

Tariff Guide

Corporate Banking

Strategic Partnership.
Smarter Growth.



PRODUCT/SERVICE

Account-based services

Minimum Opening Balance (LCY Accounts)	GH¢500
Minimum Operating Balance (FEA & FCY Accounts)	Nil
Account Maintenance Fee (LCY Accounts)	GH¢200
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
Stopped Cheque	Leaflet - GH¢30, Multiple leaflets range - GH¢50
Cheque/ Voucher retrieval	Nil

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% of withdrawal amount

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 Channel - CalNet)

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	1% of amount capped at Min 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

Cash In Transit Services

Teller Implant	GH¢4,500 per implant
Cash Pick up (Intra City)	GH¢200 per pick up
Cash Pick up (Out of City)	Based on location

FOREIGN SERVICES – FEES / COMMISSIONS

Outward Transfers / Bill Payments

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, No cap Swap fee 2.0% of Face Value
Forex Sold by Bank (on clients cedi 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	2.00%

Documentary Letter of Credit – Imports

LC Commission with full cash cover	Sight: 0.75% Deferred: 1% per quarter (Min USD100)
LC Commission without cash cover	Sight: 1.25% per quarter Deferred: 1.5% per quarter (Min USD100)
Revolving/Stand By L/C	1.25% per quarter, Min USD200
LC Drawing Commission (All LCs)	0.50% of Face Value, Min USD50, No Cap
LC Amendments	Increase in Amt: Same as establishment fee Extension of expiry date: Quarterly fees will apply Other amendments: USD50
LC Cancellation	USD100 + Recoup all Foreign bank charges
SWIFT for ALL LC amendments	USD50 / EUR50 / GBP50
SWIFT for ALL LCs	USD50 / EUR50 / GBP50
Discrepancy fees	USD150 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	USD100 / As per courier used
Negotiation of Export Documents	1.25% Min USD 100.00 No cap
Cancellation	USD200
Voucher Retrieval	USD100.00 Flat-up to 2 years USD200.00 Flat-above 2 years

Documentary Bills for Collection – Exports

Handling Commission	0.5% of FV Min USD100 No Cap
Negotiation/Discounting	1.25% of FOB
Courier charges	USD100
Voucher Retrieval	USD100, Flat-Up to 2 years USD200, Flat-above 2 years

Documentary Bills for Collections – 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, No cap Swap fee 2.0% of Face Value
Forex sold by Bank (on clients FX 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

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
Amendment SWIFT	USD50
Bill of Lading Indemnity	USD500 per quarter
Guarantee Claim	0.25% (Min USD200)

Escrow account fees

Monthly

0.2% (Min USD1,000)

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