



SERVICE

TARIFF

INITIAL DEPOSIT - GHANA CEDIS

Savings Account - Personal	GH¢ 50
Current Account -Individuals	GH¢ 50
Current Account - SME	GH¢100
Current Account -Corporate	GH¢500
Blue Banking	Nil

MINIMUM OPERATING BALANCE

Savings Account - Personal	GH¢ 10
Current Account -Individuals	Nil
Current Account - SME	Nil
Current Account -Corporate	Nil
Blue Banking	Nil

ACCOUNT MAINTENANCE FEE

Current Account -Individuals	GH¢15.00
Current Account - SME	GH¢35.00
Current Account -Corporate	GH¢50
Blue Banking	GH¢25
Cash Collection (Cash Van)	GH¢50 per month
Account Information Update	Free

LOCAL TRANSFER SERVICES

Internal Transfer	Free
ACH per transaction	GH¢5
GIS per transaction	GH¢30
ACH Direct Debit	GH¢1
ACH Direct Debit Return	GH¢1.5
ACH Express Direct Credit	GH¢20

CLEARING CHARGES

Inward Clearing	free
Outward Clearing	free
Special Clearing	GH¢35
Stopped Cheque	GH¢10
Inward Returned Cheque-Insufficient funds	10% face value, Gh¢50 which is higher
Inward Returned Cheque-Technical reasons	GH¢10
Withdrawal booklets-leaf	Free
Counter Cheque-Business account Counter	GH¢10
Cheque-Individual account	GH¢5

PAYMENT CHARGES

School Fees Payment	0.25% face value
Others	GH¢20

FOREIGN / FOREX CHEQUES FOR COLLECTION

Forex Cheques for Collection (Local)	0.25% face value
Minimum	\$15
Maximum	\$100

STANDING ORDER

Standing Order (Internal)	Free
Standing Order (External)	GH¢10

CHEQUE BOOK CHARGES

Cheque Book - Local Currency- Individual (25)	GH¢10
Cheque Book - Local Currency-Business (50)	GH¢15
Cheque Book - Foreign Currency (USD) - Individual (25)	US\$3
Cheque Book - Foreign Currency (GBP) - Individual (25)	GBP3
Cheque Book - Foreign Currency (EUR) - Individual (25)	EUR3
Cheque Book - Foreign Currency - Business/ (USD)Corporate (50)	US\$5
Cheque Book - Foreign Currency - Business/ (GBP)Corporate (50)	GBP5
Cheque Book - Foreign Currency - Business/ (EUR)Corporate (50)	EUR5
Cheque Book - Local Currency-Blue Banking (25)	GH¢30
Saving Withdrawal Booklet (25)	GH¢10

ACCOUNT STATEMENT SERVICES

Monthly Statement	Free
Account Statement (Print) (VISA)	GH¢2 per page
Account Statement (Ad-hoc)	GH¢2 per page
Audit Questionaire / Confirmations	GH¢10.00
Statement Confirmation	GH¢5.00

E-BANKING-CARDS SERVICES

New Card issuance (GH-LINK)	GH¢5
New Card issuance (VISA)	GH¢20
New Card issuance (VISA) - Student	GH¢10
Monthly Card Maintenance Charge (GH-LINK)	GH¢3
Monthly Card Maintenance Charge (VISA)	GH¢3
Cash Withdrawals on OmniBSIC ATMs (GH-LINK)	Free
Cash Withdrawals on OmniBSIC ATMs VISA)	Free
Cash Withdrawals on other Banks ATMs (GH-LINK)	GH¢1.5
Cash Withdrawals on other Banks ATMs (VISA)	GH2 plus 0.4% of trans amount
Balance Enquiry on other Banks ATMs (VISA)	GH¢1
Cash Withdrawals on other Banks ATM (VISA) - International	4% of transaction amount
Balance Enquiry on other Banks ATMs (VISA) - International	USD 1
Renewal / Replacement of damage or lost Card - GH link	GH¢5
Renewal / Replacement of damage or lost Card - Visa	GH¢20
PIN change	Free
E- Banking bundle Fee (Saving Account)	GH¢2

E-CHANELS

POS set-up fee	GH¢200
POS Merchant Service Fee (Visa & Master Card)	2.5% of Transaction

SERVICE

TARIFF

E-ALERT SERVICES

SMS Alert- Current Account	Free
E-Alert – Current Account	Free
Monthly E- Statement – Current Account	Free
Account to Mobile money wallet	1% of Face Value
Mobile Money wallet to Account	Applicable TELCO charge

INITIAL DEPOSIT - FOREIGN ACCOUNTS

Current Account -Individuals FEA	USD(\$)<50.00; GBP(£)<50.00; EUR(€)<50.00
Current Account -Corporate FEA	USD(\$)<50.00; GBP(£)<50.00; EUR(€)<50.00
Current Account -Individuals FCA	Nil
Current Account -Corporate FCA	Nil

DOCUMENTARY BILLS FOR COLLECTION (IMPORTS)

Commission	0.75% of F.V (min USD 100)
Handling Charges	US\$15
SWIFT Charge	US\$ 30
Transfer of documents to other Banks- Customers	US\$ 50
Reminder of Overdue Bills	US\$ 50
Stamp Duties on Acceptance	US\$ 50
Transfer of documents to other Banks- Non Customer	US\$ 100

DOCUMENTARY BILLS FOR COLLECTION (EXPORTS)

Handling Charges	US\$100
Courier	US\$50
Negotiation(Proceeds)	1% of Invoice minimum \$40.00

DOCUMENTARY LETTERS OF CREDIT (IMPORTS)

CASH COVERED	
Establishment per quarter)	1% p/q+ S/C of USD30
Drawings	Free
SWIFT Charge (Drawings)	USD 30
Increase in Amount	0.75% p.q plus Swift Charge
Extension Period (per quarter)	0.75% p.q plus Swift Charge
LC Cancellation	USD100+Swift Charge+ CBC Charges
Other Amendment	USD 30 Plus Swift Charge

NON CASH COVERED

Establishment - Sight (per quarter)	1.5% p/q+ S/C of USD30
Establishment - Usance (per quarter)	1.5% p/q+ S/C of USD30
Drawings	Free
SWIFT Charge (Drawings)	USD 30
LC Cancellation	USD100+Swift Charge+ CBC Charges
Other Amendments	USD 30 Plus Swift Charge
Increase in Amount	1.5% p.q + Swift Charge
Extension Period (per quarter)	1.5% p.q + Swift Charge

DOCUMENTARY LETTERS OF CREDIT (EXPORTS)

Negotiation/Discounting	1%
Courier	US\$50
Advising Commission - Customers	USD 50
Confirmation Commission (per quarter)	0.005
Cancellation	USD 75
Advising Commission (LC to other Banks)	USD 50
Examination/Handling Documents	USD150
Expired/Unutilised	USD75
Amendment Commission	USD 30 Plus Swift Charge
Drawings Payment Commission	0.75%

OUTWARD TRANSFER

Transfer commission	1% or Minimum of \$100
Swift charge	USD 30
Correspondent bank charge	USD 35 / GBP 10 /EUR 38.5
Externalisation	0.5%
Equity Participation	GH¢100

FOREIGN CHEQUE TRANSACTIONS

Stopped Cheque-Foreign	Dollar equivalent of GH¢ 10 per instruction
Returned Cheque-Foreign- by Bank	0.25% of face value(USD30-USD100)
Returned Cheque-Foreign -by foreign bank	1% of face value or maximum USD 100
Foreign cash withdrawal -FCA	2.50% of face value
Foreign cash withdrawal-FEA (forex) fed with cash/bills	Free
Foreign cash withdrawal-FEA (forex) fed with cleared funds other than cash/bills	2.50% of face value
Cheques for collection	Free

LENDING TARIFF

Processing Fee (Corporate & Business)	2.5% per facility (nego.)
Processing Fee (Scheme Loans)	1.0% flat per facility
Processing Fee (Personal Loans)	1.5% flat per facility
Processing Fee (Controller Loans)	5.0% flat per facility
Arrangement fee (Corporate)	1.5% flat (nego.)
Monitoring Fee (Corporate & Business)	1.0% flat per facility