

# Tariff Guide

## *Commercial Banking*

The right financial package  
for your business.



## Account-based services

### Minimum Opening Balance (LCY Accounts):

Current	GH¢250
Corporate Savings	GH¢500
Premium	GH¢1,000
Minimum Operating Balance (FEA & FCY Accounts)	Nil
Account Maintenance Fee (For LCY Current Accounts)	GH¢60 (Current)
Account Maintenance Fee (FEA & FCY Accounts)	Nil
Bank Statement (Hard Copy)	GH¢5 per Sheet, GH¢10 per Sheet (Visa)
Bank Statement Request (Soft Copy)	Nil

## Cheques

Cheque Book (50 leaflets)	GH¢70
Cheque Book (25 leaflets)	
Stopped Cheque	Leaflet - GH¢30, Multiple leaflets range - GH¢50
Cheque/Voucher retrieval	Nil (up to 3 months), GH¢50 (3 months to 1 year), GH¢100 (above 1 year)

## Cards

Debit Card (Issuance Fee)	GH¢50
Prepaid Card (Issuance Fee)	GH¢30

## Foreign Currency Cash Withdrawals

FCA Account	6.5%
FEA Account if funded with Cash	Nil
FEA Account if funded without Cash	6.5%

## Transfers Services(via In-Branch)

Book Transfer (within Bank)	Nil
Interbank via ACH	0.25%, Min GH¢20 and Max GH¢50
Interbank via Express ACH/NRT	0.25%, Min GH¢25 and Max GH¢100
Interbank -Bulk transfer via ACH	GH¢6 per Item/Beneficiary
Interbank -Bulk transfer via Express ACH/NRT	Express - GH¢8 per Item/Beneficiary NRT - GH¢10 per Item/Beneficiary
Interbank via GIS/RTGS rail	GH¢0 - GH¢999k = GH¢50, GH¢1m+ =GH¢100
Interbank via GHiPPS Instant Pay (GIP)	Flat charge of GH¢10
Internal Direct Debit	1.5% flat, Minimum charge of GH¢1
Manual Salary Processing (per payee)	GH¢10 per Beneficiary

## Transfers Services (via Digital Channels)

Book Transfer (within Bank)	Nil
Interbank via ACH	Flat fee of GH¢5
Interbank via Express ACH/NRT	Flat fee of GH¢7
Interbank - Bulk transfer via ACH	GH¢5 per Item/Beneficiary
Interbank - Bulk transfer via Express ACH/NRT	GH¢7 per Item/Beneficiary
Interbank via GIS/RTGS rail	GH¢0 - GH¢999k = GH¢30 GH¢1m+ = GH¢60
Interbank via GHiPPS Instant Pay (GIP)	Flat fee of GH¢10
Internal Direct Debit	1.5% per Transaction
ERP Integration	Nil
ERP/Host-to-Host Setup & Implementation	HTH Set up- Nil
Bank to wallet transfers (Own Wallet)	1% of amount capped at Min GH¢1, Max GH¢10
Bank to wallet transfers (Third Party)	1% of amount capped at Min GH¢1, Max GH¢20

## POS, Push Payments & Acquiring Services

POS set up	Nil
Set-up and Implementation	QR Set up- Nil – POS monthly rental and Maintenance Fee – GH¢50
CalCollect (Set-Up Fee)	Nil
Momo Collections	Merchant Service Fee (MTN – 1.3% of amount, Max GH¢25, AT/Telecel- 1.5% of amount, Max GH¢15)
POS Service Fee (via card)	POS Merchant Service Fee – 2.2% per transaction (for any card type)
POS Service Fee (via mobile money)	POS Merchant Service Fee 1.5% of amount
Card Acquiring Service (CalPay)	Merchant Service Fee (MTN – 1.5% of amount, Max GH¢25, AT/Telecel – 1.5% of amount, Max GH¢25)
Acquiring Service via mobile money (CalPay)	Merchant Service Fee (MTN – 1.3% of amount, Max GH¢25, AT/Telecel – 1.5% of amount, Max GH¢15)
Payment Integration Card Acquiring Service	CalPay Set up Cost – GH¢500
POS Till Integration Set Up	CalPay monthly maintenance fee – GH¢150 (no charge for months in which transaction values exceed GH¢30,000 CalPay Merchant Service Fee – 2.2% per transaction (for any card type)

### Clearing

Clearing via Regular Gateway	Nil
Clearing via Express Gateway	Flat charge of GH¢100

### Standing Order/Direct Debit

Internal	Nil
External	GH¢10
Standing order default for insufficient funds	Nil

*Note: instruction will be cancelled after third instance of default*

### Cash In Transit Services

Teller Implant	GH¢4,500 per implant
Cash Pick up (Intra City)	(Min/GH¢50k) GH¢300 within 20km of Branch, extra km GH¢20
Cash Pick up (Out of City)	(Min/GH¢50k) GH¢100 within 20km of Branch, extra km GH¢20
Inward TT	Nil

## FOREIGN SERVICES – FEES / COMMISSIONS

### Outward Transfers / Bill Payments

On full amount where client provides off-shore funds (CFC)	1%, Min USD50, No cap
On full amount where client provides on-shore funds (FX)	0.75%, Min USD50, No cap Externalization fee 2.5% of Face Value
Forex Sold by Bank (on FX account)	0.75%, Min USD50, No cap
Amendments, recall of funds, non receipt of funds to transfers effected	Amendments – USD50
Swift charges (messages)	USD30 / EUR30 / GBP30
Foreign Bank Charges in respect of Transfers	35 Currency units
Externalisation Charge	2.50%

## Documentary Letter of Credit – Imports

LC Commission with full cash cover	Sight: 1% per quarter Usance: 1% per quarter (Min USD100)
LC Commission without cash cover	Sight: 1.25% per quarter Usance: 1.5% per quarter (Min USD100)
Revolving/Stand By L/C	1.25% per Qtr Min USD200
LC Drawing Commission	0.50% of Face Value Min. USD50, No Cap
LC Amendments	Increase in Amount: Same as establishment fee Extension of expiry date: Quarterly fees will apply Other amendments: USD50
LC Cancellation	USD100 + swift charge and all Foreign bank charges
SWIFT for ALL LC amendments	USD50 / EUR50 / GBP50
SWIFT for ALL LCs	USD50 / EUR50 / GBP50
Discrepancy fees	USD 150 per drawing

## Documentary Letter of Credit – Exports

Handling Fees – Own clients	0.2% of face value (Min. USD100)
Handling Fees – Other bank's clients	0.25% of face value (Min. USD200)
Courier charges	USD50 / As per courier used
Negotiation of Export Documents covered by L/C to another Bank	1.25% Min USD100 no cap
Unutilised L/C eg.transferred to another Bank	USD200
Voucher Retrieval	USD100 Flat – Up to 2 years USD200 Flat – above 2 years

## Documentary Bills for Collection – Imports

On full amount where client provides off-shore funds (CFC)	0.75%, Min USD50, No cap
On full amount where client provides on-shore funds (FX)	0.75%, Min USD50, Swap fee 2.5% of Face Value, No Cap
Forex Sold by Bank (on clients cedi account)	0.75%, Min USD50, No cap
Handling Fees	0.25% Min USD50, Max USD200
Avalization of Bill	1% per quarter (Min USD100)
Swift charges(messages)	USD30 / EUR30 / GBP30
Transfer of Documents to other banks	USD100

## Documentary Bills for Collection – Exports

Handling Commission	0.5% of Face Value Min USD 100.00 No Cap
Negotiation/Discounting	1.25% of FOB
Courier charges	USD100/As per courier used
Voucher Retrieval	USD100.00 Flat-Up to 2 years USD200.00 Flat-above 2 years

## Guarantees

Issuance (Cash Covered)	1.0% per quarter Min USD200
Issuance (Non-Cash Covered)	1.5% per quarter Min USD100
Advising CalBank clients	USD100
Advising non – CalBank Clients	USD200
Courier charges	USD100
Amendment (increase in amount)	Same as establishment fee
Amendment (Expiry Date extension for 30 days)	Quarterly fees will apply
Amendment – General	USD50
Issuance SWIFT	USD50 / EUR50 / GBP50
Amendment SWIFT	USD50 / EUR 50 / GBP50
Bill of Lading Indemnity	USD500 per quarter
Guarantee Claim	0.25% (Min USD200)

## Escrow account fees

Monthly	0.2% (Min USD1,000)
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## SWIFT Statements delivery to SWIFT address

Set-up (one - off) charge for MT940/942/950	GH¢300
Monthly reporting charge for MT940/942/950	GH¢150

## Clean Collection

Local bank transfer (Forex account)	0.50% Min USD30, Max USD200
Local clearing	USD20
Stopped Cheque	USD10
Inward Remittance (BOG Local and Cross Border)	Nil

## Foreign Currencies

Commission On Turnover- FEA & FCA	Nil
Average Credit Balance	Min Balance USD200
<GH¢5k	No Charge
GH¢5K-GH¢10K	No Charge
GH¢10K-GH¢25K	No Charge
GH¢25K-GH¢50K	No Charge
GH¢50K-GH¢100K	No Charge
GH¢100K-GH¢200K	No Charge
>GH¢200k	No Charge