



SERVICE

TARIFF

INITIAL DEPOSITS

Savings Account-Personal	GHS50
Current Account-Individuals	GHS50
Current Account-SME	GHS100
Current Account-Corporate	GHS200
Current Account-Student	No initial deposit required
Current Account-Individuals FEA	USD 50; GBP 50; EUR 50
Current Account-Corporate FEA	USD50/EUR50/GBP50
Current Account-Individuals FCA	No initial deposit required
Current Account-Corporate FCA	No initial deposit required
Blue Banking Account LCY	GHS 5000
Blue Banking Account FEA	USD 50; GBP 50; EUR 50
Blue Banking Account FCA	No initial deposit required

MINIMUM OPERATING BALANCE

Savings Account-Personal	GHS10
Min bal required to earn interest (Savings)	GHS50
Current Account(Student)	NIL
Current Account-Individuals	NIL
Current Account-SME	NIL
Current Account-Corporate	NIL
Blue Banking Account	NIL

ACCOUNT SERVICE FEE

Current Account-Individuals	GHC 15
Current Account-SME	GHC 35
Current Account-Corporate	GHC 50
Current Account-Student	Free
Blue Banking	GHC 25
Savings Account	Free

PAYMENTS

Salary Transfer (to other Bank Customers)-express	GHS20
Salary Processing Fee - Internal	Free
Salary Processing Fee-Through ACH - Normal	GHS5 per beneficiary
SSNIT Pension Processing	Free

LOCAL TRANSFER SERVICES

Internal Transfer	Free
ACH per transaction	GHS 5
GIS per transaction	GHS 30
ACH Direct Debit	GHS 1
ACH Direct Debit Return	GHS 1.5
ACH Express Direct Credit / NRT	GHS 20

CLEARING CHARGES

Inward clearing	Free
Outward clearing	Free
Special clearing	GHS35
Stopped cheque	GHS10
Inward returned cheque- non-technical reason	GHS10
Inward returned cheque-technical reasons	Free

COUNTER CHEQUE CHARGES

Counter cheque - Savings account	Free
Counter cheque - Current account	GHS10

PAYMENT ORDER

School fees payment	GHS 5
Others	GHS20

FOREIGN/FOREX CHEQUES FOR COLLECTION

Forex cheques for collection (local)	0.25% face value
Minimum charge;	USD 15
Maximum charge;	USD100

STANDING ORDER

Set-up	Free
Internal customer	Free
External customer	ACH Charge applies - currently GH\$5

CHEQUE BOOK CHARGES

Local currency-Individual-25	GHC25
Foreign currency (USD)-Individual-25	GHS 25 equivalent
Foreign currency (GBP)-Individual-25	GHS 25 equivalent
Foreign currency (EUR)-Individual-25	GHS 25 equivalent
Local currency-Business-50	GHC45
Foreign currency (USD) - Business / Corporate - 50	GHS 45 equivalent
Foreign currency (EUR) - Business/Corporate-50	GHS 45 equivalent
Foreign currency (GBP) - Business/Corporate-50	GHS 45 equivalent
Local currency-Blue banking-25	GHS 45
Saving Withdrawal booklet-25	GHS15

ACCOUNT STATEMENT SERVICES

Monthly Statement (regular)	Free
Account statement(Print) for Travel VISA - per page	GHS 5
Account statement (Ad-hoc)- per page	GHS 2
Audit questionnaire/confirmations	GHS 20
Statement confirmation	GHS 5

E-BANKING/CARDS SERVICES

New Card issuance (Gh-link)	GHS 15
New Card issuance VISA-Classic	GHS 30
New card issuance VISA- Student	GHS 30
Monthly card maintenance charge Gh-link	GHS 3
Monthly card maintenance charge VISA	GHS 5
Cash withdrawals on Bank's own ATM Gh-link	Free
Cash withdrawals on Bank's own ATM VISA	Free
Cash withdrawals on other banks ATM Gh-link -(local)	GHS1.5
Cash withdrawals on other bank's ATM VISA -(local)	GHS2 plus 0.4% of transaction amount
Cash withdrawals on other banks ATM -International	4% of transaction amount
Balance enquiry on bank's own ATM	Free
Balance enquiry on other Banks ATM VISA	GHS1
Balance enquiry on other Banks ATM VISA-International	USD 1
Renewal/Replacement of damage or lost card-Gh link	GHS 15
Renewal/Replacement of damage or lost card-Visa	GHS30
Renewal/Replacement of damage or lost visa card - Student	GHS 20
Pin change	Free
E-banking bundle fee (saving account)	GHS 5

E-CHANNELS

POS set-up fee (commitment fee)	GHS 200
POS Merchant service fee (VISA & Master Card)-Local	2.5% of transaction
POS Merchant service fee (VISA & Master Card)-International	2.5% of transaction

SERVICE

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E-ALERT SERVICES

SMS Alert Current Account (monthly)	Free
E-alert Current Account	Free
Monthly e-statement Current Account	Free
Account to Mobile money wallet	1% of face value (capped at GHS10) / Reviewed and implemented mid 2022
GhIPSS Instant Pay (GIP) Transfer	
Mobile money wallet to Account	1% of face value (capped at GHS10) / Applicable TELCO charge

DOCUMENTARY BILLS FOR COLLECTION (IMPORTS)

Commission	1% of FV (min USD 100)
Handling charges	USD25
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	USD100

DOCUMENTARY BILLS FOR COLLECTION (EXPORTS)

Handling charges	USD100
Courier(Local & Offshore)	USD50
Negotiation (Proceeds)	1% of invoice (min USD 40)

DOCUMENTARY LETTERS OF CREDIT (IMPORTS)

CASH COVERED	
Establishment - Sight (per quarter)	1% per quarter (min USD200 plus swift charge)
Establishment - Usance (per quarter)	1% per quarter (min USD200 plus swift charge)
Drawings	Free
SWIFT charge (Drawings)	USD 40
LC Cancellation	USD100 + Swift Charge+ CB Charges
Other Amendment	USD 30 plus Swift Charge
Increase in amount	0.75% p.q+Swift Charge
Extension (per quarter)	0.75% p.q. plus Swift Charge

DOCUMENTARY LETTERS OF CREDIT (IMPORTS) -

NON-CASH COVERED	
Establishment-Sight (per quarter)	1.5% p/q+ S/C OF USD30
Establishment-Usance (per quarter)	1.5% p/q+ S/C OF USD30
Drawings	Free
SWIFT Charge (Drawings)	USD 40
LC Cancellation	USD100+Swift Charge + CB Chgs
Other Amendment	USD 30 + Swift Charge
Increase in amount	1.5% p.q + Swift Charge
Extension period (per quarter)	1.5% p.q + Swift Charge

DOCUMENTARY LETTERS OF CREDIT (EXPORTS)

Negotiation/Discounting	1.00%
Courier	USD 50
Advising Commission-customers	USD 50
Confirmation commission (per quarter)	0.5%
Cancellation	USD100 + all outstanding charges
Advising Commission-LC to other Banks	USD 50
Examination/Handling Documents	USD 150
Expired/Unutilised	USD100 + all outstanding charges
Amendment Commission	USD 30 plus Swift Charge
Drawings Payment Commission	1% of invoice value (Min USD200)

OUTWARD TRANSFER

Transfer commission	1% of FV (Min USD100)
Swift charge	USD 30
Correspondent bank charge	USD35/ GBP25/ EUR38.5
Equity Participation	GHS100

FOREIGN CHEQUE TRANSACTIONS

Stopped cheque-Foreign	USD equivalent of GHS10 per instruction.
Returned cheque-foreign-by Bank	0.25% of face value (USD 30-USD100)
Returned cheque-foreign-by foreign Bank	1% of face value, maximum USD 100
Foreign cash withdrawal-FCA	2.5% 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% of face value

LENDING FEES/CHARGES

Processing Fee (Corporate & Business)	2.5% flat (nego.)
Processing Fee (Scheme loans)	1.5% flat per facility
Processing Fee (Personal loans)	1.5% flat per facility
Processing Fee (Controller loans)	5.0% flat per facility
Monitoring Fee (Corporate & Business)	
Overdraft	0.5% flat
Loans	0.5% flat - Year 1; 0.25% flat of balance in subsequent years
LCs/Advance Payment Guarantee/Performance Bonds	0.25% per quarter or 1.0% flat
Arrangement Fee	1.5% flat (Nego)
Commission (Guarantees, Bonds, Bids)	0.5% - 3.0% flat

OTHERS/SPECIAL REQUESTS

Cash collection (cash van)	GHS 50 per pick
Letter of Introduction	GHS100
Comfort Letter / Letter of Intent	GHS300