



Platinum Banking

CalBank Platinum Banking offers exclusive financial services and personalized attention to high-net-worth individuals. With CalBank Platinum Banking, you gain access to a dedicated team of professionals who understand your unique financial goals and work closely with you to achieve them.

Benefits

The benefits of CalBank Private Banking include tailored wealth management solutions, priority access to banking services, customized investment strategies, and comprehensive financial planning. You'll receive personalized advice and guidance to optimize your financial portfolio and make informed decisions.

Experience the utmost professionalism and discretion as you navigate your financial journey with CalBank Private Banking, where your financial success is our top priority.

Forward Together

Call us on +233 (0)26 151 3280, +233 (0)26 751 6378 or send an email to PlatinumBanking@calbank.net

Local Currency (GHS)	
Current Account	
Initial Opening Balance	GH¢2000
Minimum Operating Balance	GH¢1000
Monthly Service Charge	GH¢100
Savings Account	
Initial Opening Balance	GH¢2000
Minimum Operating Balance	GH¢2000
Minimum Balance to earn interest	GH¢1000
E-Bundle Fee	GH¢5
Foreign Currency (USD, GBP, EUR)	
Current Account	
Initial Opening Balance	1,000 (USD, EUR, GBP)
Minimum Balance	Free
Monthly Service Charge	Free
Card Fees	
VISA Signature	
Card Issuance	GH¢100
Re-issue (Lost/Stolen/Damaged Cards)	GH¢100
Card Transactions Fees	
ATM Transaction In Ghana	GH¢4+1%
Transaction Via POS In Ghana	Free
International ATM Transaction	GH¢15+4%
International Transaction Via POS	4.0%
Online Transaction	4.0%
Optional Issuer Fees (OIF)	6.50%
Statement	
Regular monthly statement	Nil
E-statement	GH¢5
Statement For Visa Purposes (per page)	GH¢12
Adhoc request per page	GH¢5
Standing Order	
Setup	GH¢5
To Other Banks (monthly)	GH¢5
Transfers	
Salary Crediting	GH¢5
Transfers to other banks- ACH	Min GH¢7, Max GH¢15
Transfers to other banks - ACH (Express)	GH¢20
Near Real Time	Min GH¢15 - Max GH¢50
Swift - Local	Min GH¢20, Max GH¢75

Salary Processing into CalBank Account	
Manual	GH¢5.00 per item/Beneficiary
Automated	Free
Cheques	
Cheque book (50 Pages)	GH¢50
Counter cheques	GH¢10
Special Clearing	Up to GH¢5,000 = GH¢50, Above GH¢ 5,000 = GH¢100
Stop Cheque/Payment	GH¢15
Cheque/ voucher retrieval	Up to 1 yr = GH¢150, 1 yr to 3yrs = GH¢200, 3 yrs to 5 yrs = GH¢250
Bankers Draft (Payment Order)	
Exam/School fees related	GH¢20
Loan/Overdraft	
Processing Fee	1.50%
Arrangement/Facility fee	1.50%
Temporary Excess (TOD) arrangement fee	2.0%
Others	
Certification of Balance to Auditors	GH¢100
Ghana Investment Promotion Centre (GIPC) confirmation	NA
Guarantees/Quarter	1%
Digital Channels	
(Transfers & Payments)	
Transfers to other banks-ACH	Min GH¢7 - Max GH¢15
Transfers to other banks-GIP	GH¢7
Transfer to Mobile Money wallet - GIP	Min 0.75p - GH¢15
Salary processing to other banks	GH¢5
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%

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