



Commercial Banking

Our Commercial Banking Solution offers a comprehensive suite of financial solutions tailored to meet the specific needs of businesses.

Benefits of Commercial Banking

- CalBank understands that every business is unique. We provide customized products and services designed to address your specific requirements, ensuring a personalized banking experience.
- Our team of experienced professionals is dedicated to helping your business thrive. We offer expert advice and support, assisting you in making informed financial decisions and optimizing your business operations.
- CalBank offers solutions to improve your cash flow, enabling better liquidity and financial stability for your business. We provide tools and strategies to effectively manage your income and expenses.
- We understand the importance of access to credit for business growth. CalBank provides flexible credit solutions tailored to meet your funding needs, empowering you to seize opportunities and expand your business.
- CalBank offers convenient and secure digital banking platforms, allowing you to manage your business accounts and perform transactions anytime, anywhere. Our digital solutions simplify your banking experience and enhance efficiency.

Discover the CalBank difference today!
Let us be your go-to solution for all your business needs.

Forward Together

Contact us toll free on **0800 500 500** or visit www.calbank.net     



Current Account	
Minimum Opening Amount	GH¢250.00
Minimum Operating Balance	Free
Service Fee per month (FEA Current Accounts)	Free
Service Fee per month (FCA Current Accounts)	Free
Account Maintenance fee – Business Account	GH¢60.00
Service Fee per month (FEA Accounts)	Free
Savings Account	
Minimum Opening Amount	GH¢500.00
Minimum Operating Balance	GH¢500.00
Minimum balance required to earn interest	GH¢1000.00
Inter-bank Transfer (Local)	
Electronic ACH	0.5% of transfer amount Min GH¢20.00 and Max GH¢50.00
Instruction	
GIS/RTGS	0–999k = GH¢30, 1m+ =GH¢60
Manual ACH	0.5% of transfer amount Min GH¢20.00 and Max GH¢50.00
Inward Direct Debit	Free
Outgoing Ghana Instant Pay (GIP) transaction	1% of amount. Min GH¢0.50 and Max GH¢7.00
Manual Salary Processing (per payee)	GH¢5.00 per salary
Electronic Salary Processing	Free
Bulk transfer (Express ACH)	GH¢5.00 per item/Beneficiary
Bulk transfer (NRT)	GH¢6.00 per item/Beneficiary
Bankers Draft (Payment Order)	
Cheque book (50 leaflets)	GH¢70
Clearing	
Local Clearing	Free
Express Cheque Clearing	GH¢50.00 for cheques below GH¢5,000 GH¢100.00 for cheques GH¢5,000 and above
Book Transfers	
Electronic LCY Book Transfer	Free
Electronic FCY Book Transfer	Free
FEA to FCA transfers are not permitted by law	Free
Manual Book Transfer (LCY & FCY)	Free
Standing Order	
Internal	Free
External	GH¢5.00
Standing order default for insufficient funds	Free
Note instruction will be cancelled after third instance of default	Yes

Confirmation/Letter of Intent (GHS)	
Introductory/ Comfort Letter	GH¢100.00
Auditors Confirmation / Account	Free
Equity Confirmation	GH¢100.00
Business Registration Confirmation	Free
Pickup/Delivery Services (GHS)	
Cash/ Cheque Pick up (intra city)	Free
Local Currency Accounts	
Outward Telegraphic Transfer International (All others)- Manual	Free
International (All others) - Online	Free
Amendment for outward transfer instruction GHS	The charge for the type of transfer effected applies
Inward TT	Free
Digital Channels	
Straight2Bank - Setup & Implementation	API Set up-GH¢500.00 POS set-up cost - Free
Set-up and Implementation	QR Set up-Free - POS monthly rental and Maintenance Fee - GH¢50.00
Maintenance Fee	Collection Set up-Free - POS Merchant Service Fee - 2.2% per transaction (for any card type)
S2B Info Manager access fees	CalPay Set up Cost-GH¢500.00
H2H - Set up and Implementation	CalPay monthly maintenance Fee-GH¢150.00 (no charge for months in which transaction values exceed GH¢30,000 CalPay Merchant Service fee-2.2%per transaction (for any card type)
Mobile Money Services	
Funds transfer from account to MTN, Vodafone or AirtelTigo mobile money wallet	Free
Inward Transfer from Airtel mobile wallet to bank account	Free
General Banking Services	
Other Technical Reasons	Free
Stopped Cheque	GH¢10.00
Cheque/ Voucher retrieval	Free
Screen Printed/ Interim Statement (per sheet)	GH¢5.00 Per Sheet
Account Closure	Free
Bank Statement request (soft)	Free
Online Charges	
GIP Fees cap	GH¢10
B2W (3rd Parties)	1% min GH¢1.00 max GH¢20.00
B2W (Own wallet)	1% min GH¢1.00 max GH¢10.00
Cardless transactions	1% min GH¢1.00 max GH¢10.00

Imports (Documentary Credits)	
Sight L/C (To Expire Within 90 Days)	
LC Commission with 100% cash cover	1.00% Min USD 100.00 NO CAP
LC Commission without cash cover	2.% Min USD 100.00 NO CAP
Deferred LC (To Expire within 90 days)	
LC Commission with 100% cash cover	1.25% Min USD 100.00 NO CAP
LC Commission without cash cover	2.% Min USD 100.00 NO CAP
LC Extension Commission – for each additional 30 days	0.25% Min USD 100.00 NO CAP
Revolving/Stand By L/C for the first 90 days	2.25% Min USD 100.00 NO CAP
LC Amendments (cancellation etc)	USD35.00
SWIFT for ALL LC amendment requests	USD25.00
SWIFT for ALL LCs	USD35.00
Export LCS	
Documentary Credits advising commission	
Own Clients	GH¢200.00
Other Banks Clients	GH¢300.00
Negotiation of Export Documents covered by L/C to another Bank	1.25% Min USD 100.00 NO CAP
Unutilised L/C eg.transferred to another Bank	GH¢200.00
Documentary Collection – Exports	1.00% Min USD 100.00 NO CAP
Postage(DHL)	USD 100.00
Equity Contribution	USD 20 FLAT
Voucher Retrieval	USD10.00 Flat-Up to 2 years USD20.00 Flat-above 2 years
Outward Payment Or Collection Payments	
On full amount where client provides off-shore funds(CFC)	1.00% Min USD 50.00 NO CAP.
On full amount where client provides on-shore funds(FX)	1.50% Min USD 50.00 NO CAP
Forex Sold by Bank (on clients cedi account)	0.75% Min USD 50.00 NO CAP
Import Collection Handling charges	0.25% Min USD 50.00 MAX USD 500.00
Amendments, recall of funds,non receipt of funds to transfers effected	USD 40.00
Swift charges(messages)	USD 30/EUR 30/GBP 30
Foreign Bank Charges iro. Transfers	35 Currency units MIN USD35.00
Externalisation Charge	2.50%
Clean Collection	
Local bank transfer(Forex account)	0.50% Min USD 20.00 MAX USD 1000.00
Local clearing	USD 10.00
Cheques	
Stopped Cheque	USD 10.00
Inward Remittance (BOG Local and Cross Border)	No Charge
Guarantees	
Issuance per quarter (Cash Covered)	1.00% (Min USD100.00)
Issuance per quarter (No Cash Cover)	2.00% (Min USD100.00)
Advising CalBank clients	GHS100.00
Advising non- CalBank Clients	GHS200.00
Courier charges	USD100.00
Amendment (increase in amount)	1.00% (Min USD100.00)
Amendment (Expiry Date extension for 30 days)	0.25% (Min USD100.00)
Amendment – General	USD35.00
Issuance SWIFT	USD35.00
Amendment Swift	USD25.00

Commission On Turnover– FEA & FCA

Average Credit Balance

<GH¢5k

GH¢5K–GH¢10K

GH¢10K–GH¢25K

GH¢25K–GH¢50K

GH¢50K–GH¢100K

GH¢100K–GH¢200K

>GH¢200k

USD, EUR, GBP

No charge

Foreign Currency Withdrawals

FCA Account

3.5%

FEA Account if fed with cash

Nil

FEA Account if fed with non-cash

3.5%

Easily link your Vodafone Cash wallet to your CalBank account on the CalBank App

Download the CalBank App and Sign-Up
To get the CalBank App, search for "CalBank App" on the Google Play Store (Android users), App Store (iOS users) etc.

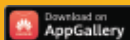
Go to the Accounts menu, click on Mobile Money, and add your Vodafone wallet using the plus + button

Verify with OTP received and confirm with your VodaCash PIN

Go to transfers, click on the MoMo tap and move funds from account to VodaCash wallet or VodaCash wallet to account for free



Download the **CalBank App** and sign up



#ForwardTogether