



# Executive Banking

At CalBank, we understand that executives and high-net-worth individuals have unique financial needs and expectations. That's why we have developed our Executive Banking services specifically tailored to meet the requirements of discerning clients like you.

## Benefits of CalBank's Executive Banking:

- **Dedicated Relationship Manager:** As an executive banking client, you will have access to a dedicated relationship manager who will serve as your single point of contact for all your banking needs. Your relationship manager will work closely with you to understand your financial goals and provide tailored advice and solutions to help you achieve them.
- **Priority Service:** We understand that your time is valuable. With our executive banking services, you will enjoy priority service at all our branches, ensuring that your banking needs are attended to promptly and efficiently.
- **Customized Banking Solutions:** We recognize that your financial requirements are unique. Our executive banking offerings include a wide range of customized solutions, such as personalized investment portfolios, exclusive credit facilities, and tailored wealth management services. These solutions are designed to align with your specific goals and risk appetite, helping you optimize your financial position.
- **Enhanced Convenience:** As an executive banking client, you will benefit from a suite of convenient banking services. We leverage technology to ensure that your banking experience is seamless, secure, and accessible whenever and wherever you need it.
- **Exclusive Privileges:** We believe in recognizing and rewarding our executive banking clients. You will enjoy exclusive privileges, including preferential interest rates on loans and deposits, access to exclusive events and networking opportunities, and special discounts on selected products and services.
- **Comprehensive Financial Advisory:** Our executive banking services extend beyond traditional banking solutions. Our team of experts will work with you to develop a holistic financial plan that considers your long-term objectives and safeguards your wealth for future generations.
- **Enhanced Insurance Protection:** CalBank Executive banking service comes with an embedded free Life Insurance cover, with a sum assured of up to GH¢50,000.00 upon death and total permanent disability. Enjoy a hospitalization benefit of GH¢700 cash weekly, up to 4 weeks. CalBank offers you discounts on funeral services through our CalBank Nsawa Collection and selected funeral homes. Get Three (3) sessions of bereavement/TPD trauma counselling for free.

At CalBank, we are dedicated to delivering exceptional service and building lasting relationships with our executive banking clients. Experience the CalBank difference and let us be your trusted partner on your financial journey.

Contact us today to explore how our Executive Banking services can benefit you and to schedule a personalized consultation with our team.

Forward Together

Contact us toll free on **0800 500 500** or visit [www.calbank.net](http://www.calbank.net)     



**Executive Banking (LCY)**

Minimum Opening Amount	GH¢1,000
Minimum Operating Balance	GH¢500
Bundle Fee (Flat) per month	GH¢60

**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 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%

**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

<b>Transfers</b>	
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)	GH¢20
Near Real Time – ACH	GH¢20
Direct Debit Presentment	GH¢2 per transaction
GIS (Swift)	0–999k = GH¢30, 1m+ =GH¢60
<b>Bulk/External Salary Transfer</b>	
ACH Normal	GH¢4.00 per item/Beneficiary
ACH Express	GH¢5.00 per item/Beneficiary
ACH NRT	GH¢6.00 per item/Beneficiary
<b>Cheques</b>	
Cheque book (1st issuance)	Free
Cheque book reissue (50 leaflets)	GH¢50
Counter cheques	GH¢10
Returned cheques (post-dated)	Nil
Returned cheques (no funds)	Nil
Returned cheques (other reasons)	Nil
Special Clearing (Express)	Up to GH¢5,000 = GH¢50, 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
<b>Bankers Draft (Payment Order)</b>	
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
<b>Overdraft/Loans</b>	
Arrangement Fee	1.50%
Processing Fee	1.50%
Temporary Excess (TOD) arrangement fee	1%
<b>Insurance</b>	
Penalty: Refund Premium on Delayed Insurance Policy Renewal	Nil
<b>Others</b>	
Auditors Confirmation	GH¢100
Ghana Investment Promotion Centre (GIPC) confirmation	GH¢100

<b>Imports (Documentary Credits)</b>	
<b>Sight L/C (To Expire Within 90 Days)</b>	
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
<b>Deferred LC (To Expire within 90 days)</b>	
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
<b>Export LCS</b>	
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
<b>Outward Payment Or Collection Payments</b>	
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%
<b>Clean Collection</b>	
Local bank transfer(Forex account)	0.50% Min USD 20.00 MAX USD 1000.00
Local clearing	USD 10.00
<b>Cheques</b>	
Stopped Cheque	USD 10.00
<b>Inward Remittance (BOG Local and Cross Border)</b>	<b>No Charge</b>
<b>Guarantees</b>	
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)

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

FCA Account	3.5%
FEA Account if fed with cash	Free
FEA Account if fed with non- cash	3.5%

### Account Services

SMS/Email Alerts	Free
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