



Consumer Banking

Consumer Banking offers a range of services tailored to meet your individual financial needs.

Benefits

- Access your accounts and manage your finances anytime, anywhere through our user-friendly online and mobile banking platforms.
- Savings and Investments: Maximize your savings with our competitive interest rates and investment options, helping you grow your wealth over time.
- Personal Loans: Fulfill your dreams and aspirations with our flexible personal loan options, designed to meet your specific goals and financial circumstances.
- Enjoy the convenience and purchasing power of our debit and prepaid cards, offering attractive rewards, discounts, and exclusive benefits.
- Protect yourself and your loved ones with our comprehensive insurance packages, providing peace of mind in times of unforeseen events.
- Receive expert guidance and personalized solutions for wealth management, ensuring your financial future is secure and prosperous.
- Our dedicated team of professionals is committed to delivering exceptional customer service, providing prompt assistance and expert advice whenever you need it.

Forward Together

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

Current Account – Local Currency (LCY)	
Minimum Opening Amount	GH¢100
Minimum Operating Balance	Nil
Service Fee (Flat) per month	15
Executive Banking (LCY)	
Minimum Opening Amount	GH¢1,000
Minimum Operating Balance	GH¢1,000
Bundle Fee (Flat) per month	GH¢60
Savings Account – Local Currency (LCY)	
Minimum Opening Amount	GH¢50
Minimum Operating Balance	GH¢50
Minimum balance required to earn interest	GH¢500
Current Account Foreign Currency (FCY)	
Minimum Opening Amount	100 (USD, GBP, EUR)
Minimum Operating Balance	Nil
Minimum balance required to earn interest	Nil
Service Fee per month (FEA Accounts)	Nil
Service Fee per month (FCA Accounts)	
Personal Loan	
Processing/Arrangement Fee (One-Off)	1% – 3%
New Loans	1% – 3%
Top Ups	1% – 3%
Early Settlement Fee	0.25%
Penal Rate	10%
Default fees	2%
CARD TRANSACTIONS	
VISA Classic	
Transaction on CalBank ATM	Free
Transaction on other bank's ATM	GH¢4 + 1%
Transaction via POS (Domestic)	Free
Int'nl ATM Transaction	GHS15 + 2.7%
Int'nl Transactions Via POS	2.70%
Online Transactions	2.70%
Card Issuance fee	GH¢30
Card Issuance fee (Students)	GH¢30
Monthly Card Maintenance Fees	GH¢5
Optional Issuer Fees (OIF)	6.50%
VISA Gold	
Transaction on CalBank ATM	Free
Transaction on other bank's ATM	GH¢4 + 1%
Transaction via POS (Domestic)	Free
Int'nl ATM Transaction	GH¢15 + 3.0%
Int'nl Transactions Via POS	3.00%
Online Transactions	3.00%
Optional Issuer Fees (OIF)	6.50%

Card Issuance fee	GH¢40
Monthly Card Maintenance Fees	GH¢10

VISA Platinum	
Transaction on CalBank ATM	Free
Transaction on other bank's ATM	GH¢4 + 1%
Issuance	GH¢50
Transaction Via Pos - Domestic	Free
Int'l Atm Transaction	GH¢15 + 3.5%
International Transaction Via Pos	3.50%
Online Transaction (International)	3.50%
Monthly Maintenance fee	GH¢10
Optional Issuer Fees (OIF)	6.50%

Prepaid Card (GHS)	
Issuance	GH¢30
ATM Transaction In Ghana	GH¢4+1%
Transaction On A Pos - Domestic	GH¢2.0
Online Transaction (Domestic)	GH¢2.0
Int'l Atm Transaction	GH¢15+3.5%
International Transaction Via Pos	3.50%
Online Transaction (International)	3.50%
Annual Maintenance fee	GH¢50
Optional Issuer Fees (OIF)	6.50%

Dual Card	
Card Issuance Fee	GH¢50
Expired, Damaged, Lost or Stolen Card	GH¢50
Forgotten Pin	Free
Payment via POS terminal /Internet/E-commerce	1% - Max GH¢5
At Bank's own ATM	Free
At other banks' ATM	GH¢2.50

ATM	
Foreign cards on Calbank ATM	GH¢30
Balance Enquiry on CalBank ATM	Free
Balance Enquiry on other Banks' ATM in Ghana	GH¢3
Balance Enquiry on ATMs outside Ghana	60 cents
Optional Issuer Fees (OIF)	6.50%

Statement	
E-Statement	Free
Regular monthly statement	Free
Statement for Visa purposes (per page)	GH¢12
Adhoc request (per page)	GH¢6

Standing Order	
Setup	GH¢1.00
Internal (monthly)	Free
To Other Banks (monthly)	GHS 10
Default-no funds	Free

Transfers	
Salary Processing (Internal)	Walk-in Request GH¢5 to beneficiary account. Non Walk-in GH¢5 per beneficiary borne by sender.
Transfers to other banks- ACH	Min. GH¢7, Max. GH¢15
Transfers to other banks - ACH (Express)	0.25% Min GH¢7.00, Max GH¢15.00
Near Real Time - ACH	0.25% Min GH¢7.00, Max GH¢15.00
Direct Debit Presentment	GH¢2 per transaction
GIS (Swift)	0-999k = GH¢50, 1m+ =GH¢100
Bulk/External Salary Transfer	
ACH Normal	GH¢6.00 per item/Beneficiary
ACH Express	GH¢8.00 per item/Beneficiary
ACH NRT	GH¢10.00 per item/Beneficiary
Cheques	
Cheque book (50leaflets)	GH¢60
Counter cheques	GH¢15
Returned cheques (post-dated)	Nil
Returned cheques (no funds)	Nil
Returned cheques (other reasons)	Nil
Special Clearing (Express)	Up to GH¢5,000 = GH¢60, Above GH¢ 5,000 = GH¢100
Foreign Cheque Clearing	USD 10 per cheque
Stop Cheque/Payment	GH¢15
Cheque/ voucher retrieval	Up to 1 year = GH¢150, 1 yr to 3yrs = GH¢200, 3yrs to 5yrs = GH¢250
Bank Cheque Issued	
To Bank's Clients	0.2% of FV (Min. 5 and Max. 30)
To Non-Bank Clients	0.25% of FV (Min. 10 and Max. 30)
Exam/School fees related	GH¢10
Overdraft/Loans	
Arrangement Fee	1.50%
Processing Fee	1.50%
Temporary Excess (TOD) arrangement fee	1%
Insurance	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	Nil
Others	
Auditors Confirmation	GH¢100
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢100

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

DIGITAL CHANNELS

(Transfers & Payments)

Monthly E-bundle Fee	GH¢5
Inter account transfers	FREE
Transfers to other banks-ACH	MIN GH¢7, MAX GH¢15
Transfers to other banks-RTGS	GH¢5
Transfers to other banks-GIP	GH¢7
Transfer to Mobile Money wallet - GIP	MIN GH¢0.75, MAX GH¢15
Bill Payments	Free
Salary processing to other banks	GH¢5
Bulk Payments	0.25% of Bulk amount (Max. GH¢80)

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

Foreign Currency Withdrawals

OTC FX withdrawal (non-cash)	3.5%
FEA Account if fed with cash	Nil

Just dial *771#
Select Option 7
(Other Services)

Select Option 4
(Proxy Services)

Select Option 1
(Register Proxy)

Select
Source
Account

Select **phone**
number to use
as proxy ID

How to sign up for
Proxy Pay

