

Survey of Bank Charges

Third Quarter, 2019

Financial Stability Department



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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 Products 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¢ 5.00 - GH¢ 15.00 p/m (CBG 1), SMS alert only: GH¢1.5 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

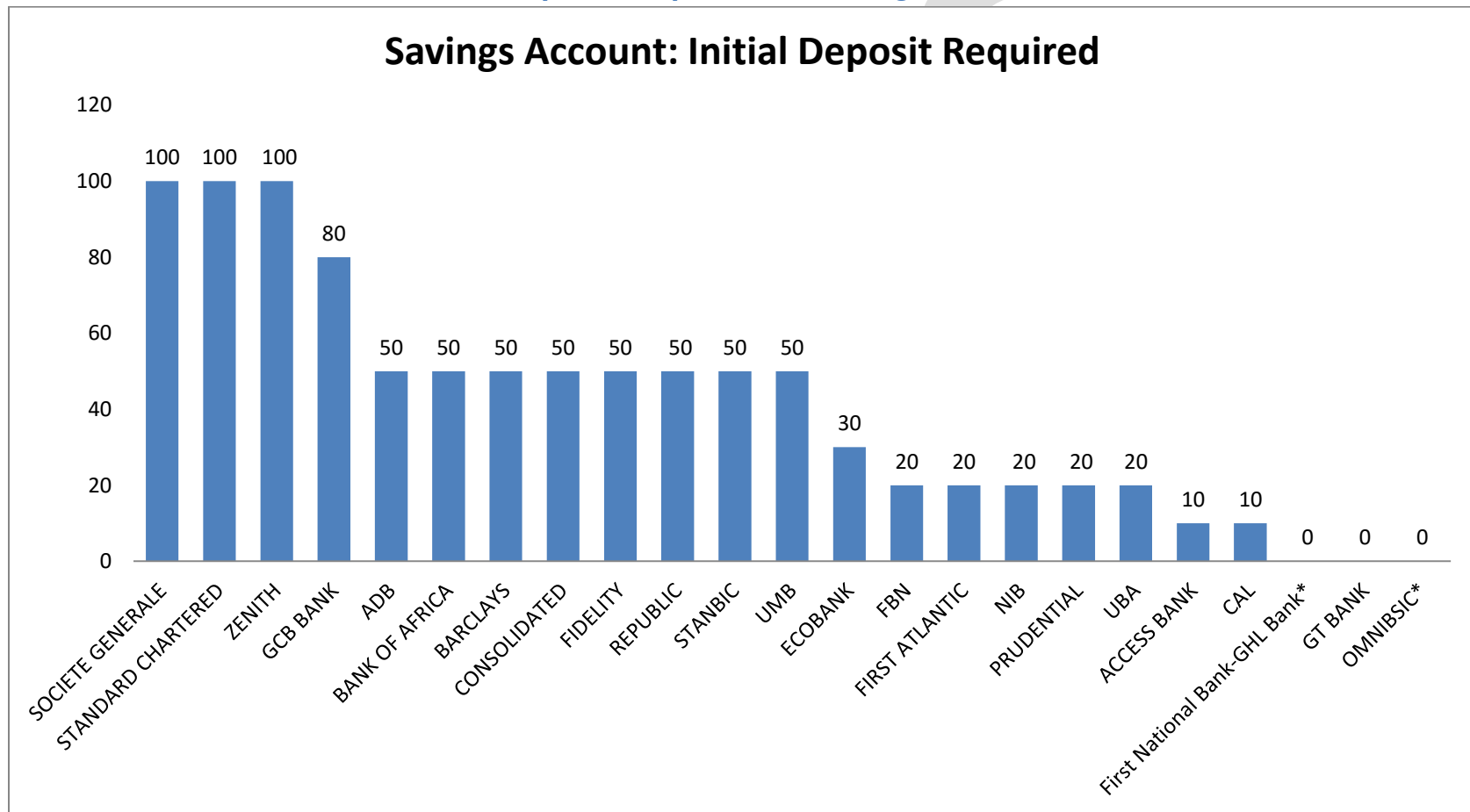


Figure Notes

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

Minimum Operating Balance Required for Saving Accounts

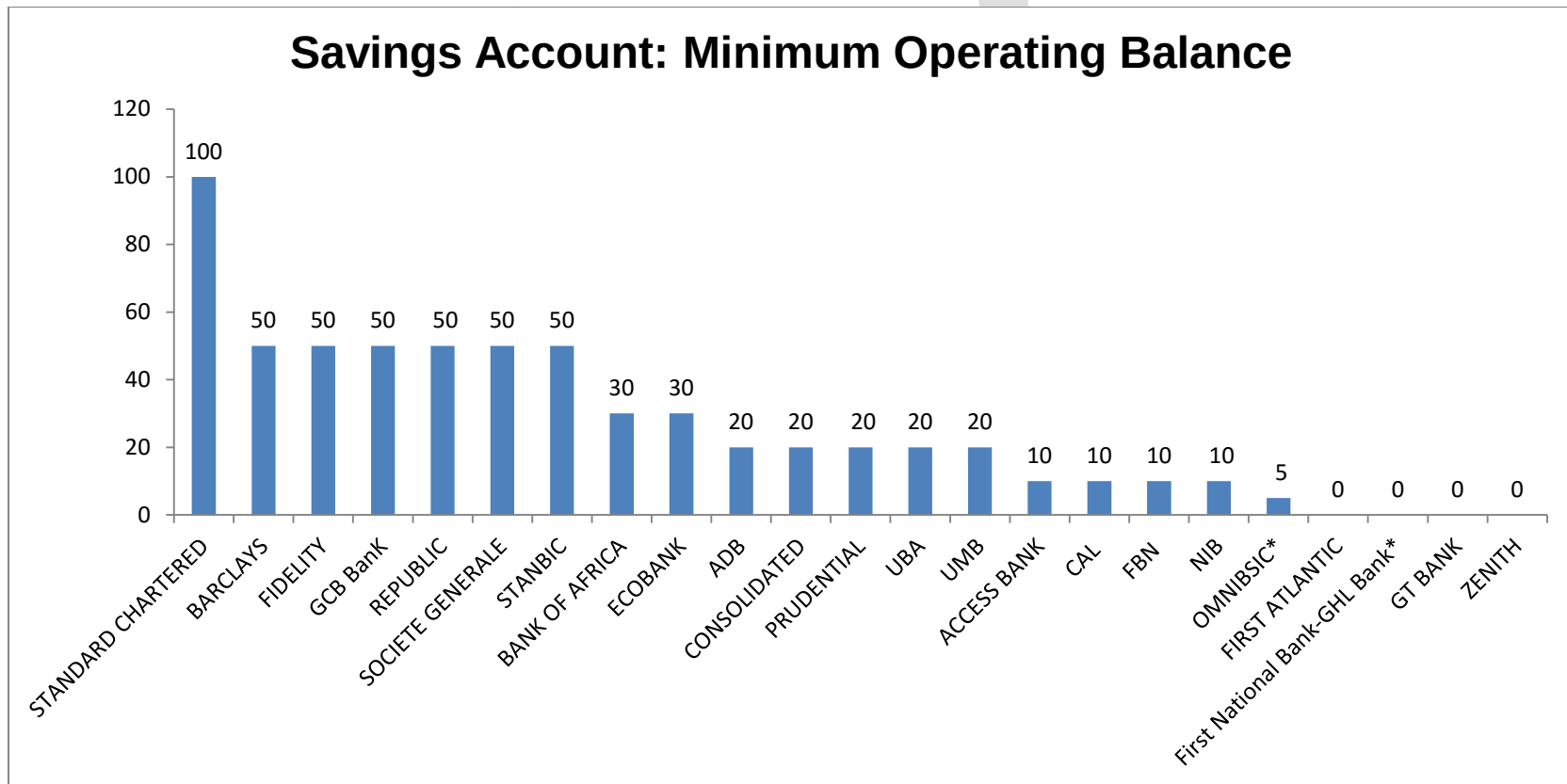


Figure Notes

Minimum Operating Balance (MOB) for First National Bank-GHL Bank is between GH¢0- GH¢20. 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
Access Bank	GH¢20	GH¢50	GH¢50	NIL	NIL	NIL
Agricultural Development Bank	GH¢ 100	GH¢ 100	GH¢ 100	GH¢ 20	GH¢ 20	GH¢ 20
Bank of Africa	GH¢50	GH¢100	GH¢100	GH¢30	GH¢30	GH¢30
Barclays Bank	GH¢50	GH¢50	GH¢50	N/A	N/A	N/A
CAL Bank	GH¢10	GH¢250	GH¢250	NIL	NIL	NIL
Consolidated Bank	GH¢ 50	GH¢ 100	GH¢ 200	NIL	NIL	NIL
Ecobank	GH¢10	GH¢10	GH¢10	NIL	NIL	NIL
FBN Bank	GH¢50	GH¢50	GH¢50	NIL	NIL	NIL
Fidelity Bank	GH¢50	GH¢100	GH¢100	NIL	NIL	NIL
First Atlantic Bank	NIL	NIL	NIL	NIL	NIL	NIL
First National Bank-GHL Bank	GH¢50/GH¢100	GH¢50/GH¢100	GH¢50/GH¢100	NIL	NIL	NIL
GCB Bank	GH¢ 50	GH¢300	GH¢500	NIL	NIL	NIL
Guaranty Trust Bank	NIL	NIL	NIL	NIL	NIL	NIL
National Investment Bank	GH¢30	GH¢50	GH¢50	NIL	NIL	NIL
OmniBsic Bank	NIL/GH¢50	NIL/GH¢100	NIL/GH¢200	NIL	NIL	NIL
Prudential Bank	GH¢20	GH¢100	GH¢100	NIL	NIL	NIL
Republic Bank	GH¢50	GH¢100	GH¢100	N/A	N/A	N/A
Societe Generale	GH¢ 50	GH¢ 50	NIL	NIL	NIL	NIL
Stanbic Bank	GH¢100	GH¢200	GH¢200	N/A	N/A	N/A
Standard Chartered Bank	GH¢100	GH¢4000	GH¢1000	NIL	GH¢2000	NIL
United Bank for Africa	GH¢10	GH¢25	GH¢100	NIL	NIL	NIL
Universal Merchant Bank	GH¢20	GH¢20	GH¢20	GH¢10	GH¢10	GH¢10
Zenith Bank	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
Access Bank	GH¢2 p.mille/m	GH¢2 p.mille/m	GH¢2 p.mille/m
Agricultural Development Bank	N/A	N/A	N/A
Bank of Africa	GH¢12 p/m	GH¢40 p/m	GH¢150 p/m
Barclays Bank	N/A	N/A	1.4-1.8 p.mille/m (Min GH¢50.00)
CAL Bank	N/A	N/A	N/A
Consolidated Bank	N/A	N/A	N/A
Ecobank	N/A	N/A	N/A
FBN Bank	GH¢10 flat	GH¢50 flat	GH¢100 flat
Fidelity Bank	N/A	N/A	1.5 p.mille/m (GH¢ 50-GH¢ 250)
First Atlantic Bank	GH¢1.5 p.mille/m	GH¢1.5 p.mille/m	GH¢1.5 p.mille/m
First National Bank-GHL Bank	NIL	Min GH¢3 - max GH¢7 PT or NIL	Min GH¢3 - max GH¢7 PT or NIL
GCB Bank	GH¢1.8p.mille/m (Min. GH¢10)	GH¢1.0 per mille (Min: GH¢50)	GH¢1.8p.mille/m (Min GH¢100)
Guaranty Trust Bank	GH¢1.5 p. mille/m	GH¢1.5 p.mille/m	GH¢1.5 p.mille/m
National Investment Bank	N/A	N/A	N/A
OmniBsic Bank	NIL	NIL	NIL
Prudential Bank	GH¢8-GH¢100 p/m	GH¢25 - GH¢750 p/m	GH¢20 - GH¢750 p/m
Republic Bank	N/A	N/A	N/A
Societe Generale	NIL	0.15% P/M (min. GH¢ 35)	0.15% P/M (min. GH¢ 35)
Stanbic Bank	N/A	N/A	N/A
Standard Chartered Bank	GH¢15 flat p/m	GH¢60 flat - GH¢300 flat	GH¢60 flat - GH¢300 flat
United Bank for Africa	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)
Universal Merchant Bank	N/A	N/A	N/A
Zenith Bank	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
Access Bank	GH¢ 5	N/A	N/A
Agricultural Development Bank	GH¢10	GH¢100	GH¢1,000
Bank of Africa	NIL	NIL	NIL
Barclays Bank	GH¢12 - GH¢22.5	Gh¢30 flat	N/A
CAL Bank	GH¢5	GH¢30	GH¢100
Consolidated Bank	GH¢ 5.00	GH¢10-GH¢50	GH¢ 100.00
Ecobank	GH¢10.00	GH¢48.00	GH¢48-GH¢200, (EBG1)
FBN Bank	NIL	NIL	NIL
Fidelity Bank	GH¢12	GH¢30; GH¢50; GH¢100 & GH¢200 (BOTB)	N/A
First Atlantic Bank	N/A	N/A	N/A
First National Bank-GHL Bank	GH¢12-GH¢25	GH¢20 - GH¢40	GH¢40- GH¢ 50
GCB Bank	NIL	NIL	NIL
Guaranty Trust Bank	N/A	N/A	N/A
National Investment Bank	GH¢ 8.00 flat (WTIAOA)	Min. GH¢10.00, Max GH¢50.00	Min.GH¢50, Max. GH¢100
OmniBsic Bank	GH¢ 5-GH¢15.00	GH¢ 20-GH¢35.00	GH¢50.00- GH¢100
Prudential Bank	N/A	N/A	N/A
Republic Bank	GH¢10	GH¢20 - GH¢1000	GH¢20- GH¢1000
Societe Generale	GH¢15	N/A	N/A
Stanbic Bank	GH¢12.5	GH¢62	GH¢35-GH¢500 (0.18% of TDT)
Standard Chartered Bank	N/A	N/A	N/A
United Bank for Africa	NIL	NIL	NIL
Universal Merchant Bank	GH¢12	GH¢60	GH¢150-GH¢500
Zenith Bank	N/A	N/A	N/A

Current Account Charges: E-banking Products and Services Charges

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 thereafter)
Fidelity Bank	NIL	NIL	NIL	NIL
First Atlantic Bank	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		
First National Bank–GHL Bank	N/A or GH¢ 2 p/m	NIL	NIL	NIL
GCB Bank	GH¢10p/m	NIL	NIL	NIL
	Bundle charge for individual clients for Mobile Banking, SMS, Email and Internet Banking: GH¢5 p/m			
Guaranty Trust Bank	NIL	GH¢1 p/m	NIL	NIL
National Investment Bank	N/A	GH¢1p/m(Ind.), GH¢3p/m(SME), GH¢5p/m(Cor)	N/A	GH¢1p/m(Ind.), GH¢5p/m (Cor.)
OmniBsic Bank	NIL	NIL	NIL	N/A or GH¢2.5 p/m (Ind.), GH¢ 5 p/m (SME, Cor)
Societe Generale	NIL	NIL	NIL	NIL
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 (Ind.), GH¢ 5 p/m (SME,Cor)
Prudential Bank	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)
Zenith Bank	NIL	GH¢1 p/m		NIL
Banks with a 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 - GH¢15 p/m (CBG 2), SMS alert only: GH¢1.5			
Republic Bank	GH¢3p/m (Ind.), GH¢ 5p/m (Cor)			
United Bank for Africa	GH¢2-GH¢20p/m			
Universal Merchant Bank	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
Access Bank	N/A	GH¢15	N/A	GH¢20
Agricultural Development Bank	GH¢5	GH¢ 12	GH¢15	N/A
Bank of Africa	GH¢10	N/A	GH¢15	N/A
Barclays Bank	GH¢10	GH¢20	GH¢20	GH¢40
CAL Bank	N/A	GH¢15	GH¢20	N/A
Consolidated Bank	N/A	GH¢15	GH¢20	GH¢30
Ecobank	GH¢ 6	N/A	GH¢12	N/A
FBN Bank	GH¢7	GH¢14	GH¢10	GH¢15
Fidelity Bank	GH¢10	GH¢20	GH¢20	GH¢30
First Atlantic Bank	N/A	GH¢7.5	N/A	GH¢100
First National Bank-GHL Bank	N/A or GH¢15	N/A or GH¢5	N/A or GH¢15	N/A or GH¢20
GCB Bank	GH¢12	N/A	GH¢22	GH¢40
Guaranty Trust Bank	N/A	GH¢10	N/A	GH¢20
National Investment Bank	GH¢4.5 (S/A); GH¢9 (C/A)	N/A	GH¢15	GH¢25
OmniBsic Bank	GH¢7-GH¢10	N/A or GH¢14	GH¢15	N/A or GH¢30
Prudential Bank	GH¢6 (S/A); GH¢12 (C/A)	GH¢12 (S/A) ; GH¢20(C/A)	GH¢20	GH¢40
Republic Bank	GH¢7	GH¢15	GH¢16	GH¢25
Societe General e	N/A	GH¢ 20	GH¢7.50	GH¢12.50
Stanbic Bank	N/A	GH¢25	N/A	GH¢50
Standard Chartered Bank	N/A	GH¢20	GH¢20	GH¢30/GH¢40
United Bank for Africa	N/A	GH¢10	N/A	GH¢20
Universal Merchant Bank	GH¢6	GH¢9	GH¢10	GH¢20
Zenith Bank	GH¢8	GH¢12	GH¢12	GH¢20

Bank Statement Fees

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

Bank Draft Fees

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

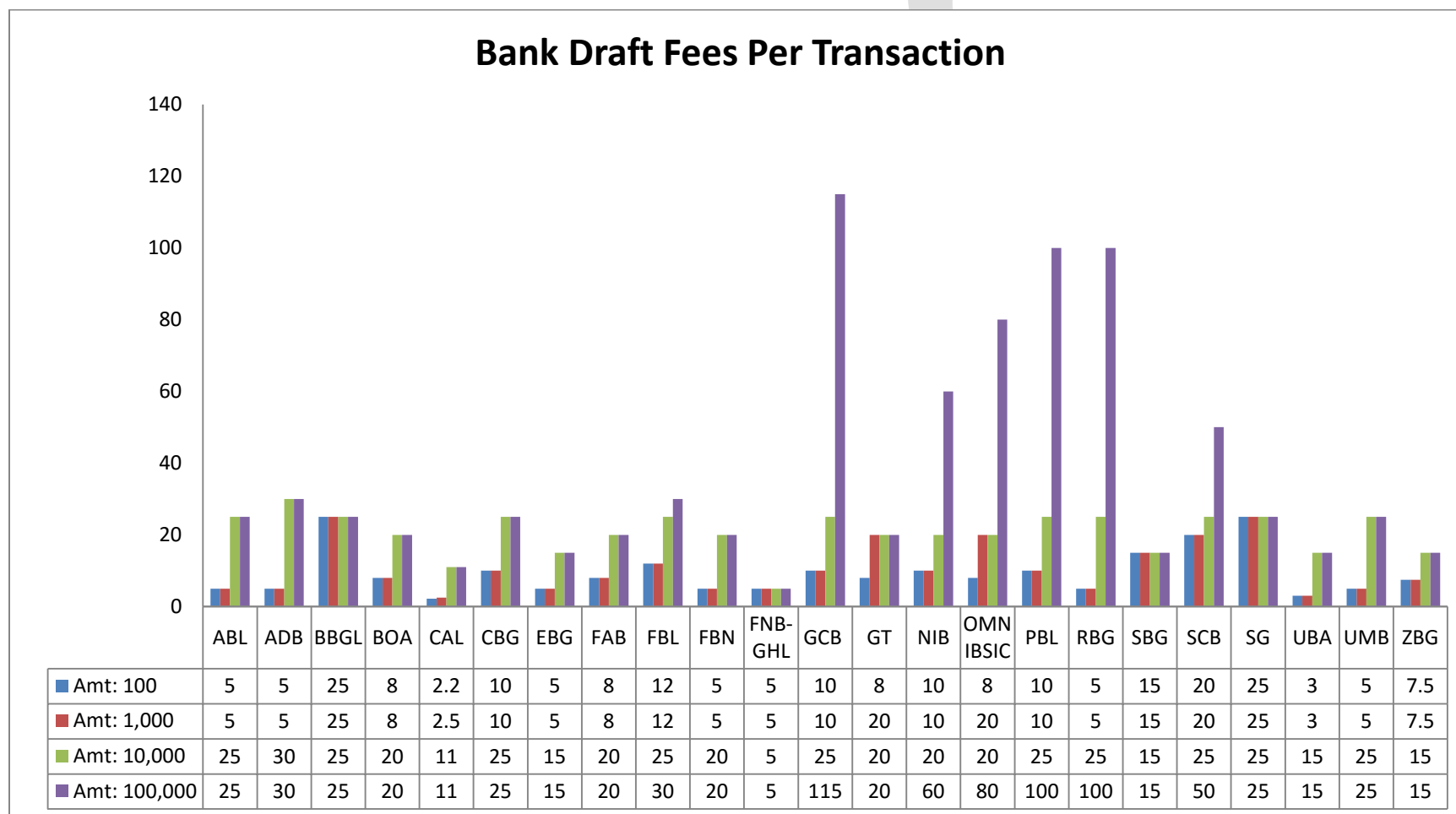


Figure Notes

*Fees for FNB-GHL range from GH¢ 5-GH¢ 10; Fees for OMNIBSIC range from GH¢ 8-GH¢ 20 for a GH¢ 100 transaction; Fees for SG range from GH¢10 –GH¢50.

Charges on Stopped Cheques, Express clearing and Standard Clearing

Bank	Cheques: Stopped	Cheques: Express clearing	Cheques: Standard clearing
Access Bank	GH¢5	GH¢ 40 Flat	NIL
Agricultural Development Bank	GH¢10 per leaf	GH¢ 50 flat	NIL
Bank of Africa	GH¢30	GH¢50	NIL
Barclays Bank	Gh¢15.00 P/I	GH¢ 50.00 flat (USD25, EUR25, GBP20)	GH¢ 0.5 per cheque
CAL Bank	GH¢11 per cheque	GH¢30 (for ≤ GH¢5000), GH¢70 (for >GH¢5000)	GH¢5 - GH¢10
Consolidated Bank	GHS 20.00	GH¢ 40.00	NIL
Ecobank	GH¢5.00	GH¢25(≤ GH¢ 5000), GH¢50(> GH¢ 5000)	NIL
FBN Bank	GH¢20	0.25% of FV, min GH¢20 - max GH¢50	NIL
Fidelity Bank	GH¢10	GH¢50	NIL
First Atlantic Bank	GH¢7.5	GH¢30	NIL
First National Bank-GHL Bank	GH¢ 5-GH¢10	GH¢50 or GH¢20 (amo >GH¢ 5000)	N/A
GCB Bank	GH¢ 25	GH¢60.00 flat	NIL
Guaranty Trust Bank	GH¢5.00	0.25% of FV, (GH¢20-GH¢50)	NIL
National Investment Bank	GH¢50	0.25% of FV(GH¢50 - GH¢100)	NIL
OmniBsic Bank	GH¢5 P/R or GH¢10 per cheque	GH¢30 or 0.25% of F.V(GH¢20-GH¢50)	GH¢0- GH¢ 1
Prudential Bank	GH¢40	GH¢25 flat	NIL
Republic Bank	GH¢20	0.25% of F.V., min GH¢20 - max GH¢50	NIL
Societe Generale	GH¢ 25	GH¢25 flat	NIL
Stanbic Bank	GH¢30	GH¢60	N/A
Standard Chartered Bank	GH¢20(ind.), GH¢25(cor.)	GH¢50 Flat(General Banking services)/ USD10/EUR8/GBP6/(Foreign Currency), GH¢60 Flat (Business banking)	NIL
United Bank for Africa	GH¢5	NIL (GH¢20000 and above); GH¢24 (Below GH¢20000)	NIL
Universal Merchant Bank	GH¢10-GH¢100	GH¢10- GH¢50	N/A
Zenith Bank	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
Access Bank	0.25% - 2%	0.25% - 2%	0.25%-2%	0.25%-2%
Agricultural Development Bank	2% (Nego.)	2% (Nego.)	Nil	Nil
Bank of Africa	1.50%	1.50%	Nil	Nil
Barclays Bank	N/A	N/A	1% - 3%	0.25% - 1.00%
CAL Bank	1.5% OF L/A	1.0%	1.5% OF L/A	1.0%
Consolidated Bank	N/A	N/A	N/A	N/A
Ecobank	1.25% L/A	1% of L/A	n/a	0.25% -0.60% of the loan amount
FBN Bank	1.50% FV	1.50% FV	Nil	Nil
Fidelity Bank	1% - 2%	0.5% - 2%	0.75% -2.0%	0.25%-1.5%
First Atlantic Bank	1.5%-2%	0.5%-2%	NIL	NIL
First National Bank-GHL Bank	0%-1.50%	0%-1%	0%-1.25%	0%-1.5%
GCB Bank	1.0% (Min. GH¢50)	1 % (min. 1,000)	N/A	0.50%
Guaranty Trust Bank	0.5% - 1.0%	0.25% - 0.75%	1.0% - 2.0%	0.25% - 1.0%
National Investment Bank	1.50%	1.50%	N/A	N/A
OmniBsic Bank	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%
Prudential Bank	0.5%-2%	0.5%-2%	0.25%-1%	0.25%-1%
Republic Bank	1.5% of L/A	1.5% of L/A	N/A	N/A
Societe General e	2.5%	1.5% P/Q, (Min. GH¢200)	N/A	N/A
Stanbic Bank	1.5% of F.V (min. GH¢50)	0.50%	1% of F.V, (min GH¢50)	2.0%
Standard Chartered Bank	N/A	N/A	2% Top-up, 2.5% for new loans	2% Top-up, 2.5% for new loans
United Bank for Africa	0% - 2%	0% - 2%	0% - 2%	0% - 2%
Universal Merchant Bank	1.5% - 2.5%(PUPO)	0.5% - 1%(PUPO)	N/A	N/A
Zenith Bank	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
Access Bank	0.25% - 2%	0.25% - 2%	0.75% (N/A cash backed)	Nego. (Not cash backed)
Agricultural Development Bank	Nil	Nil	1.0%	Nil
Bank of Africa	Nil	Nil	Nil	Nil
Barclays Bank	N/A	0.25% - 1.00%	1.35% for credit life	1.1% for SME
CAL Bank	N/A	N/A	0.65%-1.35%	N/A
Consolidated Bank	N/A	N/A	N/A	N/A
Ecobank	3% (Flat per annum)	0.25%-1.25% of the face value	2.25%	N/A
FBN Bank	Nil	Nil	1%	N/A
Fidelity Bank	1.5% - 2%	0.3%-2%	Up to 1.86 for 5 yrs facility tenor	N/A
First Atlantic Bank	1.5%-2%	0.5%-2%	NIL	NIL
First National Bank –GHL Bank	0%-2.5%	Risk-based	1%-2.4%	0%-0.18%
GCB Bank	2% (Min. GH¢60)	1% (min 1,000)	2.0% (Min. GH¢50)	N/A
Guaranty Trust Bank	1.0% - 2.0%	0.25% - 1.0%	1.5% - 2.0% of facility (Max Adv. only)	N/A
National Investment Bank	1.00%	1.00%	0.65%-2.25%	0.65%-2.25%
OmniBsic Bank	Nil or 1.75% flat (nego.)	0.50% or 1.75% flat (nego.)	NIL or 1%	NIL
Prudential Bank	0.25%-0.5%	0.25%-0.5%	0.3%-0.90%	N/A
Republic Bank	1.50%	1.50%	1.5%(all retail loans)	depends on type of loan
Societe Generale	1%-2.5%	2% P/A, (Min. GH¢200)	1.17%-1.50%	NIL
Stanbic Bank	1% of F.V, (min.GH¢50)	2.0%	1.6% of L/A (all retail loans)	NIL
Standard Chartered Bank	N/A	N/A	N/A	N/A
United Bank for Africa	0% - 2%	0% - 2%	1.5%(Consumer loans)	NA
Universal Merchant Bank	1.5% - 3.0% (PUAO)	1.75 - 2.5% (PUAO)	1% flat on personal Loan	Nil
Zenith Bank	1%, (min.GH¢50)	1%, min GH¢50	N/A	N/A

Overdraft Processing & Early Loan Repayment Penalty & Guarantee Commissions

Bank	Overdraft Processing Fee	Guarantee / Mobilization / Performance Bond / Bid security Commissions per quarter
Access Bank	0.25% - 2%	0.20% - 2%
Agricultural Development Bank	2% (nego.)	2.0%
Bank of Africa	3.00%	2.0%
Barclays Bank	N/A	N/A
CAL Bank	3% Retail and 2% corporate	3% FLAT on the amount retail, 2% for corporate
Consolidated Bank	N/A	N/A
Ecobank	1.25%	2% Processing Fee/ 3% Max Issuance Fee
FBN Bank	1% FV	1.50% FV
Fidelity Bank	Up to 2% of amount	1% / QTR
First Atlantic Bank	Nil	0.5% (Minimum)
First National Bank –GHL Ban*	1.50% or 2.50% (Cor: risk-based)	N/A or 1%-2%
GCB Bank	1% (min 1,000)	1.25% p/Q
Guaranty Trust Bank	N/A	0.25% - 0.75%
National Investment Bank	1.50%	4.0/4.0/4.0/2.0% Flat
OmniBsic Bank	N/A or 1.75% flat (nego.)	3.0% or 0.75% p/q (nego.)
Prudential Bank	0.25%-2%	0.25%-2%
Republic Bank	1.5% of L/A	1% per quarter
Societe Generale	1.5% flat min GH¢200 (Corporate), 2.5%, Min. GH¢30 (Retail)	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)
Stanbic Bank	1% of F.V, min. GH¢50 (Ret.); 0.50% (Cor.)	0.50%
Standard Chartered Bank	N/A	Commission charged upfront at 1% per quarter, subject to a min of GH¢ 500
United Bank for Africa	0% - 2%	0% - 2%
Universal Merchant Bank	0.5 - 1.0% (PUAO)	1% per quarter
Zenith Bank	1%, (min. GH¢50)	0.5-3%

ATM Fees

Bank	ATM Issuing	ATM cash withdrawal (At bank's ATM)	ATM card maintenance fee(p/m or p/q)
Access Bank	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)(Bundled with E-banking Charges)
Agricultural Development Bank	GH¢ 5	NIL	GH¢1.00 P/M
Bank of Africa	NIL	GH¢0.50	NIL
Barclays Bank	GH¢ 20 / GH¢ 50	NIL	GH¢10, GH¢12 & GH¢25 P/Q
CAL Bank	GH¢10	NIL	GH¢2.5 p/m
Consolidated Bank	GH¢ 10.00	NIL	GH¢ 5 – GH¢15 (CBG 2)
Ecobank	GH¢10.00	NIL	GH¢5
FBN Bank	GH¢17.02 (MasterCard)	NIL (MasterCard)	GH¢15 P/A (MasterCard)
Fidelity Bank	(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
First Atlantic Bank	GH¢15(Visa Classic & MasterCard Standard)	NIL	GH¢ 2 monthly maintenance fee.GH¢ 5 p/q for VISA fee and Mastercard fee
First National Bank –GHL Bank	NIL or GH¢20	NIL	NIL
GCB Bank	GH¢10(Gh-link - Instant card)	NIL	N/A
Guaranty Trust Bank	GH¢10 - GH¢20.00 (GTB1)	NIL	GH¢3-GH¢5 (GTB1)
National Investment Bank	GH¢10	GH¢0.50	NIL
OmniBsic Bank	GH¢20 or GH¢ 5 per card	NIL	GH¢3.00 or GH¢ 3 per card p/m
Prudential Bank	GH¢10 - GH¢12	GH¢0.25-GH¢0.40	N/A
Republic Bank	NIL	NIL	GH¢3.00(ind.) GH¢5.00(business)
Societe Generale	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)
Stanbic Bank	NIL	NIL	GH¢15-GH¢20 per quarter
Standard Chartered Bank	GH¢ 15	NIL	GH¢ 15 per month
United Bank for Africa	GH¢ 27	GH¢0.5	NIL
Universal Merchant Bank	GH¢ 15	NIL	NIL
Zenith Bank	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
Access Bank	100 (USD, GBP, EUR)	Nil	Nil	FCA: 2.5% of withdrawal amount, FEA: Nil (funded with cash), 2.5% (not funded with cash)
Agricultural Development Bank	USD 100	USD 50	Nil	Nil
Bank of Africa	USD500, GBP300, EUR500(FEA), GH¢0(FCA)	Nil	Nil	USD10(SME), USD2(Ind)
Barclays Bank	N/A	N/A	N/A	10% p.mille Min USD5, Max USD100
CAL Bank	50 Cur. units	Nil	N/A	N/A
Consolidated Bank	50 Cur. units	Nil	N/A	N/A
Ecobank	USD100(FEA); NIL(FCA)	USD100(FEA) ; NIL(FCA)		0-3% F.V. (EBG2)
FBN Bank	FCA (USD0), FEA (USD 100) GBP 100/ EUR 100)	FCA (Nil), FEA (NIL)	Nil	Nil
Fidelity Bank	USD50/ GBP50/ EUR 50	50 (USD, GBP, EUR)	Nil	Nil
First Atlantic Bank	Nil	Nil	Nil	Nil
First National Bank-GHL Bank	USD20-USD50 GBP50 EUR50	N/A	Nil	Nil- FEA; FCA
GCB Bank	200 (USD, GPB, EUR)	50 (USD, GPB, EUR)	USD5, GPB3, EUR5	USD1.50, GPB1, EUR 1
Guaranty Trust Bank	Nil	Nil	Nil	Nil
National Investment Bank	USD300, EUR200, GBP200	USD100, EUR80, GBP60	N/A	N/A
OmniBsic Bank	USD 50/USD100	USD0-USD100	Nil	Nil
Prudential Bank	100 (USD, GBP, EUR) (FEA), Nil (FCA)	Nil	Nil	Nil
Republic Bank	USD100	USD50	N/A	USD1.5 p.mille/m
Societe Generale	300 (USD, EUR, GBP)	100 (USD, EUR, GBP)	USD1.5, EUR1,GBP0.75 p/q (FEA/FCA)	Nil
Stanbic Bank	N/A	N/A	N/A	USD4(FEA)
Standard Chartered Bank	USD500,EUR300, GBP250	Nil	Nil	USD5-USD100/EUR5-EUR100/GBP5-GBP100
United Bank for Africa	200 (USD, EUR, GBP) (FEA), Nil (FCA)	USD100,EUR100, GBP100(FEA), Nil (FCA)	Nil	Nil
Universal Merchant Bank	USD200 , 100 for other currencies	50 for all currencies	USD 4 and 2.00 for other currencies	N/A
Zenith Bank	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
Access Bank	1% P/Q (min USD100)	1.25% P/Q (min USD100)
Agricultural Development Bank	1% of F.V p/q (Min USD200)	1%-1.75
Bank of Africa	1% P/Q (min USD100)	N/A
Barclays Bank	1%-1.25% P/Q (min USD200)	1.5%-1.75% P/Q (min USD200)
CAL Bank	2%-2.25% P/Q, (min USD100)	2%-2.25% P/Q, min USD100
Consolidated Bank	1.25% P.Q. (Min. - USD200)	1.25% P.Q. (Min. - USD200)
Ecobank	1.75% flat	1.75% flat
FBN Bank	1.25% Flat Rate	1.25% Flat Rate
Fidelity Bank	1% per quarter* (Min UD\$200)	1.5% per quarter for Issuance
First Atlantic Bank	min 1% and max 1.5%	min 1% and max 1.5%
First National Bank-GHL Bank	1 % P/Q (min USD100) or 1% min	1% P/Q (min USD100) or N/A
GCB Bank	1.50% of LC Amount	1.50% of LC Amount
Guaranty Trust Bank	1.5% flat	1.5% of F.V
National Investment Bank	1.25% of FV (min. USD100)	1.75% (min. USD100)
OmniBsic Bank	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
Prudential Bank	N/A	N/A
Republic Bank	1% of F.V per quarter	1% of F.V per quarter
Societe Generale	1.5% P/Q; Min USD 200 or equivalent	1.5% P/Q; Min USD 200 or equivalent
Stanbic Bank	0.75% P/Q (min USD200)	0.75% (min USD200) per quarter
Standard Chartered Bank	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)
United Bank for Africa	1.5% p/q + USD25 S/C	1.5% p/q + USD25 S/C
Universal Merchant Bank	1.75% p/q(0.50% for any additional Quarter)	1.75% p/q(0.50% for any additional Quarter)
Zenith Bank	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
Access Bank	1% P/Q (min USD100)	1.25% P/Q (min USD100)	1% P/Q (min USD100)	1.25% P/Q(min USD100)
Agricultural Development Bank	1% of LC Amount	1% of LC Amount	N/A	N/A
Bank of Africa	0.5% P/Q (min USD100)	N/A	0.5% P/Q (min USD100)	N/A
Barclays Bank	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)
CAL Bank	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
Consolidated Bank	0.75% P.Q. (Min. - USD200)	0.75% P.Q. (Min. - USD200)	N/A	N/A
Ecobank	1.75% flat	1.75% flat	0.50% - 1.50% (Negotiable)	0.50% - 1.50% (Negotiable)
FBN Bank	1% Flat Rate USD100min	1% Flat Rate (min. USD100)	1.25% Flat Rate	1.25% Flat Rate
Fidelity Bank	1% per quarter* (Min UD\$200)	1.5% per quarter for Issuance	1% per quarter* (Min UD\$200)	1.5% per quarter for Issuance
First Atlantic Bank	0.1% - 0.5%	min 0.1% and max 0.5%	0.1% (min); 1% (max)	min 0.1% and max 1%
First National Bank-GHL Bank	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
GCB Bank	1% of LC Amount	1% of LC Amount	Depends on Applicant's Facility	Depends on Applicant's Facility
Guaranty Trust Bank	1.5% of F.V	1.5% of F.V	1.5% of face value flat	1.5% of face value flat
National Investment Bank	0.25% of F.V, min. USD100	1.75% of F.V, (min. USD100)	N/A	N/A
OmniBsic Bank	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
Prudential Bank	1.50% flat	1.50%	N/A	N/A
Republic Bank	1% of F.V per quarter	1% of F.V per quarter	1% of F.V per quarter	1% of F.V per quarter
Societe Generale	0.75% P/Q; Min USD200 or equivalent	0.75% P/Q; Min USD200 or equivalent	1% P/Q; Min USD200 or equivalent	1% P/Q; Min USD200 or equivalent
Stanbic Bank	1.25% p/Q (min USD200)	1.25% P/Q (min USD200)	0.75% (min USD200) per quarter	0.75%P/Q (min USD200)
Standard Chartered Bank	N/A	N/A	N/A	N/A
United Bank for Africa	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
Universal Merchant Bank	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)
Zenith Bank	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
Access Bank	USD100	N/A	USD100	N/A
Agricultural Development Bank	GH¢ 50	GH¢ 200(Other banks)	0.5% of bill amount (Min USD 100)	NA
Bank of Africa	GH¢100	GH¢200	0.75% of FV (Max USD150)	0.75% of FV (Max USD150)
Barclays Bank	GH¢ 100 - GH¢ 200	GH¢ 100 - GH¢ 200	GH¢200	GH¢200
CAL Bank	GH¢ 200	GH¢ 300	N/A	N/A
Consolidated Bank	GH¢ 100	N/A	USD100.00	N/A
Ecobank	USD100	N/A	N/A	N/A
FBN Bank	GH¢50 minimum	GH¢100 minimum	GH¢20 minimum	GH¢20 minimum
Fidelity Bank	USD50	USD115.00 FLAT + S/C	N/A	N/A
First Atlantic Bank	Nil	USD100	Nil	Nil
First National Bank-GHL Bank	GH¢100 or USD 50	USD50 or N/A	USD0-USD 50	Nil
GCB Bank	GH¢ 50	GH¢ 100	GH¢ 50	GH¢ 100
Guaranty Trust Bank	GH¢30	USD100	USD15	N/A
National Investment Bank	USD100	N/A	N/A	N/A
Omnibank	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
Prudential Bank	GH¢200.00	N/A	courier GH¢150, Availment/liquidation 1%	N/A
Republic Bank	USD25	USD50	USD25	N/A
Societe Generale	USD 50	USD70	Nil	NIL
Stanbic Bank	USD50	USD100	N/A	N/A
Standard Chartered Bank	GH¢150 Flat, Courier charges As per DHL Tariff and chaser charges GH¢100	N/A	N/A	N/A
United Bank for Africa	Nil	GH¢ 20	1%	1%
Universal Merchant Bank	USD100. Flat	USD100 Flat (LC advised through B/B)	USD100	N/A
Zenith Bank	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)
Access Bank	USD25	N/A	USD100
Agricultural Development Bank	0.75% of bill amount (min USD 30)	N/A	0.25% of F.V LC/ Min USD 250
Bank of Africa	USD50	USD50	0.75% of F.V (max USD150)
Barclays Bank	0.5% -0.65% flat (Min GH¢200)	N/A	0.25%(min. - USD250)
CAL Bank	0.25%, USD30.00 - USD 500	GH¢ 50	USD 100
Consolidated Bank	GH¢ 100	N/A	USD100
Ecobank	USD25	N/A	USD50
FBN Bank	USD25	N/A	GH¢ 50
Fidelity Bank	GH¢200	N/A	1% of invoice value minimum USD40
First Atlantic Bank	USD40	Nil	USD40
First National Bank-GHL	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
GCB Bank	Nil	N/A	0.2% of F.V
Guaranty Trust Bank	GH¢15	N/A	USD100
National Investment Bank	USD30	N/A	USD40
OmniBsic Bank	USD40 or USD 15 + USD30 S/C	USD40 or USD 15 + USD30 S/C	USD75 or 0.75% of F.V (min USD 100)
Prudential Bank	GH¢50	N/A	USD50
Republic Bank	USD25	N/A	USD25
Societe Generale	USD 50	USD100	1% P/Q, Min.USD100
Stanbic Bank	USD30	N/A	USD100
Standard Chartered Bank	0.25% of bill amount, swift charges GH¢150 flat and chaser charges GH¢100 flat	N/A	GH¢ 200 flat
United Bank for Africa	1% + USD25 S/C	1% + USD25 S/C	0.50%
Universal Merchant Bank	USD50 Flat	N/A	USD100 Flat
Zenith Bank	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
Access Bank	Nil	0.75%(offshore/GH¢), 1.25%(Onshore) + USD25/EUR15/GBP13 (S/C)	N/A
Agricultural Development Bank	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
Bank of Africa	Nil	1% (min GH¢ 60/ USD15) + USD30 + USD25 S/C	Nil
Barclays Bank	N/A	0.75% (Cedi Account, FCA); 1% (FEA), (min USD75) + USD25 S/C	N/A
CAL Bank	USD 5 - USD 40	USD25.00 (FEA = 1.5%, FCA = 1%, CEDI = 0.75%) MIN USD30.00	N/A
Consolidated Bank	N/A	0.75% (min. USD 50) + S/C of USD 20	N/A
Ecobank	N/A	1.25% (Cedi & FEA Accounts), 0.75% (FCA) + USD45 S/C	
FBN Bank	0.75% (Flat rate)	0.75% (FCA, CEDI); 1.75% (FEA); (Min. USD30; GBP20; EUR30); + USD25; GBP13; EUR15 S/C	N/A
Fidelity Bank	N/A	Standard 1.0% (Minimum US\$40.00) + \$35 SWIFT Charge + \$35 corresponding bank charge- optional (borne by sender or recipient)	N/A
First Atlantic Bank	Nil	1% of FV, (Min. USD50(Ind); Min. USD100(cor)), + USD25	N/A
First National Bank-GHL Bank	Nil	0.5% (min USD 30 or USD40)	N/A
GCB Bank	N/A	1% (min. USD15, GPB10, EUR 15) + S/C of USD25/GPB15/EUR20.	N/A
Guaranty Trust Bank	USD15	0.5%-1% (min. USD15) plus SWIFT CHARGE of USD30	N/A
National Investment Bank	N/A	0.75% (Cedi Acc.), 0.65% (FEA), 0.5% (FCA),(Min.USD30,GBP15, EUR20) +USD25,GBP15, EUR20	N/A
OmniBsic Bank	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
Prudential Bank	N/A	1% of F.V plus Swift charges - USD35, GBP25, EUR 30	N/A
Republic Bank	USD10	Min USD30, swift fee of USD25	N/A
Societe Generale	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
Stanbic Bank	N/A	USD50 - 0.75% of F.V plus swift charge of USD20	N/A
Standard Chartered Bank	N/A	0.75% of FV min GH¢160/USD40/EUR36/GBP30(manual), 0.5% of FV min GH¢80/USD20/EUR18/GBP15(online), NIL(to another SCB)	N/A
United Bank for Africa	Nil	1% (Min USD10) plus USD25 swift charges	1% (Min \$10) + USD25 S/C + 1% Externalisation
Universal Merchant Bank	Nil	USD30/GBP20/EUR25/GH¢45	N/A
Zenith Bank	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)
CBG 1	GH¢ 5.00 - Individual/ SME (GH-Link Bundle), GH¢ 10.00 - Individual/ SME (MasterCard Classic Bundle), GH¢ 15.00 - Individual/ SME (MasterCard Gold Bundle)
CBG 2	GHS 5.00 Individual/ SME (GH-Link Bundle) ,GHS 10.00 Individual/ SME (MasterCard Classic Bundle),GHS 15.00 Individual/ SME (MasterCard Gold Bundle),GHS 15.00 Enterprise/Commercial/Corporate/Institutional (MasterCard Gold Bundle)