

Tariff Guide

Executive Banking

Executive Banking services specifically tailored to meet the requirements of discerning clients like you.



Account-based services

Minimum Opening Balance (LCY Accounts)	GH¢500
Minimum Operating Balance (FEA & FCY Accounts)	100 foreign currency unit
Account Maintenance Fee (LCY Accounts)	GH¢60
Account Maintenance Fee (FEA & FCY Accounts)	Nil
Bank Statement (Hard Copy)	GH¢12 – Visa, GH¢6 – Adhoc
Bank Statement Request (Soft Copy)	Nil

Cheques

Cheque Book (50 leaflets)	GH¢60
Stopped Cheque	GH¢15
Cheque / Voucher retrieval	GH¢50

Platinum Card

ATM withdrawal (own bank ATM)	Free
ATM Withdrawal (other banks In Ghana)	GH¢5+1% min GH¢7
POS Transactions (Domestic)	Free
Online Transactions(Domestic)	Free
Int'n'l Atm Transaction	GH¢15+ 3.5% min USD0.7
International POS transactons	3.5% min USD0.7
International Online Transaction	3.5% min USD0.7
Card Issuance Fee	GH¢50
Monthly Maintenance Fee	GH¢15
OIF	7.50%

ATM Fees

Access Fee –Foreign cards on bank ATM	GH¢20
Access Fee –Domestic cards on Bank ATM	GH¢5
Balance Enquiry on Own Bank ATM	Nil
Balance Enquiry on other Banks' ATM in Ghana	GH¢3
Balance Enquiry on ATMs outside Ghana	USD 0.60

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 Regular	Min GH¢10, Max GH¢15
Interbank via ACH Express /NRT	Min GH¢10, Max GH¢15
Interbank – Bulk Transfer via ACH	Regular GH¢6 per Item/Beneficiary 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
Manual Salary Processing (per payee)	GH¢10 per Beneficiary

Transfers Services (via Digital Channels)

Book Transfer (within Bank)	Nil
Interbank via ACH	0.25% Min GH¢7, Max GH¢15
Interbank via ACH Express/NRT	0.25% Min GH¢7, Max GH¢15
Interbank – Bulk Transfer via ACH	GH¢5 per Item/Beneficiary
Interbank – Bulk Transfer via Express ACH/NRT	GH¢7 per Item/Beneficiary
Interbank via GHiPPS Instant Pay (GIP)	Flat charge of GH¢10
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

Clearing

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

Standing Order/Direct Debit

Internal CalBank Accounts	Nil
External – Other Bank Accounts	GH¢10
Standing order default for insufficient funds	Nil

Note: instruction will be cancelled after third instance of default

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%

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