current Account - Individuals	N/A
Current Account - SME	N/A
Current Account - Corporate	N/A
Classic Banking	Nil(daily min. bal. to earn interest is GHc50,000)
FlexSave (Retail Hybrid Account)	Nil(daily min. bal. to earn interest is GHc5,000)
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	GHc15
Current Account - SME	GHc45
Current Account - Corporate	GHc100
Student Savings Account	Free
Smart Salary Account	GHc15
FlexSave (Retail Hybrid Account)	GHc10
Classic Banking (applicable on account with minimum operating balance below GHc50,000)	GHc50
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



PAYMENTS / INTERBANK TRANSFERS FEE

Internal Transfer	Free
GIS - Transfer	GHc50
GIS - Amendment / Returns / Recall (SWIFT, GIS)	Free
GIS - Amendment / Returns / Recall (FX Transfers)	Free
GIS - Stop Payment	Free
Normal ACH Transfer	GHc5
Express ACH Transfer	GHc20
NRT - One Off	GHc20
NRT - Bulk	GHc20
ACH Direct Debit	GHc3
ACH Direct Debit Return	GHc2.5

CLEARING CHARGES

Inward Clearing	Free
Normal Outward Clearing Cheque	Free
Express / Special Outward Clearing Cheque	GHc35
Stopped Cheque	GHc20
Inward Returned Cheque - Non Technical reason (First Time)	10% of Cheque's Face Value
Inward Returned Cheque - Non Technical reason (Second Time)	15% of Cheque's Face Value
Inward Returned Cheque - Non Technical reason (Third Time)	20% of Cheque's Face Value
Counter Cheque - Current account	Free
Counter Cheque - Savings account	Free

PAYMENT ORDER

School Fees Payment	GHc10
Others	GHc20

STANDING ORDER

Setup	Free
Standing Order (Internal)	Free
Standing Order (External) ACH	GHc5

CHEQUE BOOK CHARGES

Cheque Book - Local Currency - Individual 25 leaflet	GHc30
Cheque Book - Local Currency - Individual / Business 50 Leaflet	GHc50
Cheque Book - Local Currency - Business 100 Leaflet	GHc100
Cheque Book - Foreign Currency - (USD/GBP/EUR) 25 leaflet	USD\$3; GBP£2.5; EUR€3
Cheque Book - Foreign Currency - (USD/GBP/EUR) 50 leaflet	USD\$6; GBP£5; EUR€6
Cheque Book - Foreign Currency - (USD/GBP/EUR) 100 leaflet	USD\$14; GBP£12; EUR€13
Cheque Book - Local Currency - Classic Banking	GHc30
Counter Cheque (Per Leaf)	GHc15
Saving Withdrawal Booklet 25 leaflet	GHc15

ACCOUNT STATEMENT SERVICES

Monthly Statement (Regular)	Free
Account Statement (Print) for Travel VISA - Per Page	GHc10
Account Statement (Ad-hoc) - Per Page	GHc5 (per page)
Audit questionnaire/confirmations	GHc70



CARD SERVICES

New Card Issuance:

GH-Link Card	GHC25
VISA - Classic Debit	GHC40
VISA - Classic Prepaid	GHC40
VISA - Classic Credit	GHC50
Mastercard Fuel Prepaid	GHC40

Maintenance Charge:

GH-Link Card (Monthly)	Free
VISA - Classic Debit (Monthly)	GHC10
VISA - Classic Prepaid (Annually)	GHC50 (up front)
VISA - Classic Credit (Monthly)	GHC10
Mastercard Fuel Prepaid (Monthly)	GHC10

Transaction Fees:

ATM Cash Withdrawals on OmniBSIC ATM Terminal	Free
ATM Access Fee (Foreign Issued Cards)	GHC25
Other Bank's GH-Link Card - Local	GHC2 + 1%
Other Bank's VISA Debit / Prepaid / Credit - Local	GHC5 + 1%
VISA Debit / Prepaid / Credit - International ATMs	USD\$5 + 2.5%
POS / E-Commerce Purchase (Local)	Free
POS / E-Commerce Purchase (International)	2.50%
Balance Enquiry On OmniBSIC ATM	Free
Balance Enquiry On Other Banks ATM - Local	GHC2
Balance Enquiry On Other Banks ATM VISA - International	USD\$2
Pin Re-Issue	GHC5

E-CHANNELS

Monthly E-Bundle Fee (Email Alert Only)	Free
Monthly E-Bundle Fee (SMS Alert Only)	GHC3
Monthly E-Bundle Fee (E-Alert and E-Channel Subscription)	GHC5
Account to Mobile Money Wallet	1% Face Value (capped at GHC10)
Mobile Money Wallet to Account	1.50%
Account Transfers - GIP	1% Min: GHC0.50, Max: GHC10.00
Account Transfers - ACH	GHC5
Account Transfers - NRT	GHC20

POS FEES

POS Set-Up Fee	GHC200
POS Settlement Fees	1.5% - 3.0% (depends on customer business)

OTHERS

Cash Collection (Cash Van) Intra-City	GHC50 (per pick)
Cash Collection (Cash Van) Inter-City	Negotiated
Onsite Teller	Negotiated
Funeral Collection Charge	Negotiated
Letter of Introduction	GHC100
Cheque / Voucher Retrieval Up to 3 Months	GHC20
Cheque / Voucher Retrieval Up to 1 Year	GHC20
Cheque / Voucher Retrieval 1 - 3 Years / 3 - 5 Years	GHC50
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)



DOCUMENTARY LETTER OF CREDIT (EXPORT)

Negotiation/Discounting	1%
Courier	USD\$50
Advising Commission - Customers	USD\$50
Confirmation Commission (per quarter)	0.5%
Cancellation	USD\$100 + All Outstanding Charges
Advising Commission (LC to other Banks)	USD\$50
Examination/Handling Documents	USD\$150
Expired/Unutilized	USD\$100 + All Outstanding Charges
Amendment Commission	USD\$30 + Swift Charge
Drawings Payment Commission	1% of Invoice Value (minimum USD\$200)

DOCUMENTARY BILLS FOR COLLECTION (INWARD-IMPORTS)

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

OUTWARD BILLS FOR COLLECTION (EXPORT)

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

DOCUMENTARY LETTER OF CREDIT (IMPORT)

CASH COVERED

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

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 Charge
Other Amendment	US\$30 + Swift Charge
Increase in amount	1.5% Per Quarter + Swift Charge
Extension (per quarter)	1.5% Per Quarter + Swift Charge

PARTIAL-CASH COVERED

Establishment-Sight (per quarter)	1.25% Per Quarter + Swift Charge Of USD\$40
Establishment-Usance (per quarter)	1.25% Per Quarter + Swift Charge Of USD\$40
Drawings	Free
SWIFT Charge (Drawings)	USD\$40
LC Cancellation	USD\$100 + Swift Charge + CB Charge
Other Amendments	USD\$30 + Swift Charge
Increase in Amount	1.25% Per Quarter + Swift Charge
Extension Period (per quarter)	1.25% Per Quarter + Swift Charge



OUTWARD TRANSFERS

Transfer Commission FEA, FCA	1% of Face Value (minimum USD\$100)
Swift Charge	USD\$30
Corresponding Bank Charge	USD\$35; GBP£25; EUR€38.5
Externalization	3%
Equity Participation	GHC100
PAPSS Transfer	1.5% of Face Value (min USD\$3 – max USD\$18)

LOCAL OUTWARD FX TRANSFER

Local FX Transfer	1% of Face Value (min USD\$25 – max USD\$200)
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FOREIGN CHEQUE TRANSACTION

Stopped Cheque - Foreign	USD\$ Equivalent of GHC10 (per Instruction)
Returned Cheque - Foreign- by Bank	0.25% of Face Value (USD\$30-USD\$100)
Returned Cheque - Foreign - by Foreign Bank	1% of Face Value, Maximum USD\$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	6% of Face Value
Other than Cash / Bills	
Cheques for Collection	US\$10

LENDING FEES / CHARGES

Processing Fee:	(*)
Corporate & Business	2.5%
Scheme Loans	2%
Personal Loans	2%
Bid Bonds	3%
Comfort Letter / Letter of Intent	Minimum of GHC1,000
Insurance Fee (Retail Loan)	1%
Commission:	
Guarantees, Bonds, Bids	1% Minimum
Monitoring Fee:	
Corporate & Business	2.50%
Guarantees / Bonds	1% Flat - Year 1; 0.25% (per quarter for subsequent years)
Arrangement Fee	N/A

Note: (*) Negotiable