

# Survey of Bank Charges

---

Second Quarter, 2019

**Financial Stability Department**



## Contents

Abbreviations.....	3
<b>DOMESTIC BANKING PRODUCTS AND SERVICES.....</b>	<b>5</b>
Savings account: E-banking Product and Services Fees.....	6
Initial Deposit Required for Savings Accounts.....	7
Minimum Operating Balance Required for Saving Accounts.....	8
Current Account: Initial Deposit Required (IDR) and Minimum Operating Balance (MOB).....	9
Current Account Charges: Commission on Turnover (COT).....	10
Current Account Charges: Service Charges (Per Month).....	11
Current Account Charges: E-mobile Product and Service Charges.....	12
Cost of Cheque and Savings Withdrawal Booklets.....	13
Bank Statement Fees.....	14
Bank Draft Fees.....	15
Bank Draft Fees for Notational Amounts.....	16
Charges on Stopped Cheques, Express clearing and Standard Clearing.....	17
Lending fees: Commitment fees.....	18
Lending fees: Processing and Arrangement Fees.....	19
Lending Fees: Facility and Insurance Fees.....	20
Overdraft Processing & Early Loan Repayment Penalty & Guarantee Commissions.....	21
ATM Fees.....	22

INTERNATIONAL BANKING PRODUCTS AND SERVICES ..... 23

- Foreign Currency/Exchange Account ..... 24
- Letters of Credit (Import): Without Cash Cover ..... 25
- Letters of Credit (Import): Full and Partial Cash Cover ..... 26
- Letters of Credit (Export) ..... 27
- Documentary Bills for Collection ..... 28
- Transfer Fees ..... 29

Notes ..... 30

PUBLISHED

## Abbreviations

KEY	Interpretation	KEY	Interpretation
AB.	Above	NEGO	Negotiable
ACH	Automated Clearing House	NON-CUS	Non-Customer
ADV.	Advance	O/C	Other Currencies.
AMO	Amount	OTF	One Time Fee
B/B	Beneficiary's Bankers	P.EMP.	Per Employee
BOTB	Based On Turn-Over Bands:	P.MILLE/M	Per Mille Per Month
CA OR C/A	Current Account	P/A	Per Annum
COR	Corporate	P/B	Per Bank
COR. B/C	Corresponding Bank Charges	P/I	Per Instruction
CUR. UNITS	Currency Units	P/M OR P/M	Per Month
CUS	Customers	P/Q OR P/Q	Per Quarter
EQUI.	Equivalent	P/R	Per Request
EUR	Euro	PDC	Post-Dated Cheque
EX	External	PEN. ACC	Pension Account
EX/C	Externalization Charges	PT	Per Transaction
F/T	First Time	PUAO	Payable Upon Acceptance Of Offer
FEA	Foreign Exchange Account	PUPO	Payable Upon Presentation Of Offer
FV	Face Value	REG.	Regular
GBP	Pound Sterling	RET.	Retail Account
GH¢	Ghana Cedis	S/C	SWIFT Charges
GIS	Ghana Interbank Settlement System	S/L	Scheme Loan
I/F	Insufficient Funds	SA OR S/A	Savings Account
IN	Internal	SCH.	School

IND	Individual	SME	Small And Medium-Scale Enterprise
L/A	Loan Amount	STA.	Statement
LC	Letters Of Credit	STU.	Student
MAX	Maximum	TDT	Total Debit Turnover
MIN	Minimum	USD	United States Dollars
N/A	Not Applicable	WTIAOA	When There Is Activity On Account
ABL	Access Bank	GCB	Ghana Commercial Bank
ADB	Agricultural Development Bank	GHL	Ghl Bank
BBGL	Barclays Bank	GT	Guaranty Trust Bank
BOA	Bank Of Africa	NIB	National Investment Bank
CAL	Cal Bank	PBL	Prudential Bank Limited
CBG	Consolidated Bank	RBG	Republic Bank
EBG	Ecobank	SBG	Stanbic Bank
FAB	First Atlantic Bank	SCB	Standard Chartered Bank
FBL	Fidelity Bank Limited	SG	Societe Generale
FBN	First Bank Of Nigeria	UBA	United Bank Of Africa
FNB	First National Bank	UMB	Universal Merchant Bank
FCA	Foreign Currency Account	ZBG	Zenith Bank Ghana Limited

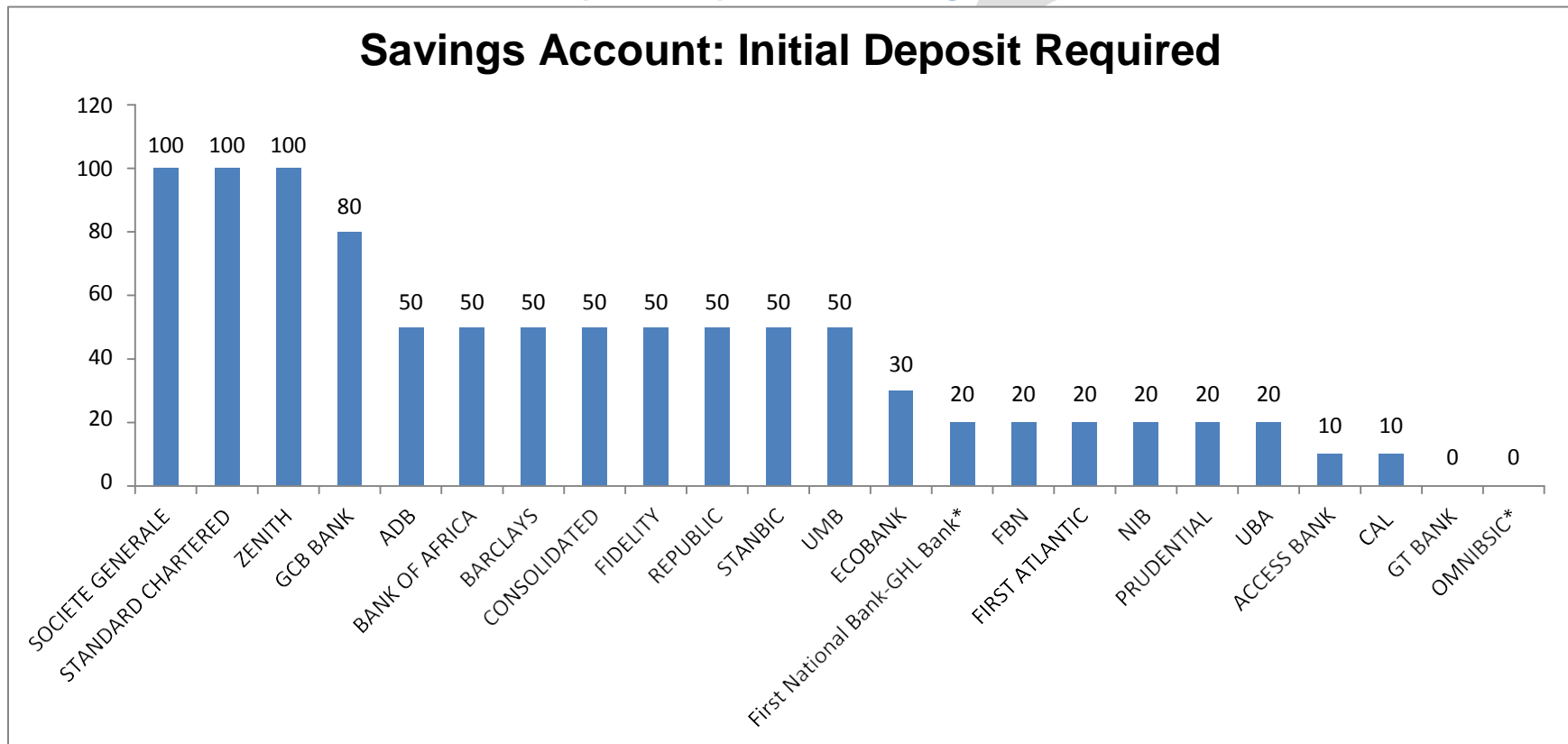
## **DOMESTIC BANKING PRODUCTS AND SERVICES**

This section details charges for domestic banking products and services. Kindly read tables and graphs in conjunction with the relevant abbreviations, footnotes and notes.

## Savings account: E-banking Product and Services Fees

Bank	Mobile Banking	SMS Alerts	Email Alerts	Internet banking
Agricultural Development Bank	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m
Barclays Bank	Nil	GH¢1.5 p/m	Nil	Nil
Ecobank	Nil	Nil	Nil	Nil
FBN Bank	N/A	GH¢0.25 per alert	Nil	GH¢60 one off payment for token (GH¢0 after)
Fidelity Bank	Nil	Nil	Nil	Nil
First Atlantic Bank	GH¢ 1 p/m	GH¢ 1 p/m	Nil	GH¢ 1 p/m
First National Bank–GHL Bank	N/A or GH¢ 2 p/m	Nil	Nil	Nil
Guaranty Trust Bank	Nil	GH¢1 p/m	Nil	Nil
National Investment Bank	N/A	GH¢1 p/m	Nil	GH¢1 p/m
OmniBsic Bank	N/A or GH¢0	Nil	Nil	N/A or GH¢2.5 p/m
Societe Generale	Nil	N/A	N/A	GH¢1p/m
Stanbic Bank	Nil	Nil	Nil	Nil
Standard Chartered Bank	Nil	Nil	Nil	Nil
Bank	Mobile Banking	Bundle charge for SMS and Email alerts		Internet banking
CAL Bank	Nil	GH¢ 2 p/m		Nil
Prudential Bank	GH¢2 p/m	GH¢2 p/m		GH¢3 p/m
Zenith Bank	Nil	GH¢1 p/m		Nil
Bank	Bundle charge for Mobile banking, SMS alerts, Email alerts and Internet banking			
Access Bank	GH¢3 - GH¢5p/m			
Bank of Africa	GH¢3 p/m			
Consolidated Bank	GH¢5 p/m			
GCB Bank	GH¢5 p/m			
Republic Bank	GH¢3p/m(ind)			
United Bank for Africa	GH¢2-GH¢5p/m			
Universal Merchant Bank	GH¢4p/m			

## Initial Deposit Required for Savings Accounts

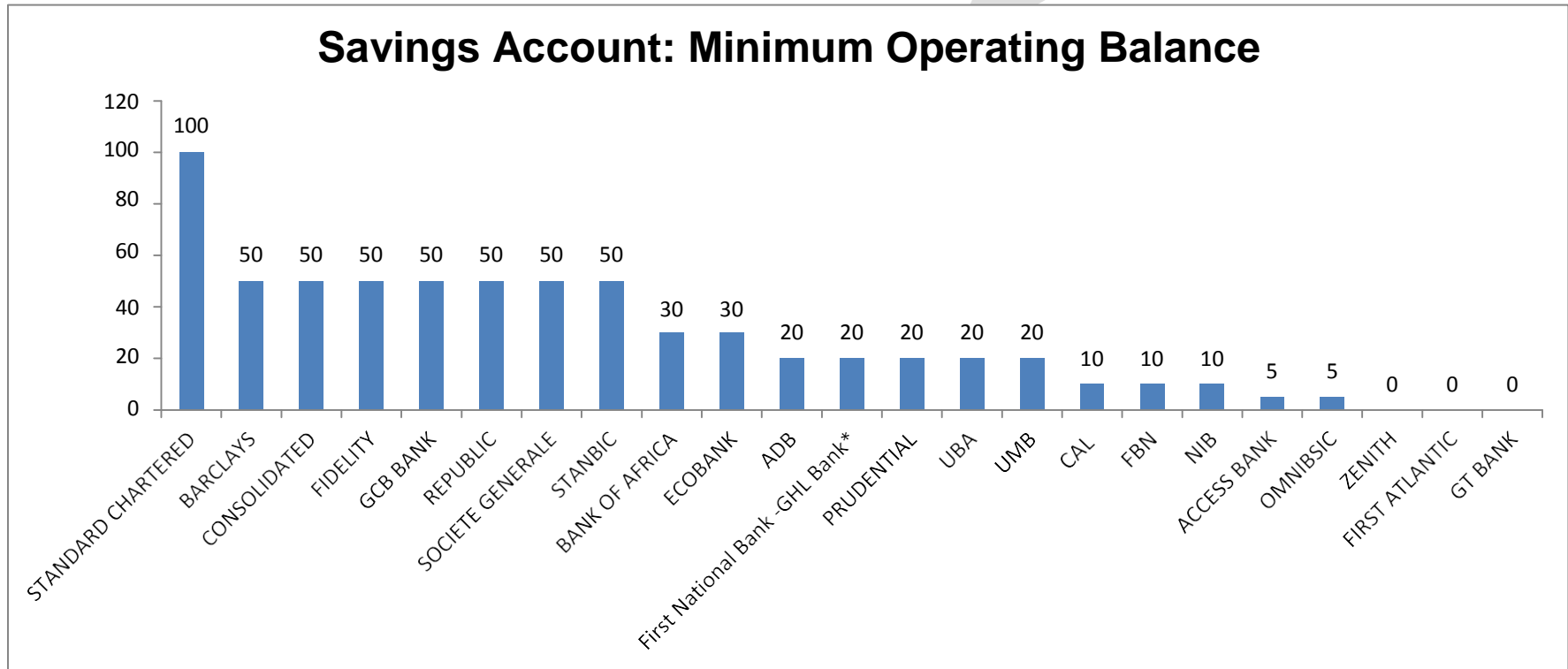


#### Figure Notes

\* Initial Deposit Required (IDR) for First National Bank-GHL Bank is between GH¢20- GH¢30. IDR for OmniBsic is between GH¢0- GH¢50



## Minimum Operating Balance Required for Saving Accounts



#### Figure Notes

Minimum Operating Balance (MOB) for First National Bank-GHL Bank is between GH¢20- GH¢200. MOB for OmniBsic is between GH¢5- GH¢20

## Current Account: Initial Deposit Required (IDR) and Minimum Operating Balance (MOB)

Bank	IDR: Individual	IDR: SME	IDR: Corporate	MOB: Individual	MOB: SME	MOB: Corporate
<b>Access Bank</b>	GH¢50	GH¢50	GH¢50	NIL	NIL	NIL
<b>Agricultural Development Bank</b>	GH¢ 100	GH¢ 100	GH¢ 100	GH¢ 20	GH¢ 20	GH¢ 20
<b>Bank of Africa</b>	GH¢50	GH¢100	GH¢100	GH¢30	GH¢30	GH¢30
<b>Barclays Bank</b>	GH¢50	GH¢50	GH¢50	N/A	N/A	N/A
<b>CAL Bank</b>	GH¢10	GH¢250	GH¢250	NIL	NIL	NIL
<b>Consolidated Bank</b>	GH¢ 50	GH¢ 50	GH¢ 50	NIL	NIL	NIL
<b>Ecobank</b>	GH¢10	GH¢10	GH¢10	NIL	NIL	NIL
<b>FBN Bank</b>	GH¢50	GH¢50	GH¢50	NIL	NIL	NIL
<b>Fidelity Bank</b>	GH¢50	GH¢100	GH¢100	NIL	NIL	NIL
<b>First Atlantic Bank</b>	NIL	NIL	NIL	NIL	NIL	NIL
<b>First National Bank-GHL Bank</b>	GH¢50/GH¢100	GH¢100	GH¢100	NIL	NIL	NIL
<b>GCB Bank</b>	GH¢ 50	GH¢300	GH¢500	NIL	NIL	NIL
<b>Guaranty Trust Bank</b>	NIL	NIL	NIL	NIL	NIL	NIL
<b>National Investment Bank</b>	GH¢30	GH¢50	GH¢50	NIL	NIL	NIL
<b>OmniBsic Bank</b>	NIL/GH¢50	NIL/GH¢100	NIL/GH¢200	NIL	NIL	NIL
<b>Prudential Bank</b>	GH¢20	GH¢100	GH¢100	NIL	NIL	NIL
<b>Republic Bank</b>	GH¢50	GH¢100	GH¢100	N/A	N/A	N/A
<b>Societe Generale</b>	GH¢ 50	GH¢ 50	NIL	NIL	NIL	NIL
<b>Stanbic Bank</b>	GH¢100	GH¢200	GH¢200	N/A	N/A	N/A
<b>Standard Chartered Bank</b>	GH¢100	GH¢4000	GH¢1000	NIL	GH¢2000	NIL
<b>United Bank for Africa</b>	GH¢10	GH¢25	GH¢100	NIL	NIL	NIL
<b>Universal Merchant Bank</b>	GH¢20	GH¢20	GH¢20	GH¢10	GH¢10	GH¢10
<b>Zenith Bank</b>	GH¢100	GH¢200	GH¢200	NIL	NIL	NIL

## Current Account Charges: Commission on Turnover (COT)

Bank	Commission on Turnover: Individuals	Commission on Turnover: SMEs	Commission on Turnover: Corporate
<b>Access Bank</b>	GH¢2 p.mille/m	GH¢2 p.mille/m	GH¢2 p.mille/m
<b>Agricultural Development Bank</b>	N/A	N/A	N/A
<b>Bank of Africa</b>	GH¢12 p/m	GH¢40 p/m	GH¢150 p/m
<b>Barclays Bank</b>	N/A	N/A	1.4-1.8 p.mille/m (Min GH¢50.00)
<b>CAL Bank</b>	N/A	N/A	N/A
<b>Consolidated Bank</b>	N/A	N/A	N/A
<b>Ecobank</b>	N/A	N/A	N/A
<b>FBN Bank</b>	GH¢1 p.mille/m (min. GH¢10.00)	GH¢1.00 p.mille on debit turnover (Neg., min. of GH¢100.00)	GH¢1.00 p.mille/m (Nego., min. GH¢100)
<b>Fidelity Bank</b>	N/A	N/A	1.5 p.mille/m (GH¢ 50-GH¢ 250)
<b>First Atlantic Bank</b>	GH¢1.5 p.mille/m	GH¢1.5 p.mille/m	GH¢1.5 p.mille/m
<b>First National Bank-GHL Bank</b>	NIL	Min GH¢3 - max GH¢7 PT or NIL	Min GH¢3 - max GH¢7 PT or NIL
<b>GCB Bank</b>	GH¢1.8p.mille/m (Min. GH¢10)	GH¢1.0 per mille (Min: GH¢50)	GH¢1.8p.mille/m (Min GH¢100)
<b>Guaranty Trust Bank</b>	GH¢1.5 p. mille/m	GH¢1.5 p.mille/m	GH¢1.5 p.mille/m
<b>National Investment Bank</b>	N/A	N/A	N/A
<b>OmniBsic Bank</b>	NIL	NIL	NIL
<b>Prudential Bank</b>	GH¢8-GH¢100 p/m	GH¢25 - GH¢750 p/m	GH¢20 - GH¢750 p/m
<b>Republic Bank</b>	N/A	N/A	N/A
<b>Societe Generale</b>	NIL	0.15% P/M (min. GH¢ 35)	0.15% P/M (min. GH¢ 35)
<b>Stanbic Bank</b>	N/A	N/A	N/A
<b>Standard Chartered Bank</b>	GH¢15 flat p/m	GH¢60 flat - GH¢300 flat	GH¢60 flat - GH¢300 flat
<b>United Bank for Africa</b>	GH¢5-GH¢200p/m	1.5p.mille/m (min GH¢20- max GH¢50000)	1.5p.mille/m (min GH¢20- max GH¢50000)
<b>Universal Merchant Bank</b>	N/A	N/A	N/A
<b>Zenith Bank</b>	GH¢ 1 p.mille, Min.GH¢ 2, Max GH¢10	1.5 p.mille, GH¢10-GH¢5000	1.5 p.mille, GH¢10-GH¢5000

## Current Account Charges: Service Charges (Per Month)

Bank	Service Charge: Individual	Service Charge: SME	Service Charge: Corporate
<b>Access Bank</b>	GH¢ 5	N/A	N/A
<b>Agricultural Development Bank</b>	GH¢10	GH¢100	GH¢1,000
<b>Bank of Africa</b>	NIL	NIL	NIL
<b>Barclays Bank</b>	GH¢12 - GH¢22.5	Gh¢30 flat	N/A
<b>CAL Bank</b>	GH¢5	GH¢30	GH¢100
<b>Consolidated Bank</b>	GH¢ 5.00	GH¢10-GH¢50	GH¢ 100.00
<b>Ecobank</b>	GH¢10.00	GH¢48.00	GH¢48-GH¢200, (EBG1)
<b>FBN Bank</b>	NIL	NIL	NIL
<b>Fidelity Bank</b>	GH¢12	GH¢30; GH¢50; GH¢100 & GH¢200 (BOTB)	N/A
<b>First Atlantic Bank</b>	N/A	N/A	N/A
<b>First National Bank-GHL Bank</b>	GH¢12-GH¢25	GH¢20 - GH¢40	GH¢40- GH¢ 50
<b>GCB Bank</b>	NIL	NIL	NIL
<b>Guaranty Trust Bank</b>	N/A	N/A	N/A
<b>National Investment Bank</b>	GH¢ 8.00 flat (WTIAOA)	Min. GH¢10.00, Max GH¢50.00	Min.GH¢50, Max. GH¢100
<b>Omnibsic Bank</b>	GH¢ 5-GH¢15.00	GH¢ 20-GH¢35.00	GH¢50.00- GH¢100
<b>Prudential Bank</b>	N/A	N/A	N/A
<b>Republic Bank</b>	GH¢10	GH¢20 - GH¢1000	GH¢20- GH¢1000
<b>Societe Generale</b>	GH¢15	N/A	N/A
<b>Stanbic Bank</b>	GH¢12.5	GH¢62	GH¢35-GH¢500 (0.18% of TDT)
<b>Standard Chartered Bank</b>	N/A	N/A	N/A
<b>United Bank for Africa</b>	NIL	NIL	NIL
<b>Universal Merchant Bank</b>	GH¢12	GH¢60	GH¢150-GH¢500
<b>Zenith Bank</b>	N/A	N/A	N/A

## Current Account Charges: E-mobile Product and Service Charges

Bank	Mobile Banking	SMS Alerts	Email Alerts	Internet banking
<b>Agricultural Development Bank</b>	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m
<b>Barclays Bank</b>	NIL	GH¢1.5 p/m	NIL	NIL
<b>Ecobank</b>	NIL	NIL	NIL	NIL
<b>FBN Bank</b>	N/A	GH¢0.25 per alert	NIL	GH¢60 one off payment for token (GH¢0 thereafter)
<b>Fidelity Bank</b>	NIL	NIL	NIL	NIL
<b>First Atlantic Bank</b>	GH¢1 p/m	GH¢1 p/m (Ind)	NIL (Ind)	GH¢1 p/m (Ind)
		Bundle charge for corporate clients for SMS, Email and Internet Banking: GH¢10 p/m		
<b>First National Bank–GHL Bank</b>	N/A or GH¢ 2 p/m	NIL	NIL	NIL
<b>GCB Bank</b>	GH¢10p/m	NIL	NIL	NIL
		Bundle charge for individual clients for Mobile Banking, SMS, Email and Internet Banking: GH¢5 p/m		
<b>Guaranty Trust Bank</b>	NIL	GH¢1 p/m	NIL	NIL
<b>National Investment Bank</b>	N/A	GH¢1p/m(Ind.), GH¢3p/m(SME), GH¢5p/m(Cor)	N/A	GH¢1p/m(Ind.), GH¢5p/m (Cor.)
<b>OmniBsic Bank</b>	NIL	NIL	NIL	N/A or GH¢2.5 p/m (Ind.), GH¢ 5 p/m (SME, Cor)
<b>Societe Generale</b>	NIL	NIL	NIL	NIL
<b>Stanbic Bank</b>	NIL	NIL	NIL	NIL
<b>Standard Chartered Bank</b>	NIL	NIL	NIL	NIL
Bank	Mobile Banking	Bundle charge for SMS and Email alerts		Internet banking
<b>CAL Bank</b>	NIL	GH¢ 2 p/m		NIL (Ind.), GH¢ 5 p/m (SME,Cor)
<b>Prudential Bank</b>	GH¢2 p/m (Ind, SME), GH¢3p/m (Cor)	GH¢2p/m (Ind, SME), GH¢3p/m (Cor)		GH¢3 p/m (Ind, SME), GH¢10p/m (Cor)
<b>Zenith Bank</b>	NIL	GH¢1 p/m		NIL
Banks with a bundle charge for Mobile banking, SMS alerts, Email alerts and Internet banking				
<b>Access Bank</b>		GH¢3 -GH¢5p/m		
<b>Bank of Africa</b>		GH¢3 p/m		
<b>Consolidated Bank</b>		GH¢5 p/m (Ind), GH¢ 10 p/m(SME, Cor)		
<b>Republic Bank</b>		GH¢3p/m (Ind.), GH¢ 5p/m (Cor)		
<b>United Bank for Africa</b>		GH¢2-GH¢20p/m		
<b>Universal Merchant Bank</b>		GH¢4p/m		

## Cost of Cheque and Savings Withdrawal Booklets

Bank	Personal account: 25 leaflets	Personal account: 50 leaflets	Corporate account: 50 leaflets	Corporate account: 100 leaflets
<b>Access Bank</b>	N/A	GH¢15	N/A	GH¢20
<b>Agricultural Development Bank</b>	GH¢5	GH¢ 12	GH¢15	N/A
<b>Bank of Africa</b>	GH¢10	N/A	GH¢15	N/A
<b>Barclays Bank</b>	GH¢10	GH¢20	GH¢20	GH¢40
<b>CAL Bank</b>	N/A	GH¢15	GH¢20	N/A
<b>Consolidated Bank</b>	N/A	GH¢15	GH¢20	GH¢30
<b>Ecobank</b>	GH¢ 6	N/A	GH¢12	N/A
<b>FBN Bank</b>	GH¢7	GH¢14	GH¢10	GH¢15
<b>Fidelity Bank</b>	GH¢10	GH¢20	GH¢20	GH¢30
<b>First Atlantic Bank</b>	N/A	GH¢7.5	N/A	GH¢100
<b>First National Bank-GHL Bank</b>	N/A or GH¢15	N/A or GH¢5	N/A	GH¢15-GH¢20
<b>GCB Bank</b>	GH¢12	N/A	GH¢22	GH¢40
<b>Guaranty Trust Bank</b>	N/A	GH¢10	N/A	GH¢20
<b>National Investment Bank</b>	GH¢4.5 (S/A); GH¢9 (C/A)	N/A	GH¢15	GH¢25
<b>OmniBsic Bank</b>	GH¢7-GH¢10	N/A or GH¢14	GH¢15	N/A or GH¢30
<b>Prudential Bank</b>	GH¢6 (S/A); GH¢12 (C/A)	GH¢12 (S/A) ; GH¢20(C/A)	GH¢20	GH¢40
<b>Republic Bank</b>	GH¢7	GH¢15	GH¢16	GH¢25
<b>Societe General e</b>	N/A	GH¢15	GH¢7.50	GH¢12.50
<b>Stanbic Bank</b>	N/A	GH¢25	N/A	GH¢50
<b>Standard Chartered Bank</b>	N/A	GH¢20	GH¢20	GH¢30/GH¢40
<b>United Bank for Africa</b>	GH¢6	N/A	N/A	GH¢15
<b>Universal Merchant Bank</b>	GH¢6	GH¢9	GH¢10	GH¢20
<b>Zenith Bank</b>	GH¢8	GH¢12	GH¢12	GH¢20

## Bank Statement Fees

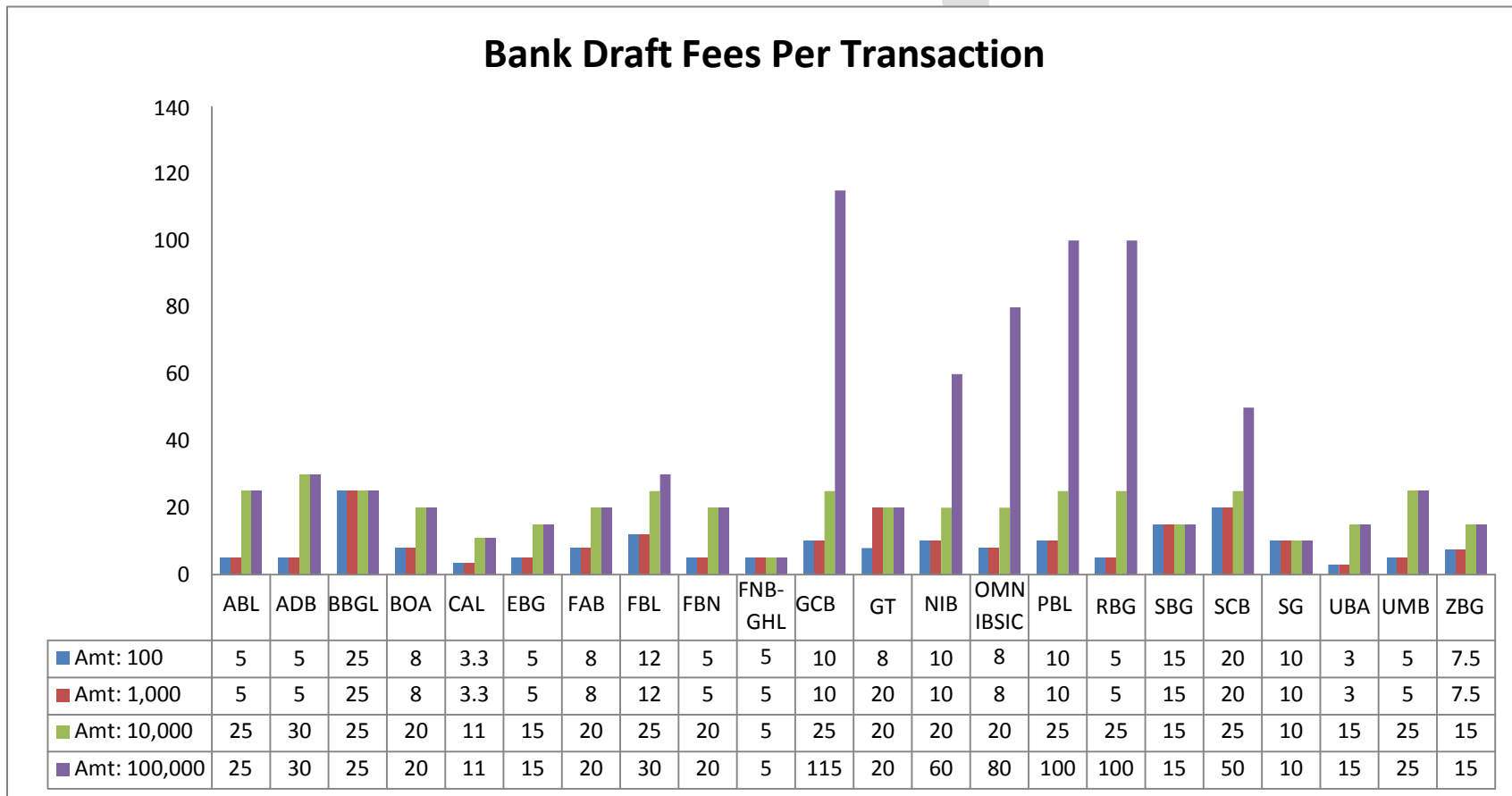
Bank	Monthly Statement (regular)	Duplicate Statement (per sheet)	Screen Printed (per sheet)
<b>Access Bank</b>	NIL	GH¢5 per page	GH¢5 per page
<b>Agricultural Development Bank</b>	NIL	GH¢2 per sheet	NIL
<b>Bank of Africa</b>	NIL	GH¢7 Per Sheet	N/A
<b>Barclays Bank</b>	N/A	N/A	GH¢1.00
<b>CAL Bank</b>	NIL	GH¢5 (regular), GH¢10 (Visa)	NA
<b>Consolidated Bank</b>	N/A	GH¢ 5.00 (Visa)	GH¢ 2.00
<b>Ecobank</b>	NIL	GH¢1.00	NIL
<b>FBN Bank</b>	NIL	GH¢3 per page	N/A
<b>Fidelity Bank</b>	NIL	GH¢3 per sheet	GH¢3 per sheet
<b>First Atlantic Bank</b>	NIL	GH¢2(sta. within a year), GH¢5 (sta. covering a year & ab.)	NIL
<b>First National Bank-GHL Bank</b>	NIL	GH¢2-¢3	N/A or GH¢3
<b>GCB Bank</b>	NIL	GH¢6.00 per page	N/A
<b>Guaranty Trust Bank</b>	NIL	GH¢2.5	NIL
<b>National Investment Bank</b>	NIL	GH¢2.00	N/A
<b>OmniBsic Bank</b>	GH¢0-GH¢2	GH¢2 per sheet	GH¢0- GH¢ 1 per sheet
<b>Prudential Bank</b>	NIL	GH¢4	N/A
<b>Republic Bank</b>	NIL	GH¢3-GH¢50 (unofficial), GH¢5-GH¢50(official use)	GH¢3/page(unofficial), GH¢5/page (official)
<b>Societe Generale</b>	N/A	GH¢15 flat	NIL
<b>Stanbic Bank</b>	NIL	GH¢5	GH¢5
<b>Standard Chartered Bank</b>	GH¢ 5 per sheet	GH¢5 per sheet	GH¢ 3 flat
<b>United Bank for Africa</b>	NIL	GH¢1per sheet	GH¢1per sheet
<b>Universal Merchant Bank</b>	GH¢ 5 per request	GH¢ 5 per request	GH¢ 5 per request
<b>Zenith Bank</b>	NIL	GH¢ 1.5 per sheet	NIL

## Bank Draft Fees

Bank	Bank Draft fees Customer	Bank Draft fees: Non-customer
<b>Access Bank</b>	0.5% of F.V (GH¢5-GH¢25)	0.5% of F.V (GH¢5-GH¢50), Sch. fees: GH¢5
<b>Agricultural Development Bank</b>	0.5% of F.V, GH¢5-GH¢30	0.5% of FV, GH¢5-GH¢30
<b>Bank of Africa</b>	0.75% (GH¢8-GH¢20)	1.50% (GH¢ 10.00 min/ GH¢ 25.00 max)
<b>Barclays Bank</b>	Reg. GH¢25, Sch. fees GH¢10	N/A
<b>CAL Bank</b>	0.25% (GH¢2.20-GH¢11) (CAL1)	
<b>Consolidated Bank</b>	0.25% of F.V (GH¢10 - GH¢25)	0.5% of F.V (GH¢20-GH¢50)
<b>Ecobank</b>	0.25% of F.V. (GH¢5 - GH¢15)	0.25% of F.V, (GH¢5- GH¢15)
<b>FBN Bank</b>	0.5% FV, (GH¢5-GH¢20)	0.5% FV, (GH¢5-GH¢20)
<b>Fidelity Bank</b>	0.25% of F.V, (GH¢ 12-GH¢ 30)	0.25% of F.V, (GH¢20-GH¢ 50)
<b>First Atlantic Bank</b>	0.25% of F.V, (GH¢8 - GH¢20)	Exam/Sch. Fees - GH¢5, 0.5% of F.V, (GH¢10-GH¢25)
<b>First National Bank –GHL Bank</b>	GH¢10, Sch. Fees GH¢ 5	N/A or GH¢10, Sch. Fees GH¢ 5
<b>GCB Bank</b>	0.25% (GH¢10-GH¢75)	0.50% (GH¢ 20.00 -GH¢75)
<b>Guaranty Trust Bank</b>	GH¢8-GH¢20; GH¢5 (Sch. fees)	N/A
<b>National Investment Bank</b>	0.25% F.V (GH¢10 -GH¢20)	Min. GH¢10 - Max. GH¢25, GH¢5 (sch. fees)
<b>OmniBsic Bank</b>	GH¢8-GH¢20 per draft, GH¢ 5 (Sch. fees)	GH¢10-GH¢25 per draft, GH¢ 5 (Sch. fees)
<b>Prudential Bank</b>	0.25% of F.V (GH¢10-GH¢100)	0.25% of F.V, GH¢10 - GH¢100
<b>Republic Bank</b>	0.25% of FV, GH¢5-GH¢100	0.25% of F.V, GH¢10-GH¢100
<b>Societe Generale</b>	GH¢10(Sch. fees), GH¢25(Other)	0.30%, Min GH¢30, Max GH¢75 (cor.)
<b>Stanbic Bank</b>	GH¢15	GH¢25, Stu. -GH¢10,
<b>Standard Chartered Bank</b>	0.25% of value, Min GH¢ 20-Max GH¢ 50 / School/Exam fees : GH¢10 Flat	N/A
<b>United Bank for Africa</b>	0.25% of F.V, (GH¢3-GH¢15)	0.5% of amo. (GH¢5-GH¢20)
<b>Universal Merchant Bank</b>	GH¢ 5-GH¢ 25	N/A
<b>Zenith Bank</b>	0.25% of F.V, (GH¢ 7.5 -GH¢15)	0.25% of F.V, (GH¢10-GH¢25)



## Bank Draft Fees for Notational Amounts



### Figure Notes

\*Fees for FNB-GHL range from GH¢ 5-GH¢ 10; Fees for OMNIBSIC range from GH¢ 8-GH¢ 20 for GH¢ 100 and GH¢ 1000 transactions

## Charges on Stopped Cheques, Express clearing and Standard Clearing

Bank	Cheques: Stopped	Cheques: Express clearing	Cheques: Standard clearing
<b>Access Bank</b>	GH¢5	GH¢ 40 Flat	NIL
<b>Agricultural Development Bank</b>	GH¢10 per leaf	GH¢ 50 flat	NIL
<b>Bank of Africa</b>	GH¢30	GH¢50	NIL
<b>Barclays Bank</b>	Gh¢15.00 P/I	GH¢ 50.00 flat (USD25, EUR25, GBP20)	GH¢ 0.5 per cheque
<b>CAL Bank</b>	GH¢11 per cheque	GH¢30 (for ≤ GH¢5000), GH¢70 (for >GH¢5000)	GH¢5 - GH¢10
<b>Consolidated Bank</b>	GHS 20.00	GH¢ 40.00	NIL
<b>Ecobank</b>	GH¢5.00	GH¢25(≤ GH¢ 5000), GH¢50(> GH¢ 5000)	NIL
<b>FBN Bank</b>	GH¢20	0.25% of FV, min GH¢20 - max GH¢50	NIL
<b>Fidelity Bank</b>	GH¢10	GH¢50	NIL
<b>First Atlantic Bank</b>	GH¢7.5	GH¢30	NIL
<b>First National Bank-GHL Bank</b>	GH¢ 5-GH¢10	GH¢50 or GH¢20 (amo >GH¢ 5000)	N/A
<b>GCB Bank</b>	GH¢ 25	GH¢60.00 flat	NIL
<b>Guaranty Trust Bank</b>	GH¢5.00	0.25% of FV, (GH¢20-GH¢50)	NIL
<b>National Investment Bank</b>	GH¢50	0.25% of FV(GH¢50 - GH¢100)	NIL
<b>OmniBsic Bank</b>	GH¢5 P/R or GH¢10 per cheque	GH¢30 or 0.25% of F.V.(GH¢20-GH¢50)	GH¢0- GH¢ 0.50
<b>Prudential Bank</b>	GH¢40	GH¢25 flat	NIL
<b>Republic Bank</b>	GH¢20	0.25% of F.V., min GH¢20 - max GH¢50	NIL
<b>Societe Generale</b>	GH¢ 20	GH¢25 flat	NIL
<b>Stanbic Bank</b>	GH¢30	GH¢60	N/A
<b>Standard Chartered Bank</b>	GH¢20(ind.), GH¢25(cor.)	GH¢50 Flat(General Banking services)/ USD10/EUR8/GBP6/(Foreign Currency), GH¢60 Flat (Business banking)	NIL
<b>United Bank for Africa</b>	GH¢5	NIL (GH¢20000 and above); GH¢24 (Below GH¢20000)	NIL
<b>Universal Merchant Bank</b>	GH¢10-GH¢100	GH¢10- GH¢50	N/A
<b>Zenith Bank</b>	GH¢ 6	0.25% of F.V, (GH¢25-GH¢100)	NIL

## Lending fees: Commitment fees

Bank	Commitment fee: Retail	Commitment fee: Corporate
Access Bank	0.25% - 2%	0.25% - 2%
Agricultural Development Bank	Nil	Nil
Bank of Africa	1.50%	1.50%
Barclays Bank	N/A	0.25%
CAL Bank	N/A	N/A
Consolidated Bank	N/A	N/A
Ecobank	1.25% (Facility Fees)	0.75% of L/A
FBN Bank	1% F.V	1% F.V
Fidelity Bank	0.5%-1%	NIL
First Atlantic Bank	NIL	NIL
First National Bank –GHL Bank	N/A	N/A
GCB Bank	N/A	0.75%
Guaranty Trust Bank	1.0% - 2.0%	0.25% - 1.0%
National Investment Bank	1.50%	1.50%
OmniBsic Bank*	Nil	Nil
Prudential Bank	N/A	N/A
Republic Bank	N/A	N/A
Societe Generale	Nil	Nil
Stanbic Bank	N/A	N/A
Standard Chartered Bank	N/A	N/A
United Bank for Africa	0% - 2%	0% - 2%
Universal Merchant Bank	N/A	N/A
Zenith Bank	N/A	N/A

## Lending fees: Processing and Arrangement Fees

Bank	Processing/Establishment fee Retail	Processing/Establishment fee Corporate	Arrangement fee: Retail	Arrangement fee: Corporate
<b>Access Bank</b>	0.25% - 2%	0.25% - 2%	0.25%-2%	0.25%-2%
<b>Agricultural Development Bank</b>	2% (Nego.)	2% (Nego.)	Nil	Nil
<b>Bank of Africa</b>	1.50%	1.50%	Nil	Nil
<b>Barclays Bank</b>	N/A	N/A	1% - 3%	0.25% - 1.00%
<b>CAL Bank</b>	1.5% OF L/A	1.0%	1.5% OF L/A	1.0%
<b>Consolidated Bank</b>	N/A	N/A	N/A	N/A
<b>Ecobank</b>	1.25% L/A	1% of L/A	n/a	0.25% -0.60% of the loan amount
<b>FBN Bank</b>	1.50% FV	1.50% FV	Nil	Nil
<b>Fidelity Bank</b>	1% - 2%	0.5% - 2%	0.75% -2.0%	0.25%-1.5%
<b>First Atlantic Bank</b>	1.5%-2%	0.5%-2%	NIL	NIL
<b>First National Bank-GHL Bank</b>	0%-1.50%	0%-1%	0%-1.25%	0%-1.5%
<b>GCB Bank</b>	1.0% (Min. GH¢50)	1 % (min. 1,000)	N/A	0.50%
<b>Guaranty Trust Bank</b>	0.5% - 1.0%	0.25% - 0.75%	1.0% - 2.0%	0.25% - 1.0%
<b>National Investment Bank</b>	1.50%	1.50%	N/A	N/A
<b>OmniBsic Bank</b>	1% flat per facility or 2.50%	2.5% or 3% per facility (nego.)	1.75% flat (nego.) or 0%	1.75% flat (nego.) or 0.50%
<b>Prudential Bank</b>	0.5%-2%	0.5%-2%	0.25%-1%	0.25%-1%
<b>Republic Bank</b>	1.5% of L/A	1.5% of L/A	N/A	N/A
<b>Societe General e</b>	2.5%	2% P/Q, (Min. GH¢200)	N/A	N/A
<b>Stanbic Bank</b>	1.5% of F.V (min. GH¢50)	0.50%	1% of F.V, (min GH¢50)	2.0%
<b>Standard Chartered Bank</b>	N/A	N/A	2% Top-up, 2.5% for new loans	2% Top-up, 2.5% for new loans
<b>United Bank for Africa</b>	0% - 2%	0% - 2%	0% - 2%	0% - 2%
<b>Universal Merchant Bank</b>	1.5% - 2.5%(PUPO)	0.5% - 1%(PUPO)	N/A	N/A
<b>Zenith Bank</b>	0.5-2%	0.5-2%	0.5-1.5%	0.5-1.5%

## Lending Fees: Facility and Insurance Fees

Bank	Facility Fee: Retail	Facility Fee: Corporate	Insurance Fee: Retail	Insurance Fee: Corporate
<b>Access Bank</b>	0.25% - 2%	0.25% - 2%	0.75% (N/A cash backed)	Nego. (Not cash backed)
<b>Agricultural Development Bank</b>	Nil	Nil	1.0%	Nil
<b>Bank of Africa</b>	Nil	Nil	Nil	Nil
<b>Barclays Bank</b>	N/A	0.25% - 1.00%	1.35% for credit life	1.1% for SME
<b>CAL Bank</b>	N/A	N/A	0.65%-1.35%	N/A
<b>Consolidated Bank</b>	N/A	N/A	N/A	N/A
<b>Ecobank</b>	3% (Flat per annum)	0.25%-1.25% of the face value	2.25%	N/A
<b>FBN Bank</b>	Nil	Nil	1%	N/A
<b>Fidelity Bank</b>	1.5% - 2%	0.3%-2%	Up to 1.86 for 5 yrs facility tenor	N/A
<b>First Atlantic Bank</b>	1.5%-2%	0.5%-2%	NIL	NIL
<b>First National Bank –GHL Bank</b>	0%-2.5%	Negotiated	0%-1.0%	0%-0.18%
<b>GCB Bank</b>	2% (Min. GH¢60)	1% (min 1,000)	2.0% (Min. GH¢50)	N/A
<b>Guaranty Trust Bank</b>	1.0% - 2.0%	0.25% - 1.0%	1.5% - 2.0% of facility (Max Adv. only)	N/A
<b>National Investment Bank</b>	1.00%	1.00%	0.65%-2.25%	0.65%-2.25%
<b>OmniBsic Bank</b>	Nil or 1.75% flat (nego.)	0.50% or 1.75% flat (nego.)	1.6% per annum or 1%	NIL
<b>Prudential Bank</b>	0.25%-0.5%	0.25%-0.5%	0.78%	0.3%-0.90%
<b>Republic Bank</b>	1.50%	1.50%	1.5%(all retail loans)	depends on type of loan
<b>Societe Generale</b>	1%-2.5%	2% P/A, (Min. GH¢200)	1.17%-1.50%	NIL
<b>Stanbic Bank</b>	1% of F.V, (min.GH¢50)	2.0%	1.6% of L/A (all retail loans)	NIL
<b>Standard Chartered Bank</b>	N/A	N/A	N/A	N/A
<b>United Bank for Africa</b>	0% - 2%	0% - 2%	1.5%(Consumer loans)	NA
<b>Universal Merchant Bank</b>	1.5% - 3.0% (PUAO)	1.75 - 2.5% (PUAO)	1% flat on personal Loan	Nil
<b>Zenith Bank</b>	1%, (min.GH¢50)	1%, min GH¢50	N/A	N/A

## Overdraft Processing & Early Loan Repayment Penalty & Guarantee Commissions

Bank	Overdraft Processing Fee	Early Loan Repayment Penalty	Guarantee / Mobilization / Performance Bond / Bid security Commissions per quarter
<b>Access Bank</b>	0.25% - 2%	Nil	0.20% - 2%
<b>Agricultural Development Bank</b>	2%(nego.)	Nil	2.0%
<b>Bank of Africa</b>	3.00%	Nil	2.0%
<b>Barclays Bank</b>	N/A	0.25% on the principal	N/A
<b>CAL Bank</b>	3% Retail and 2% corporate	3% flat for retail	3% FLAT on the amount retail, 2% for corporate
<b>Consolidated Bank</b>	N/A	N/A	N/A
<b>Ecobank</b>	1.25%	N/A	2% Processing Fee/ 3% Max Issuance Fee
<b>FBN Bank</b>	1% FV	0.25%	1.50% FV
<b>Fidelity Bank</b>	Up to 2% of amount	up to 3%	1% / QTR
<b>First Atlantic Bank</b>	Nil	Nil	0.25% (Minimum)
<b>First National Bank –GHL Ban*</b>	1.50%-2.50%	N/A or 2% after a year, 3% within a year	N/A or 1%-2%
<b>GCB Bank</b>	1% (min 1,000)	0.25%	1.25% p/Q
<b>Guaranty Trust Bank</b>	N/A	N/A	0.25% - 0.75%
<b>National Investment Bank</b>	1.50%	max. of one month interest	4.0/4.0/4.0/2.0% Flat
<b>OmniBsic Bank</b>	N/A or 1.75% flat (nego.)	2.50% or 2% of the amount outstanding	3.0% or 0.75% p/q (nego.)
<b>Prudential Bank</b>	0.25%-2%	N/A	0.25%-2%
<b>Republic Bank</b>	1.5% of L/A	2.5% of outstanding amount	1% per quarter
<b>Societe Generale</b>	1.5% flat min GHS200 (Corporate), 2.5%, Min. GH¢30 (Retail)	5%	0.75-2% p/q, Min GH¢500 (Facility fee), 1.5% flat, Min GH¢500 (Processing fee), 1% of amount, Min GH¢500 (TE)
<b>Stanbic Bank</b>	1%of F.V, min. GH¢50 (Ret.); 0.50% (Cor.)	3% of the principal amount(ret.), NIL(Cor.)	0.50%
<b>Standard Chartered Bank</b>	N/A	0.25% (On Loan Balance)	Commission charged upfront at 1% per quarter, subject to a min of GH¢ 500
<b>United Bank for Africa</b>	0% - 2%	Depends on the terms of the offer	0% - 2%
<b>Universal Merchant Bank</b>	0.5 - 1.0% (PUAO)	2% of outstanding L/A	1%per quarter
<b>Zenith Bank</b>	1%, (min. GH¢50)	N/A	0.5-3%

## ATM Fees

Bank	ATM Issuing	ATM cash withdrawal (At bank's ATM)	ATM card maintenance fee(p/m or p/q)
<b>Access Bank</b>	GH¢10(Gh-Link), GH¢20.00(Visa debit) GH¢25(Visa Prepaid)	NIL	GH¢5P/M(Visa debit); GH¢3 P/M (gh-link)
<b>Agricultural Development Bank</b>	GH¢ 5	NIL	GH¢1.00 P/M
<b>Bank of Africa</b>	NIL	GH¢0.50	NIL
<b>Barclays Bank</b>	GH¢ 20 / GH¢ 50	NIL	GH¢10, GH¢12 & GH¢25 P/Q
<b>CAL Bank</b>	GH¢10	NIL	GH¢2.5 p/m
<b>Consolidated Bank</b>	GH¢ 5.00	NIL	GH¢ 5.00 (e-bundle - ind.); GH¢10 (e-bundle-business)
<b>Ecobank</b>	GH¢10.00	NIL	GH¢5
<b>FBN Bank</b>	GH¢17.02 (MasterCard)	NIL (MasterCard)	GH¢15 P/A (MasterCard)
<b>Fidelity Bank</b>	(GH¢15- Visa Classic card); GH¢30- Visa Gold card (GH¢40- Visa Platinum card)	NIL	GH¢4 p/m - Visa Classic cards GH¢5 p/m - Visa Gold cards GH¢10 p/m - Visa Platinum cards
<b>First Atlantic Bank</b>	GH¢15(Visa Classic & MasterCard Standard)	NIL	GHS 2 monthly maintenance fee.GH¢ 5 p/q for VISA fee and Mastercard fee
<b>First National Bank –GHL Bank</b>	NIL	NIL	NIL
<b>GCB Bank</b>	GH¢10(Gh-link - Instant card)	NIL	N/A
<b>Guaranty Trust Bank</b>	GH¢10 - GH¢20.00 (GTB1)	NIL	GH¢3-GH¢5 (GTB1)
<b>National Investment Bank</b>	GH¢10	GH¢0.50	NIL
<b>OmniBsic Bank</b>	GH¢20 or GH¢ 5 per card	NIL	GH¢3.00 or GH¢ 3 per card p/m
<b>Prudential Bank</b>	GH¢10 - GH¢12	GH¢0.25-GH¢0.40	N/A
<b>Republic Bank</b>	NIL	NIL	GH¢3.00(ind.) GH¢5.00(business)
<b>Societe Generale</b>	GH¢30/USD10/,EUR8/GBP7 (Gold), GH¢20 (Visa Express)	NIL	GH¢15/USD5/EUR84/GBP3 P/Q (Gold) GH¢7.5 P/Q(VISA CLASSIC)
<b>Stanbic Bank</b>	NIL	NIL	GH¢15-GH¢20 per quarter
<b>Standard Chartered Bank</b>	GH¢ 15	NIL	GH¢ 15 per month
<b>United Bank for Africa</b>	N/A	N/A	N/A
<b>Universal Merchant Bank</b>	GH¢ 15	NIL	NIL
<b>Zenith Bank</b>	GH¢ 5.00 (Visa and Master Card), GH¢2.50 (Proprietary Card)	GH¢1.0 (Visa and Master Card), GH¢0.18 (Proprietary Card)	GH¢3.0 (Visa and Master Card), GH¢0 (Proprietary Card)

## **INTERNATIONAL BANKING PRODUCTS AND SERVICES**

This section details charges for international banking products and services. Kindly read tables and graphs in conjunction with the relevant abbreviations, footnotes and notes.



## Foreign Currency/Exchange Account

Bank	Initial Deposit	Minimum operating balance	Maintenance fee	Commission on Turnover
<b>Access Bank</b>	100 (USD, GBP, EUR)	Nil	Nil	FCA: 2.5% of withdrawal amount, FEA: Nil (funded with cash), 2.5% (not funded with cash)
<b>Agricultural Development Bank</b>	USD 100	USD 50	Nil	Nil
<b>Bank of Africa</b>	USD500, GBP300, EUR500(FEA), GH¢0(FCA)	Nil	Nil	USD10(SME), USD2(Ind)
<b>Barclays Bank</b>	N/A	N/A	N/A	10% p.mille Min USD5, Max USD100
<b>CAL Bank</b>	50 Cur. units	Nil	N/A	N/A
<b>Consolidated Bank</b>	50 Cur. units	Nil	N/A	N/A
<b>Ecobank</b>	USD100(FEA); GH¢0(FCA)	USD100(FEA) ; GH¢0(FCA)		0-3% F.V. (EBG2)
<b>FBN Bank</b>	FCA (USD0), FEA (USD 500) GBP 300/ EUR 500)	FCA (Nil), FEA (USD100, GBP80, EUR100)	Nil	Nil
<b>Fidelity Bank</b>	USD50/ GBP50/ EUR 50	50 (USD, GBP, EUR)	Nil	Nil
<b>First Atlantic Bank</b>	Nil	Nil	Nil	Nil
<b>First National Bank-GHL Bank</b>	USD20-USD100 GBP100 EUR100	N/A	Nil	Nil- FEA; FCA
<b>GCB Bank</b>	200 (USD, GPB, EUR)	50 (USD, GPB, EUR)	USD5, GPB3, EUR5	USD1.50, GPB1, EUR 1
<b>Guaranty Trust Bank</b>	Nil	Nil	Nil	Nil
<b>National Investment Bank</b>	USD300, EUR200, GBP200	USD100, EUR80, GBP60	N/A	N/A
<b>Omnibasic Bank</b>	USD100	USD0-USD100	Nil	Nil
<b>Prudential Bank</b>	100 (USD, GBP, EUR) (FEA), Nil (FCA)	Nil	Nil	Nil
<b>Republic Bank</b>	USD100	USD50	N/A	USD1.5 p.mille/m
<b>Societe Generale</b>	300 (USD, EUR, GBP)	100 (USD, EUR, GBP)	USD1.5, EUR1, GBP0.75 p/q (FEA/FCA)	Nil
<b>Stanbic Bank</b>	N/A	N/A	N/A	USD4(FEA)
<b>Standard Chartered Bank</b>	USD500, EUR300, GBP250	Nil	Nil	USD5-USD100/EUR5- EUR100/GBP5-GBP100
<b>United Bank for Africa</b>	200 (USD, EUR, GBP) (FEA), Nil (FCA)	USD100, EUR100, GBP100(FEA), Nil (FCA)	Nil	Nil
<b>Universal Merchant Bank</b>	USD200 , 100 for other currencies	50 for all currencies	USD 4 and 2.00 for other currencies	N/A
<b>Zenith Bank</b>	500 (USD, EUR, GBP)	Nil	Nil	Nil

## Letters of Credit (Import): Without Cash Cover

Bank	Establishment Commission: Sight w/o cash cover	Establishment Commission: Deferred w/o cash cover
<b>Access Bank</b>	1% P/Q (min USD100)	1.25% P/Q (min USD100)
<b>Agricultural Development Bank</b>	1% of F.V p/q (Min USD200)	1%-1.75
<b>Bank of Africa</b>	1% P/Q (min USD100)	N/A
<b>Barclays Bank</b>	1%-1.25% P/Q (min USD200)	1.5%-1.75% P/Q (min USD200)
<b>CAL Bank</b>	2%-2.25% P/Q, (min USD100)	2%-2.25% P/Q, min USD100
<b>Consolidated Bank</b>	1.25% P.Q. (Min. - USD200)	1.25% P.Q. (Min. - USD200)
<b>Ecobank</b>	1.75% flat	1.75% flat
<b>FBN Bank</b>	1.25% Flat Rate	1.25% Flat Rate
<b>Fidelity Bank</b>	1% per quarter* (Min UD\$200)	1.5% per quarter for Issuance
<b>First Atlantic Bank</b>	min 1% and max 1.5%	min 1% and max 1.5%
<b>First National Bank-GHL Bank</b>	1 % P/Q (min USD100) or 1% min	1% P/Q (min USD100) or N/A
<b>GCB Bank</b>	1.50% of LC Amount	1.50% of LC Amount
<b>Guaranty Trust Bank</b>	1.5% flat	1.5% of F.V
<b>National Investment Bank</b>	1.25% of FV (min. USD100)	1.75% (min. USD100)
<b>Omnibsic Bank</b>	1.5% Per Annum or 1.5% p/q+ S/C of USD30	1.5%per annum or 1.5% p/q+ S/C of USD30
<b>Prudential Bank</b>	N/A	N/A
<b>Republic Bank</b>	1% of F.V per quarter	1% of F.V per quarter
<b>Societe Generale</b>	1.5% PER QUARTER	1.5% P Q
<b>Stanbic Bank</b>	0.75% P/Q (min USD200)	0.75% (min USD200) per quarter
<b>Standard Chartered Bank</b>	1.0% p/q(sight) or part thereof + SWIFT + Courier cost (to be taken upfront)	1.5% p/q(usance) or part thereof + SWIFT + Courier cost (to be taken upfront)
<b>United Bank for Africa</b>	1.5% p/q + USD25 S/C	1.5% p/q + USD25 S/C
<b>Universal Merchant Bank</b>	1.75% p/q(0.50% for any additional Quarter)	1.75% p/q(0.50% for any additional Quarter)
<b>Zenith Bank</b>	1 % p/q. (Min.USD200)	N/A

## Letters of Credit (Import): Full and Partial Cash Cover

Bank	Establishment Commission (fully cash covered)		Establishment Commission (Partial Cash Cover)	
	Sight	Deferred	Sight	Deferred
<b>Access Bank</b>	1% P/Q (min USD100)	1.25% P/Q (min USD100)	1% P/Q (min USD100)	1.25% P/Q(min USD100)
<b>Agricultural Development Bank</b>	1% of LC Amount	1% of LC Amount	N/A	N/A
<b>Bank of Africa</b>	0.5% P/Q (min USD100)	N/A	0.5% P/Q (min USD100)	N/A
<b>Barclays Bank</b>	1%P/Q (min USD200.00)	1% P/Q (min USD200.00)	1%-1.25% P/Q (min USD200)	1.5% - 1.75%P/Q (min USD200)
<b>CAL Bank</b>	1%-1.5% P/Q (min USD100.00)	1.25%-1.5% P/Q (min USD100)	2%-2.25% P/Q (min USD100)	2%-2.25% P/Q, min USD100
<b>Consolidated Bank</b>	0.75% P.Q. (Min. - USD200)	0.75% P.Q. (Min. - USD200)	N/A	N/A
<b>Ecobank</b>	1.75% flat	1.75% flat	0.50% - 1.50% (Negotiable)	0.50% - 1.50% (Negotiable)
<b>FBN Bank</b>	1% Flat Rate USD100min	1% Flat Rate (min. USD100)	1.25% Flat Rate	1.25% Flat Rate
<b>Fidelity Bank</b>	1% per quarter* (Min UD\$200)	1.5% per quarter for Issuance	1% per quarter* (Min UD\$200)	1.5% per quarter for Issuance
<b>First Atlantic Bank</b>	0.1% - 0.5%	min 0.1% and max 0.5%	0.1% (min); 1% (max)	min 0.1% and max 1%
<b>First National Bank-GHL Bank</b>	up to 0.25% P/Q (min USD100) + USD30 SWIFT or 1% min	up to 0.25% P/Q (min USD100) plus USD30 S/C or N/A	up to 0.5% P/Q (min. USD100) + USD30 SWIFT or 1% min	up to 0.5% P/Q (min. USD100) + USD30 S/C or N/A
<b>GCB Bank</b>	1% of LC Amount	1% of LC Amount	Depends on Applicant's Facility	Depends on Applicant's Facility
<b>Guaranty Trust Bank</b>	1.5% of F.V	1.5% of F.V	1.5% of face value flat	1.5% of face value flat
<b>National Investment Bank</b>	0.25% of F.V, min. USD100	1.75% of F.V, (min. USD100)	N/A	N/A
<b>OmniBsic Bank</b>	1% per annum or 1% p/q+ S/C of USD30	1%per annum or 1% p/q+ S/C of USD30	0.75% per annum or 1.5% p/q+ S/C of USD30	0.75%per annum or 1.5% p/q+ S/C of USD30
<b>Prudential Bank</b>	1.50% flat	1.50%	N/A	N/A
<b>Republic Bank</b>	1% of F.V per quarter	1% of F.V per quarter	1% of F.V per quarter	1% of F.V per quarter
<b>Societe Generale</b>	0.75% P/Q	0.75% P/Q	1% p/q	1% p/q
<b>Stanbic Bank</b>	1.25% p/Q (min USD200)	1.25% P/Q (min USD200)	0.75% (min USD200) per quarter	0.75%P/Q (min USD200)
<b>Standard Chartered Bank</b>	N/A	N/A	N/A	N/A
<b>United Bank for Africa</b>	1% p/q + USD25 S/C	1% p/q + USD25 S/C	1.5% p/q + USD25 S/C	1.5% p/q + USD25 S/C
<b>Universal Merchant Bank</b>	1.75% p/q.(0.50% for any additional Quarter)	1.75% p/q.(0.50% for any additional Quarter)	1.75% p/q.(0.50% for any additional Quarter)	1.75% p/q.(0.50% for any additional Quarter)
<b>Zenith Bank</b>	1.5% of face value P/Q	2% of face value P/Q	1 of face value per quarter	1.75% of face value per quarter

## Letters of Credit (Export)

Bank	Advising Commission		Processing/Handling fee	
	Customers	Non-Customers	Customers	Non-Customers
<b>Access Bank</b>	USD100	N/A	USD100	N/A
<b>Agricultural Development Bank</b>	GH¢ 50	GH¢ 200(Other banks)	0.5% of bill amount (Min USD 100)	NA
<b>Bank of Africa</b>	GH¢100	GH¢200	0.75% of FV (Max USD150)	0.75% of FV (Max USD150)
<b>Barclays Bank</b>	GH¢ 100 - GH¢ 200	GH¢ 100 - GH¢ 200	GH¢200	GH¢200
<b>CAL Bank</b>	GH¢ 200	GH¢ 300	N/A	N/A
<b>Consolidated Bank</b>	GH¢ 100	N/A	USD100.00	N/A
<b>Ecobank</b>	USD100	N/A	N/A	N/A
<b>FBN Bank</b>	GH¢50 minimum	GH¢100 minimum	GH¢20 minimum	GH¢20 minimum
<b>Fidelity Bank</b>	USD50	USD115.00 FLAT + S/C	N/A	N/A
<b>First Atlantic Bank</b>	Nil	USD100	Nil	Nil
<b>First National Bank-GHL Bank</b>	GH¢100 or USD 50	USD50 or N/A	USD0-USD 50	Nil
<b>GCB Bank</b>	GH¢ 50	GH¢ 100	GH¢ 50	GH¢ 100
<b>Guaranty Trust Bank</b>	GH¢30	USD100	USD15	N/A
<b>National Investment Bank</b>	USD100	N/A	N/A	N/A
<b>Omnibsic Bank</b>	USD50 or GH¢ 50	USD50 or GH¢ 70	1% or 0.5% -1.5% of F.V (Concession rate: 0.5%)	1% or 1.5% of F.V
<b>Prudential Bank</b>	GH¢200.00	N/A	courier GH¢150, Availment/liquidation 1%	N/A
<b>Republic Bank</b>	USD25	USD50	USD25	N/A
<b>Societe Generale</b>	USD 50	USD70	Nil	NIL
<b>Stanbic Bank</b>	USD50	USD100	N/A	N/A
<b>Standard Chartered Bank</b>	GH¢150 Flat, Courier charges As per DHL Tariff and chaser charges GH¢100	N/A	N/A	N/A
<b>United Bank for Africa</b>	Nil	GH¢ 20	1%	1%
<b>Universal Merchant Bank</b>	USD100. Flat	USD100 Flat ( LC advised through B/B)	USD100	N/A
<b>Zenith Bank</b>	GH¢50 per bill	USD100(other bank)	GH¢ 50 per bill	N/A

## Documentary Bills for Collection

Bank	Handling charges (Import): Customers	Handling charges (Import): Non-Customers	Handling commission (Export)
<b>Access Bank</b>	USD25	N/A	USD100
<b>Agricultural Development Bank</b>	0.75% of bill amount (min USD 30)	N/A	0.25% of F.V LC/ Min USD 250
<b>Bank of Africa</b>	USD50	USD50	0.75% of F.V (max USD150)
<b>Barclays Bank</b>	0.5% -0.65% flat (Min GH¢200)	N/A	0.25%(min. - USD250)
<b>CAL Bank</b>	0.25%, USD30.00 - USD 500	GH¢ 50	USD 100
<b>Consolidated Bank</b>	GH¢ 100	N/A	USD100
<b>Ecobank</b>	USD25	N/A	USD50
<b>FBN Bank</b>	USD25	N/A	GH¢ 50
<b>Fidelity Bank</b>	GH¢200	N/A	1% of invoice value minimum USD40
<b>First Atlantic Bank</b>	USD40	Nil	USD40
<b>First National Bank-GHL</b>	0.3% min USD45 or 0.75% MIN USD50	0.3% min USD45 or N/A	0.3%; min USD50 ;max USD150 or 0.75%; MIN USD50
<b>GCB Bank</b>	Nil	N/A	0.2% of F.V
<b>Guaranty Trust Bank</b>	GH¢15	N/A	USD100
<b>National Investment Bank</b>	USD30	N/A	USD40
<b>OmniBsic Bank</b>	USD40 or USD 15 + USD30 S/C	USD40 or USD 15 + USD30 S/C	USD75 or 0.75% of F.V (min USD 100)
<b>Prudential Bank</b>	GH¢50	N/A	USD50
<b>Republic Bank</b>	USD25	N/A	USD25
<b>Societe Generale</b>	USD 50	USD100	0.5%, Min.USD30. Max. USD100
<b>Stanbic Bank</b>	USD30	N/A	USD100
<b>Standard Chartered Bank</b>	0.25% of bill amount, swift charges GH¢150 flat and chaser chages GH¢100 flat	N/A	GH¢ 200 flat
<b>United Bank for Africa</b>	1% + USD25 S/C	1% + USD25 S/C	0.50%
<b>Universal Merchant Bank</b>	USD50 Flat	N/A	USD100 Flat
<b>Zenith Bank</b>	0.75% of F.V, Max USD300	N/A	0.75%; Min. GH¢ 50; Max. \$300

## Transfer Fees

Bank	Inward Transfer (Administrative Charges)	Outward Transfers Rate and Swift Charges for Customers	Outward Transfers Rate and Swift Charge for non-Customers
<b>Access Bank</b>	Nil	0.75%(offshore/GH¢), 1.25%(Onshore) + USD25/EUR15/GBP13 (S/C)	N/A
<b>Agricultural Development Bank</b>	N/A	0.5% of FV (min USD 30)+USD 30 S/C (FEA and FCA), Cedi acc.: GH¢1-1000 (GH¢10) ≤ GH¢ 5000 (GH¢100)	N/A
<b>Bank of Africa</b>	Nil	1% (min GH¢ 60/ USD15) + USD30 + USD25 S/C	Nil
<b>Barclays Bank</b>	N/A	0.75% (Cedi Account, FCA); 1% (FEA), (min USD75) + USD25 S/C	N/A
<b>CAL Bank</b>	USD 5 - USD 40	USD25.00 (FEA = 1.5%, FCA = 1%, CEDI = 0.75%) MIN USD30.00	N/A
<b>Consolidated Bank</b>	N/A	0.75% (min. USD 50) + S/C of USD 20	N/A
<b>Ecobank</b>	N/A	1.25% (Cedi & FEA Accounts), 0.75% (FCA) + USD45 S/C	
<b>FBN Bank</b>	0.75% (Flat rate)	0.75% (FCA, CEDI); 1.75% (FEA); (Min. USD30; GBP20; EUR30); + USD25; GBP13; EUR15 S/C	N/A
<b>Fidelity Bank</b>	N/A	Standard 1.0% (Minimum US\$40.00) + \$35 SWIFT Charge + \$35 corresponding bank charge- optional (borne by sender or recipient)	N/A
<b>First Atlantic Bank</b>	Nil	1% of FV, (Min. USD50(Ind); Min. USD100(cor)), + USD25	N/A
<b>First National Bank-GHL Bank</b>	Nil	0.75% (min USD40),(FEA); 0.5% (min USD75)(FCA) + USD30 S/C + Cor. B/C or 0.5% MIN USD 30;	N/A
<b>GCB Bank</b>	N/A	1% (min. USD15, GPB10,EUR15) + S/C of USD25/GPB15/EUR20.	N/A
<b>Guaranty Trust Bank</b>	USD15	0.5%-1% (min. USD15) plus SWIFT CHARGE of USD30	N/A
<b>National Investment Bank</b>	N/A	0.75% (Cedi Acc.), 0.65% (FEA), 0.5% (FCA),(Min.USD30,GBP15, EUR20) +USD25,GBP15, EUR20	N/A
<b>OmniBsic Bank</b>	Nil	1% (FCA, FEA & GH¢ acc.); 2.5% (Fed with cash and cheque)+ USD25 (Swift) or 1% of F.V(min USD15)+ USD30 S/C	N/A
<b>Prudential Bank</b>	N/A	1% of F.V plus Swift charges - USD35, GBP25, EUR 30	N/A
<b>Republic Bank</b>	USD10	Min USD30, swift fee of USD25	N/A
<b>Societe Generale</b>	USD15 flat	1% (Min.USD50),(Cedi Acc.); 0.75% (Min. USD50), (FCA); 1%(min. USD50)+1% Rep. Fee (FEA)+Swift USD20, Amendments USD40	N/A
<b>Stanbic Bank</b>	N/A	USD50 - 0.75% of F.V plus swift charge of USD20	N/A
<b>Standard Chartered Bank</b>	N/A	0.75 of F in GH¢160 D40 36 G 30( anual), 0.5 of F in GH¢80 D20 18 G 15(online), GH¢0(to another SCB)	N/A
<b>United Bank for Africa</b>	Nil	1% (Min USD10) plus USD25 swift charges	1% (Min \$10) + USD25 S/C
<b>Universal Merchant Bank</b>	Nil	USD30/GBP20/EUR25/GH¢45	N/A
<b>Zenith Bank</b>	N/A	0.75% (FCA); 1% (Cedi Acc.); 1.25% (FEA) + S/C of USD30	N/A

## Notes

CAL1	GH¢ 5.50 - Canadian Embassy, 0.25% {min. - GH¢ 2.20 & max. - GH¢ 11} clients of bank, 0.25% {min. - GH¢ 3.30 & max. - GH¢ 11} walk-in customers
CAL2	GH¢1(In); 0.5% Personal Accounts - Min. GH¢ 7.00, Max. GH¢ 15.00 Per bank; Retail/Corporate Accounts Min. GH¢ 25.00, Max. GH¢ 100.00 per bank (EXPRESS ACH) , 0.5% Personal Accounts - Min. GH¢ 7.00, Max. GH¢ 15.00 Per bank; Retail/Corporate Accounts Min. GH¢ 20.00, Max. GH¢ 50.00 per bank (NORMAL ACH)
GTB1	GH¢10(visa domestic, visa international, master card), FREE (GTcrea8 Master card) GH¢15(VISA prepaid), GH¢20.00(Visa Gold)
GTB2	GH¢3 per month(VISA domestic-proprietary card, international, mastercard), GH¢5 per month(VISA Gold)
EBG1	NGO's (GH¢48.00p/m), Clubs & Societies(GH¢48.00p/m), Regional Corporate (GH¢110/Month), Multinationals (GH¢ 200/Month), Public Corporate ( GH¢ 200/Month)
EBG2	Commission on withdrawal: 3% of face value (foreign account), 3% of face value (Forex Accounts funded with cleared funds other than cash), Free (Forex Accounts funded with Cash, Inward Transfer Exchange for Cedis)