

# Tariff Guide

## *Personal Banking*

We offer tailored services  
to meet your individual  
financial needs.



## Account-based services

Minimum Opening Balance (LCY Accounts)	GH¢50
Minimum Operating Balance (FEA & FCY Accounts)	USD20 / EUR 20 / GBP20
Account Maintenance Fee (LCY Accounts)	Current accounts – GH¢15, Savings accounts – N/A
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
E-bundle charge (Alert and Digital Channels)	GH¢5

## Cheques

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

## Cards

### Classic 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'nl Atm Transaction	GH¢15+ 2.7% min USD0.7
International POS transactons	2.7% min USD0.7
International Online Transaction	2.7% min USD0.7
Card Issuance Fee	GH¢30
Monthly Maintenance Fee	GH¢5
OIF	7.50%

### Gold 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'nl Atm Transaction	GH¢15+ 3% min USD0.7
International POS transactons	3% min USD0.7
International Online Transaction	3% min USD0.7
Card Issuance Fee	GH¢40
Monthly Maintenance Fee	GH¢10
OIF	7.50%

### Prepaid Card

ATM withdrawal (own bank ATM)	GH¢1
ATM Withdrawal (other banks In Ghana)	GH¢5+1% min GH¢7
POS Transactions (Domestic)	GH¢2
Online Transactions(Domestic)	GH¢2
International 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¢30
Annual Maintenance Fee	GH¢50
OIF	7.50%

## Dual Card

Card Issuance Fee	GH¢50
Payment via POS	1% max GH¢5
Payment via Online	1% max GH¢5
Own bank ATM	Free
Other Bank's ATM	GH¢2.5
Monthly Maintenance fee	GHS2

## 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

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

Cash Pick up (intra city)

GH¢200

## 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