

Survey of Bank Charges

As at end-December, 2020

Financial Stability Department



Charges published in this report are as submitted by each bank.

Contents

Abbreviations	2
DOMESTIC BANKING PRODUCTS AND SERVICES	3
Savings Account: Initial Deposit Required, Minimum Operating Balance and Maintenance Fee	4
Savings account: E-banking Products and Services Fees	5
Current Account: Initial Deposit Required (IDR) and Minimum Operating Balance (MOB)	6
Current Account Charges: Commission on Turnover (COT)	7
Current Account Charges: Service Charges (Per Month)	8
Current Account Charges: E-banking Products and Services Charges	9
Cost of Cheque and Savings Withdrawal Booklets	10
Bank Statement Fees	11
Bank Draft Fees	12
Charges on Stopped Cheques, Express Clearing and Standard Clearing	13
Lending fees: Commitment fees	14
Lending fees: Processing and Arrangement Fees	15
Lending Fees: Facility and Insurance Fees	16
Overdraft Processing & Guarantee Commissions	17
ATM Fees	18
INTERNATIONAL BANKING PRODUCTS AND SERVICES	19
Foreign Currency/Exchange Account	20
Letters of Credit (Import): Without Cash Cover	21
Letters of Credit (Import): Full and Partial Cash Cover	22
Letters of Credit (Export)	23
Documentary Bills for Collection	24
Transfer Fees	25

Abbreviations

KEY	Interpretation	KEY	Interpretation
AB.	Above	IND	Individual
C/A	Current Account	L/A	Loan Amount
COR	Corporate	LC	Letters Of Credit
CUR. UNITS	Currency Units	MAX	Maximum
EUR	Euro	MIN	Minimum
EX	External	N/A	Not Applicable
FEA	Foreign Exchange Account	FCA	Foreign Currency Account
FV	Face Value	SME	Small And Medium-Scale Enterprise
GBP	Pound Sterling	STA.	Statement
GH¢	Ghana Cedis	TDT	Total Debit Turnover
IN	Internal	USD	United States Dollars
NEGO	Negotiable		
P.MILLE/M or p.mille/m	Per Mille Per Month		
P/A	Per Annum		
P/I	Per Instruction		
P/M or p/m	Per Month		
P/Q or p/q	Per Quarter		
PUAO	Payable Upon Acceptance Of Offer		
PUPO	Payable Upon Presentation Of Offer		
RET.	Retail Account		
S/C	Swift Charges		
S/A	Savings Account		
WTIAOA	When There Is Activity On Account		
SCH.	School		

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.

Savings Account: Initial Deposit Required, Minimum Operating Balance and Maintenance Fee

Bank	Initial Deposit Required	Minimum Operating Balance
Absa Bank	GH¢50	GH¢50
Access Bank	GH¢10	GH¢10
Agricultural Development Bank	GH¢ 50	GH¢ 20
Bank of Africa	GH¢50	GH¢30
CAL Bank	GH¢10	GH¢10
Consolidated Bank	GH¢ 50	GH¢ 20
Ecobank	GH¢50	GH¢30
FBN Bank	GH¢20	GH¢10
Fidelity Bank	GH¢50	GH¢50
First Atlantic Bank	GH¢20	GH¢ 0
First National Bank	GH¢20	GH¢50
GCB Bank	GH¢ 80	GH¢ 50
Guaranty Trust Bank	GH¢ 0	GH¢ 0
National Investment Bank	GH¢50	GH¢50
OmniBSIC Bank	GH¢ 50	GH¢ 10
Prudential Bank	GH¢20	GH¢20
Republic Bank	GH¢50	GH¢50
Societe Generale	GH¢100	GH¢50
Stanbic Bank	GH¢ 100	GH¢ 100
Standard Chartered Bank	GH¢100	GH¢100
United Bank for Africa	GH¢20	GH¢20
Universal Merchant Bank	GH¢50	GH30
Zenith Bank	GH¢50	GH¢ 0

Savings account: E-banking Products and Services Fees

Bank	Mobile Banking	SMS Alerts	Email Alerts	Internet banking
Absa Bank	NIL	GH¢1.5 p/m	NIL	NIL
Agricultural Development Bank	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m
FBN Bank	NIL	GH¢1 p/m	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¢ 2 p/m	NIL	GH¢ 1 p/m
First National Bank	NIL	GH¢ 0.25 per alert	GH¢ 0.15 per alert	NIL
Societe Generale	NIL	NIL	NIL	NIL
Stanbic Bank	NIL	NIL	NIL	NIL
Standard Chartered Bank	NIL	NIL	NIL	NIL
Zenith Bank	NIL	GH¢1 p/m	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
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¢ 10.00 p/m, SMS/ E-Alerts & USSD Mobile Banking Only: GH¢ 2.00 p/m			
Ecobank	GH¢5p/m			
GCB Bank	GH¢5 p/m			
Guaranty Trust Bank	GH¢2 p/m			
National Investment Bank	GH¢4 p/m			
OmniBSIC	GH¢2 p/m			
Republic Bank	GH¢3p/m(ind)			
United Bank for Africa	GH¢3p/m			
Universal Merchant Bank	GH¢5p/m			

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

Bank	IDR: Individual	IDR: SME	IDR: Corporate	MOB: Individual	MOB: SME	MOB: Corporate
Absa Bank	GH¢50	N/A	N/A	N/A	N/A	N/A
Access Bank	GH¢20	GH¢100	GH¢50	NIL	GH¢ 1000	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
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¢200	GH¢500	NIL	NIL	NIL
FBN Bank	GH¢50	GH¢100	GH¢100	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	GH¢50/GH¢100	GH¢100	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¢50	GH¢100	GH¢100	NIL	NIL	NIL
OmniBSIC Bank	GH¢50	GH¢100	GH¢500	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	NIL	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¢50	GH¢50	GH¢100	NIL	NIL	NIL
Universal Merchant Bank	GH¢50	GH¢100	GH¢100	N/A	N/A	N/A
Zenith Bank	GH¢50	GH¢100	GH¢100	NIL	NIL	NIL

Current Account Charges: Commission on Turnover (COT)

Bank	Commission on Turnover: Individuals	Commission on Turnover: SMEs	Commission on Turnover: Corporate
Absa Bank	N/A	SME -Gh¢30 flat p/m	1.4-1.8 p.mille/m (Min GH¢50.00)
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
CAL Bank	N/A	N/A	N/A
Consolidated Bank	N/A	N/A	N/A
Ecobank	GH¢10	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	NIL	NIL	NIL
GCB Bank	GH¢1.8p.mille/m (Min. GH¢10)	GH¢1.0 p.mille/m (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	GH¢48 - GH¢244	GH¢48 - GH¢244
OmniBSIC Bank	NIL	NIL	NIL
Prudential Bank	GH¢8-GH¢100 p/m	GH¢25 - GH¢750 p/m	GH¢25 - 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¢ 100- max GH¢6000)
Stanbic Bank	N/A	N/A	N/A
Standard Chartered Bank	NIL	NIL	NIL
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/m, Min.GH¢ 2, Max GH¢10	1.5 p.mille/m, GH¢10-GH¢5000	1.5 p.mille/m, GH¢10-GH¢5000

Current Account Charges: Service Charges (Per Month)

Bank	Service Charge: Individual	Service Charge: SME	Service Charge: Corporate
Absa Bank	GH¢12 - GH¢27.5	Gh¢30 flat	N/A
Access Bank	GH¢ 5	N/A	N/A
Agricultural Development Bank	GH¢10	GH¢100	GH¢1,000
Bank of Africa	NIL	NIL	NIL
CAL Bank	GH¢5	GH¢30	GH¢100
Consolidated Bank	GH¢ 10.00	GH¢20-GH¢60	GH¢ 110.00
Ecobank	GH¢10.00	GH¢48.00	GH¢48-GH¢200
FBN Bank	NIL	NIL	NIL
Fidelity Bank	GH¢12	GH¢30; GH¢50; GH¢100 & GH¢200 (Based On Turn-Over Bands)	N/A
First Atlantic Bank	N/A	N/A	N/A
First National Bank	GH¢20-GH¢30	GH¢30 - GH¢60	GH¢100
GCB Bank	NIL	NIL	NIL
Guaranty Trust Bank	NIL	NIL	NIL
National Investment Bank	GH¢ 8.00 flat (WTIAOA)	NIL	NIL
OmniBSIC Bank	GH¢15.00	GH¢35.00	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¢5- GH¢75	GH¢62	GH¢35-GH¢500 (0.18% of TDT)
Standard Chartered Bank	GH¢20 flat	GH¢60 flat - GH¢300 flat	GH¢60 flat - GH¢300 flat
United Bank for Africa	NIL	NIL	NIL
Universal Merchant Bank	GH¢15	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
Absa Bank	NIL	GH¢1.5 p/m	NIL	NIL
Agricultural Development Bank	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m	GH¢1 p/m
Consolidated Bank	NIL	NIL	NIL	NIL
FBN Bank	NIL	GH¢1.00 p/m	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¢2 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	NIL	GH¢ 0.25/GH¢ 0.30 per alert	GH¢ 0.15/GH¢ 0.50 per alert	NIL
GCB Bank	GH¢10p/m (Cor)	NIL	NIL	NIL
	Bundle charge for individual clients for Mobile Banking, SMS, Email and Internet Banking: GH¢5 p/m			
OmniBSIC Bank	NIL	NIL	NIL	NIL
Societe Generale	NIL	NIL	NIL	NIL
Stanbic Bank	NIL	NIL	NIL	NIL
Standard Chartered Bank	NIL	NIL	NIL	NIL
Zenith Bank	NIL	GH¢1 p/m	NIL	NIL
Bank	Mobile Banking	Bundle charge for SMS and Email alerts		Internet banking
CAL Bank	NIL	NIL		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)
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			
Ecobank	GH¢5p/m			
Guaranty Trust Bank	GH¢2p/m (Ind.), GH¢ 30p/m (Cor)			
National Investment Bank	GH¢4p/m (Ind.), GH¢ 8p/m (SME), GH¢ 12p/m (Cor)			
Republic Bank	GH¢3p/m (Ind.), GH¢ 5p/m (Cor)			
United Bank for Africa	GH¢3-GH¢20p/m			
Universal Merchant Bank	GH¢5p/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
Absa Bank	GH¢10	GH¢20	GH¢20	GH¢40
Access Bank	N/A	GH¢15	N/A	GH¢30
Agricultural Development Bank	GH¢5	GH¢ 12	GH¢15	N/A
Bank of Africa	GH¢10	N/A	GH¢15	N/A
CAL Bank	N/A	GH¢15	GH¢20	N/A
Consolidated Bank	N/A	GH¢15	N/A	GH¢30
Ecobank	GH¢ 10	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¢15	N/A	GH¢30
First National Bank	GH¢15	N/A	GH¢25	N/A
GCB Bank	GH¢12	N/A	GH¢22	GH¢40
Guaranty Trust Bank	N/A	GH¢15	N/A	GH¢30
National Investment Bank	GH¢10 (S/A); GH¢12 (C/A)	GH¢20(C/A)	GH¢20	GH¢40
OmniBSIC Bank	GH¢10	GH¢20	GH¢15	GH¢30
Prudential Bank	GH¢10 (S/A); GH¢12 (C/A)	GH¢20 (S/A) ; GH¢20(C/A)	GH¢20	GH¢40
Republic Bank	GH¢7	GH¢15	GH¢16	GH¢25
Societe Generale	N/A	GH¢ 20	N/A	GH¢30
Stanbic Bank	N/A	GH¢25	N/A	GH¢50
Standard Chartered Bank	N/A	GH¢25	GH¢25	GH¢30/GH¢50
United Bank for Africa	N/A	GH¢15	N/A	GH¢30
Universal Merchant Bank	GH¢10	GH¢15	GH¢20	GH¢25
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)
Absa Bank	N/A	GH¢2 - GH¢4	
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
CAL Bank	NIL	GH¢5 (regular), GH¢10 (Visa)	NA
Consolidated Bank	N/A	GH¢ 5.00 (Visa)	GH¢ 2.00
Ecobank	NIL	GH¢3 per sheet (Max GH¢ 100)	N/A
FBN Bank	NIL	GH¢3 per page	N/A
Fidelity Bank	NIL	GH¢3 per sheet, GH¢6 per sheet(official)	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	NIL	GH¢3(Retail), GH¢5(Business)	GH¢3(Retail)/ GH¢5(Business)
GCB Bank	NIL	GH¢6.00 per page	N/A
Guaranty Trust Bank	NIL	GH¢5 .00	NIL
National Investment Bank	GH¢3.00	GH¢3.00	N/A
OmniBSIC Bank	NIL	GH¢2 per sheet	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- GH¢50	N/A
Stanbic Bank	NIL	GH¢5	GH¢5
Standard Chartered Bank	GH¢ 5 per sheet	GH¢5 per sheet	GH¢5 per sheet
United Bank for Africa	NIL	GH¢10 per sheet	GH¢10 per 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
Absa Bank	Regular GH¢25, Sch. fees GH¢10	N/A
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)
CAL Bank	0.25% (GH¢2.20-GH¢11)	0.25% (GH¢3.30-GH¢11)
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	GH¢10	N/A
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¢75)	0.50% F.V (GH¢20 - GH¢150), GH¢5 (sch. fees)
OmniBSIC Bank	GH¢20, GH¢ 5 (Sch. fees)	GH¢20, GH¢ 5 (Sch. fees)
Prudential Bank	Single:0.25% of F.V (GH¢10-GH¢50), Multiple: GH¢100 flat	Single:0.25% of F.V (GH¢10-GH¢50), Multiple: GH¢100 flat
Republic Bank	0.25% of FV, GH¢5-GH¢100	0.25% of F.V, GH¢10-GH¢100
Societe Generale	GH¢25	0.30%, Min GH¢30 - Max GH¢75 (cor.)
Stanbic Bank	Personal:GH¢25, Business: GH¢15, Exams or Sch. Fee:GH¢10	Personal:GH¢35, Business: GH¢25, Exams or Sch. Fee: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 amount. (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)

Charges on Stopped Cheques, Express Clearing and Standard Clearing

Bank	Cheques: Stopped	Cheques: Express clearing	Cheques: Standard clearing
Absa Bank	Gh¢10 P/I	GH¢ 50.00 flat (USD25, EUR25, GBP20)	NIL
Access Bank	GH¢10	GH¢ 40 Flat	NIL
Agricultural Development Bank	GH¢10 per leaf	GH¢ 50 flat	NIL
Bank of Africa	GH¢30	GH¢50	NIL
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	GH¢10 / GH¢30	GH¢50	NIL
GCB Bank	GH¢ 25	GH¢60.00 flat	NIL
Guaranty Trust Bank	GH¢10.00	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¢10 per cheque	GH¢35	NIL
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¢50 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¢10	NIL (GH¢20000 and above); 0.50%- min GH¢30; max GH¢50 (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
Absa Bank	N/A	0.25%
Access Bank	0.25% - 2%	0.25% - 2%
Agricultural Development Bank	NIL	NIL
Bank of Africa	1.50%	1.50%
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	N/A	N/A
GCB Bank	N/A	0.75%
Guaranty Trust Bank	0.75% - 2.0%	0.25% - 0.75%
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
Absa Bank	N/A	N/A	2.5% - 3%	0.25% - 1.00%
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
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	N/A	N/A	N/A	N/A
GCB Bank	1.0% (Min. GH¢50)	1 % (min. GH¢1,000)	N/A	0.50%
Guaranty Trust Bank	0.5% - 1.0%	0.25% - 1.5%	0.75% - 2.0%	0.25% - 1.5%
National Investment Bank	1.50%	1.50%	N/A	N/A
OmniBSIC Bank	1% - 5%	2.5%	NIL	1.5% flat (nego.)
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 Generale	2.5%	1.0% flat, (Min. GH¢200)(Cor.), 1.5% (SME)	N/A	1.0% flat, (Min. GH¢200)
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	1% - 2.5%	1% - 2.5%
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
Absa Bank	N/A	0.25% - 1.00%	1.35% for credit life	1.1% for SME
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	1.58%	NIL
CAL Bank	1% flat	1% flat	0.70-2.25%	N/A
Consolidated Bank	2% (min. GH¢50)	2% flat	1%	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%	1% - 1.86% for 5 years facility tenor	N/A
First Atlantic Bank	1.5%-2%	0.5%-2%	1%	NIL
First National Bank	2.5%	0.75% - 2.5%	1.5%-2.4%	N/A
GCB Bank	2% (Min. GH¢60)	1% (min GH¢1,000)	2.0% (Min. GH¢50)	N/A
Guaranty Trust Bank	0.75% - 1%	0.25% - 1.5%	0.8% - 2.0% of facility (Max Advance only)	N/A
National Investment Bank	1.50%	1.50%	0.65%-2.25%	0.65%-2.25%
OmniBSIC Bank	NIL	NIL	1.5% - 4.0% flat per facility	1.0% flat per facility
Prudential Bank	0.25%-0.5%	0.25%-0.5%	0.3%-0.90%	N/A
Republic Bank	1.50% of L/A	1.50% of L/A	1.5%(all retail loans)	depends on type of loan
Societe Generale	2% P/A, (Min. GH¢200)	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 & Guarantee Commissions

Bank	Overdraft Processing Fee	Guarantee / Mobilization / Performance Bond / Bid security Commissions per quarter
Absa Bank	N/A	1% per quarter (Min GH¢500)
Access Bank	0.25% - 2%	0.20% - 2%
Agricultural Development Bank	2% (nego.)	2.0%
Bank of Africa	3.00%	2.0%
CAL Bank	3% (Retail), 2% (corporate)	0.5% P/Q on the amount (retail), 0.25% P/Q (corporate)
Consolidated Bank	2% (Facility Fee)	0.25% p/q
Ecobank	1.25%	2% Processing Fee/ 3% Max Issuance Fee
FBN Bank	1.5% FV	2% FV (nego.)
Fidelity Bank	Up to 2% of amount	1% p/q
First Atlantic Bank	NIL	0.5% (Minimum)
First National Bank	2.5%(retail), 0.75% - 2.5% (Cor.)	1% P/Q or part thereof (min USD 75)
GCB Bank	1% (min GH¢1,000)	1.25% p/q
Guaranty Trust Bank	0.75%- 2%	0.25% - 0.75%
National Investment Bank	1.50%	4.0/4.0/4.0/2.0% Flat
OmniBSIC Bank	NIL	3% flat (nego.)
Prudential Bank	0.25%-2%	0.25%-2%
Republic Bank	1.5% of L/A	1% per quarter
Societe Generale	1.0% flat min GH¢200 (Cor.), 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 (Temporary Excess)
Stanbic Bank	2%	0.75%- 1.00% (min GH¢ 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)
Absa Bank	GH¢ 20 / GH¢ 50	NIL	GH¢4/GH¢5 p/m
Access Bank	GH¢10(Gh-Link), GH¢20.00(Visa debit) GH¢10(Visa Prepaid)	NIL	GH¢5P/M(Visa debit); GH¢3 P/M (gh-link)(Bundled with E-banking Charges)
Agricultural Development Bank	GH¢ 5 / GH¢ 20	NIL	GH¢1.00 p/m - GH¢3.5 p/m
Bank of Africa	NIL	GH¢0.50	GH¢5 p/a
CAL Bank	GH¢15	NIL	GH¢3.0 p/m
Consolidated Bank	GH¢10.00	NIL	GH¢5 – GH¢10 p/m
Ecobank	GH¢10.00	NIL	GH¢5
FBN Bank	GH¢17.02 (MasterCard)	NIL	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 p/m GH¢ 5 p/q for VISA/ MasterCard fee
First National Bank	NIL	NIL	NIL
GCB Bank	GH¢10(Gh-link - Instant card)	NIL	N/A
Guaranty Trust Bank	GH¢10 - GH¢20	NIL	GH¢3-GH¢5 p/m
National Investment Bank	GH¢10	NIL for bundle charge, GH¢1.00 (off bundle charge)	NIL
OmniBSIC Bank	GH¢5(Gh-link)/GH¢20(VISA)	NIL	GH¢ 3 per card p/m
Prudential Bank	GH¢10 - GH¢12	GH¢0.40	N/A
Republic Bank	NIL	NIL	GH¢3.00(ind.) GH¢5.00(business)
Societe Generale	GH¢15 (Visa Classic), GH¢ 30 (Visa Gold), GH¢ 50 (Platinum)	NIL	GH¢4 (Visa Classic), GH¢ 5 (Visa Gold & Platinum)
Stanbic Bank	NIL	NIL	GH¢15-GH¢20 per quarter
Standard Chartered Bank	GH¢ 15	NIL	GH¢ 15 p/m
United Bank for Africa	GH¢ 30	GH¢0.5	GH¢ 5 p/m
Universal Merchant Bank	GH¢ 25	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 in conjunction with the relevant abbreviations.

Foreign Currency/Exchange Account

Bank	Initial Deposit	Minimum operating balance	Maintenance fee	Commission on Turnover
Absa Bank	USD 50	N/A	N/A	10% p.mille Min USD5, Max USD100
Access Bank	100 (USD, GBP, EUR)	NIL	NIL	0-3.5%
Agricultural Development Bank	USD 100	USD 50	NIL	NIL
Bank of Africa	USD100/500, GBP100/300, EUR100/500(FEA), NIL(FCA)	NIL	NIL	USD10(SME), USD2(Ind)
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)	NIL	0-3% F.V.
FBN	FEA:USD 100/ GBP 100/EUR 100)	NIL (FEA)	NIL	NIL
Fidelity Bank	USD50/ GBP50/ EUR 50	50 (USD, GBP, EUR)	NIL	NIL
First Atlantic Bank	NIL	NIL	NIL	NIL
First National Bank	USD50, GBP50, EUR50	N/A	NIL	N/A
GCB Bank	200 (USD, GPB, EUR)	50 (USD, GPB, EUR)	USD5, GPB3, EUR5	USD1.50, GPB1, EUR 1
Guaranty Trust Bank	NIL	NIL	N/A	N/A
National Investment Bank	USD200, EUR200, GBP200	USD100, EUR80, GBP60	N/A	N/A
OmniBSIC Bank	USD 50/GBP 50/EUR 50	NIL	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,GBP 0.75 p/q (FEA/FCA)	NIL
Stanbic Bank	N/A	N/A	N/A	USD5(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	2.5% (FEA), 3% (FCA) (cash withdrawal)
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	Establishment Commission: Deferred
Absa Bank	1%-1.25% P/Q (min USD200)	1.5%-1.75% P/Q (min USD200)
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% of LC amount p/q
Bank of Africa	1% P/Q (min USD100)	N/A
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%	1%
Fidelity Bank	1% per quarter (Min USD 200)	1% per quarter for Issuance
First Atlantic Bank	min 1% and max 1.5%	min 1% and max 1.5%
First National Bank	1% P/Q (min USD100) + USD30 S/C	0.5% P/Q (min USD100) + USD30 S/C
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% p/q+ S/C of USD30	1.5% p/q+ S/C of USD30
Prudential Bank	1.5%	1.5%
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	1.75% p/q,GH¢100(min) + USD25 S/C	1.75% p/q,GH¢100(min) + 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
Absa 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)
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
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%	1%	1%	1%
Fidelity Bank	1% per quarter (Min USD 200)	1% p/q for Issuance	1% p/q (Min USD 200)	1.5% p/q for Issuance
First Atlantic Bank	min 0.1% -max 0.5%	min 0.1% and max 0.5%	0.1% (min); 1% (max)	min 0.1% and max 1%
First National Bank	up to 0.1% P/Q (min USD100) + USD30 SWIFT	up to 0.5% P/Q (min USD100) + USD30 S/C	N/A	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 F.V flat	1.5% of F.V flat
National Investment Bank	0.50% of F.V, min. USD100	1.75% of F.V, (min. USD100)	N/A	N/A
OmniBSIC Bank	1% p/q+ S/C of USD30	1% p/q+ S/C of USD30	1.5% p/q+ S/C of USD30	1.5% p/q+ S/C of USD30
Prudential Bank	1.50% flat	1.50%	1.50%	1.50%
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) P/Q	0.75%P/Q (min USD200)
Standard Chartered Bank	N/A	N/A	N/A	N/A
United Bank for Africa	1% p/q,GH¢100(min) + USD25 S/C	1% p/q,GH¢100(min) + USD25 S/C	1.75% p/q,GH¢100(min) + USD25 S/C	1.75% p/q,GH¢100(min) + 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
Absa Bank	GH¢ 100 - GH¢ 200	GH¢ 100 - GH¢ 200	GH¢200	GH¢200
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	0.25% of FV	N/A
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	USD100 Min. 1% of F.V Max.	N/A	USD 100	N/A
Fidelity Bank	USD50	USD115.00 FLAT + S/C	N/A	N/A
First Atlantic Bank	NIL	USD100	NIL	NIL
First National Bank	NIL	USD50	NIL	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
OmniBSIC Bank	USD50	USD50	0.5% -1.5% of F.V (Concession rate: 0.5%)	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	USD100	NIL	NIL
Stanbic Bank	USD50	USD100	N/A	N/A
Standard Chartered Bank	GH¢150 Flat, Courier charges and Negotiating Commission Under LC/Presentation under LC(0.5% p/q, taken upfront)	N/A	N/A	N/A
United Bank for Africa	USD 100	USD 100	1%	1%
Universal Merchant Bank	USD100. Flat	USD100 Flat (LC advised through Beneficiary's Bankers)	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)
Absa Bank	0.5% -0.65% flat (Min GH¢200)	N/A	0.25%(min. - USD250)
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	N/A	0.75% of F.V (max USD150)
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	USD100 (offshore), USD60 (local)
Fidelity Bank	GH¢200	N/A	N/A
First Atlantic Bank	USD50	NIL	USD50
First National Bank	0.3% min USD45	0.3% min USD45	0.3%; min USD50 ;max USD150
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	USD 100	USD 100	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	USD25	USD25	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. USD300

Transfer Fees

Bank	Inward Transfer (Administrative Charges)	Outward Transfers Rate and Swift Charges for Customers	Outward Transfers Rate and Swift Charge for non-Customers
Absa Bank	N/A	0.75% (FCA); 1% (FEA & Cedi Account), (min USD75) + USD25 S/C	N/A
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 account: GH¢1- GH¢1000 (GH¢10) ≤ GH¢ 5000 (GH¢100)	N/A
Bank of Africa	NIL	1% (min GH¢ 60/ USD15) + USD30 S/C	NIL
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	N/A
FBN Bank	0.75% (Flat rate)	0.75% (FCA, CEDI); 0.75% + 1% Externalisation (FEA); (Min. USD30; GBP20; EUR30); + S/C of USD25/GBP13/EUR15	N/A
Fidelity Bank	N/A	Standard 1.0% (Min. USD40.00) + USD35 S/C + USD35 Corresponding Bank Charges - 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	NIL	FCA and GH¢ account : 0.75% min USD40, max USD210; FEA: 1.75% min USD40, max USD210	N/A
GCB Bank	N/A	1% (min. USD15, GBP10, EUR 15) + S/C of USD25/GBP15/EUR20.	N/A
Guaranty Trust Bank	USD30	1% (min. USD15) plus SWIFT CHARGE of USD30, Externalisation charge of 1% and optional USD25 Corresponding Bank Charges	N/A
National Investment Bank	N/A	0.75% (Cedi Account), 0.65% (FEA), 0.5% (FCA),(Min.USD30,GBP15, EUR20) +USD25,GBP15, EUR20	N/A
OmniBSIC Bank	NIL	1% (FCA, FEA & GH¢ account); 2.5% (Fed with cash and cheque)+ USD25 (Swift)	N/A
Prudential Bank	N/A	1% of F.V (Min.USD25, EUR25,GBP25) plus S/C - USD35, GBP25, EUR 30	N/A
Republic Bank	USD10	1% of FV (min USD 60 for nontrade bills, 0.75% of FV for trade bills) plus swift fee of USD30	N/A
Societe Generale	USD15 flat	1% (Min.USD50),(Cedi Account); 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¢200/USD40/EUR36/GBP30(manual), 0.5% of FV min GH¢100/USD20/EUR18/GBP15(online), Free(to another Standard Chartered Bank)	N/A
United Bank for Africa	NIL	1% FV (min USD10) plus USD25 swift charges, 1% of FV (min USD10) +USD25 S/C +1% Externalization Charges for locally sourced FCY	N/A
Universal Merchant Bank	NIL	USD30/GBP20/EUR25/GH¢45	N/A
Zenith Bank	N/A	0.75% (FCA); 1% (Cedi Account); 2% (FEA) + S/C of USD30	N/A

DOUBLE