

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 & 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 Regular	0.75% Min GHS 7, Max GHS 15
Interbank via ACH Express	1% Min GHS 12, Max GHS 15
Interbank via ACH NRT	1% Min GHS 10, Max GHS 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):	
<i>GHS 1-100</i>	Flat Fee of GHS 2
<i>GHS 101.01 – 2,500</i>	Flat Fee of GHS 10
<i>GHS 2,500.01 – 5,000</i>	Flat Fee of GHS 15
<i>Above GHS 5,000</i>	Flat Fee of GHS 20
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