



Survey of Bank Charges

As at end- September, 2025

Financial Stability Department

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Abbreviations

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

GCB	Ghana Commercial Bank
GT	Guaranty Trust Bank
NIB	National Investment Bank
OmniBSIC	OmniBSIC Bank
PBL	Prudential Bank Limited
RBG	Republic Bank
SBG	Stanbic Bank
SCB	Standard Chartered Bank
SG	Societe Generale
UBA	United Bank Of Africa
UMB	Universal Merchant Bank
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.

Savings Account: Initial Deposit Required and Minimum Operating Balance

Bank	Initial Deposit Required	Minimum Operating Balance
Absa Bank	GH¢50	GH¢50
Access Bank	GH¢50	GH¢ 0
Agricultural Development Bank	GH¢ 50	GH¢ 20
Bank of Africa	GH¢100	GH¢50
CAL Bank	GH¢50	GH¢50
Consolidated Bank	GH¢ 50	GH¢ 20
Ecobank	GH¢50	GH¢30
First Bank Ghana	GH¢50	GH¢20
Fidelity Bank	GH¢50	GH¢50
First Atlantic Bank	GH¢20	N/A
First National Bank	GH¢40	GH¢20
GCB Bank	GH¢ 100	GH¢ 50
Guaranty Trust Bank	GH¢ 0	GH¢ 0
National Investment Bank	GH¢50	GH¢50
OmniBSIC Bank	GH¢ 50	GH¢ 20
Prudential Bank	GH¢50	GH¢50
Republic Bank	GH¢50- GH¢1000	GH¢50- GH¢1000
Societe Generale	GH¢100	GH¢50
Stanbic Bank Ghana	GHS50	GHS50
Standard Chartered Bank	GH¢100	NIL
United Bank for Africa	GH¢20	GH¢20
Universal Merchant Bank	GH¢50	GH50
Zenith Bank	GH¢50	NIL

Savings account: E-banking Products and Services Fees

Bank	Mobile Banking	SMS Alerts	Email Alerts	Internet banking
Absa Bank	NIL	GH¢2 p/m	NIL	NIL
First Bank Ghana	NIL	GH¢2p/m	NIL	GH¢100 one-off token charge for online banking (no charge thereafter)
Fidelity Bank	NIL	GH¢ 2	NIL	NIL
First Atlantic Bank	NIL	GH¢ 2 p/m	NIL	NIL
First National Bank	NIL	GH¢ 0.50 per alert/per third party	GH¢ 0.30 per alert/per third party	NIL
Societe Generale	NIL	NIL	NIL	NIL
Stanbic Bank Ghana	NIL	NIL	NIL	NIL
Standard Chartered Bank	NIL	NIL	NIL	NIL
Bank	Bundle charge for Mobile banking, SMS alerts, Email alerts and Internet banking			
Access Bank	NIL			
Bank of Africa	GH¢5 p/m			
CAL Bank	GH¢5			
Consolidated Bank	GH¢ 7.00(individual) GH¢ 10.00 p/m(non-individual)			
Ecobank	GH¢10			
GCB Bank	GH¢10 p/m			
Guaranty Trust Bank	NIL			
National Investment Bank	GH¢9.50(Ind.), GH¢15.00(SME), GH¢20.00(Cor)			
OmniBSIC	GH¢5 p/m			
Prudential Bank	GH¢ 5.00(individual)			
Republic Bank	GH¢4.5(Ind.), GH¢5 (SMEs)			
United Bank for Africa	GH¢3p/m			
Universal Merchant Bank	GH¢10			
Agricultural Development Bank	GH¢10p/m			
Zenith 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¢ 500	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¢300	GH¢ 500	GH¢ 50	GH¢ 150	GH¢ 500
CAL Bank	GH¢50	GH¢250	GH¢500	NIL	NIL	NIL
Consolidated Bank	GH¢ 100	GH¢200	GH¢ 200	NIL	NIL	NIL
Ecobank	GH¢10	N/A	GH¢100	NIL	NIL	NIL
First Bank Ghana	GH¢100	GH¢100	GH¢100	GH¢20	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¢200	GH¢100- GH¢1000	N/A	NIL	NIL	NIL
GCB Bank	GH¢ 100	GH¢200	GH¢500	NIL	NIL	NIL
Guaranty Trust Bank	NIL	NIL	NIL	NIL	NIL	NIL
National Investment Bank	GH¢100	GH¢100	GH¢100	NIL	NIL	
OmniBSIC Bank	GH¢50	GH¢100	GH¢200	NIL	NIL	NIL
Prudential Bank	GH¢50	GH¢100	GH¢500	NIL	NIL	NIL
Republic Bank	GH¢50	GH¢100	GH¢100	NIL	NIL	NIL
Societe Generale	GH¢ 50	NIL	NIL	NIL	NIL	NIL
Standard Chartered Bank	GH¢1000	GH¢5000	GH¢1000	NIL	GH¢2000	NIL
Stanbic Bank Ghana	GH¢ 20-500	GH¢ 200	GH¢ 200	GH¢ 50-200	GH¢ 200	GH¢ 200
United Bank for Africa	GH¢50	GH¢50	GH¢100	NIL	NIL	NIL
Universal Merchant Bank	GH¢50	GH¢100	GH¢200	ghs 50 for savings acc	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	(Min GH¢9.5 - Max GH¢75)	(Min GH¢200 - Max GH¢320)	(Min GH¢100 - Max GH¢6,000)
Access Bank	NIL	NIL	GHS2 p.mille
Agricultural Development Bank	N/A	N/A	N/A
Bank of Africa	GH¢20p/m	GH¢80 p/m	GH¢220 p/m
CAL Bank	N/A	N/A	N/A
Consolidated Bank	N/A	N/A	N/A
Ecobank	N/A	N/A	N/A
First Bank Ghana	GH¢30 flat	GH¢70 flat	GH¢120 flat
Fidelity Bank	N/A	N/A	1.5 p.mille/m (Min GH¢ 100- MaxGH¢ 500)
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)	Min GH¢50 – Max GH¢200	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	GH¢25-GH¢100	GH¢70-GH¢287	GH¢100-GH¢360
OmniBSIC Bank	NIL	NIL	NIL
Prudential Bank	GH¢10-GH¢150	GH¢1.80p/m (Max GH¢750)	GH¢1.80p/m (Max GH¢750)
Republic Bank	N/A	N/A	N/A
Societe Generale	NIL	0.15% DTO (min. GH¢100)	0.15% DTO (min. GH¢100)
Stanbic Bank Ghana	N/A	N/A	N/A
Standard Chartered Bank	NIL	NIL	NIL
United Bank for Africa	GH¢5-GH¢200	1.5p.mille/m (min GH¢40- max GH¢100)	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	GH¢50 - GH¢100	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¢9.5 - GH¢34.5	Gh¢100 flat p/m	N/A
Access Bank	GHS15-GHS120	GH¢50	N/A
Agricultural Development Bank	GH¢10	GH¢100	GH¢1,000
Bank of Africa	NIL	NIL	NIL
CAL Bank	GH¢12p/m	GH¢60p/m	GH¢150p/m
Consolidated Bank	GH¢ 15	1.7per Mille(MinGH¢70-Max GH¢250)	1.5per Mille(MinGH¢100-Max GH¢3000)
Ecobank	GH¢10/GHS12/GHS15) p/m	GH¢60.00p/m	GH¢60-GH¢300p/m, (EBG1)
First Bank Ghana	NIL	NIL	NIL
Fidelity Bank	GH¢15	GH¢40; GH¢60; GH¢120; GH¢250 and GH¢350(BO Debit Turn-over)	N/A
First Atlantic Bank	N/A	N/A	N/A
First National Bank	GH¢35-GH¢45p/m	GH¢50- GH¢120	GH¢150p/m
GCB Bank	NIL	NIL	NIL
Guaranty Trust Bank	NIL	NIL	NIL
National Investment Bank	GH¢ 10.00 flat (WTIAOA)	NIL	NIL
OmniBSIC Bank	GH¢15.00p/m	GH¢45.00p/m	GH¢100p/m
Prudential Bank	GH¢10 - GH¢150	GH¢1.80p/m (Max GH¢750)	GH¢1.80p/m (Max GH¢750)
Republic Bank	GH¢10p/m	Min GH¢50; max GH¢1000	Min GH¢50; max GH¢1000
Societe Generale	GH¢30	N/A	N/A
Stanbic Bank Ghana	GH¢14.99 - 79.99	GH¢99.99	GH¢ 200 - 500
Standard Chartered Bank	GH¢5- GH¢20p/m	GH¢ 350 flat	GH¢350 flat
United Bank for Africa	NIL	NIL	NIL
Universal Merchant Bank	GH¢20p/m	GHS 50 - GH¢120p/m	GH¢150-GH¢500p/m
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	GH¢30	GH¢2p/m	NIL	NIL
First Bank Ghana	0.75% of face value, Capped at GHS 10)	GH¢2p/m	NIL	GH¢100 one off token charge for online banking (Corporate maintenance fee of GHS15 per qtr)
First Atlantic Bank	NIL	GH¢2 p/m	NIL	NIL
First National Bank	NIL	GH¢ 0.50 (retail) & GH¢ 0.30 (business) per alert for third-party notification	GH¢ 0.30 retail & GH¢ 0.50 business per alert for third-party notification	NIL
OmniBSIC Bank	NIL	NIL	NIL	NIL
Societe Generale	NIL	NIL	NIL	NIL
Stanbic Bank Ghana	NIL	NIL	NIL	NIL
Standard Chartered Bank	NIL	NIL	NIL	NIL
Banks with a bundle charge for Mobile banking, SMS alerts, Email alerts and Internet banking				
Access Bank	GHS 15 and GHS 120 depending on customer's segmentation.			
Agricultural Development Bank	GH¢10			
Bank of Africa	GH¢10 p/m			
CAL Bank	GH¢5			
Ecobank	GH¢10			
Guaranty Trust Bank	GH¢20(Corp.), GH¢2(Ind)			
National Investment Bank	GH¢9.50(Ind.), GH¢15.00(SME), GH¢20.00(Cor)			
Republic Bank	GH¢4.5(Ind.), GH¢ 10 (Cor)			
United Bank for Africa	GH¢3-GH¢20			
Universal Merchant Bank	GH¢10 - GH¢50			
Consolidated Bank	GH¢7 (Ind.), GH¢ 10 (non-ind)			
Prudential Bank	GH¢5(Individual), GH¢15(Corporate & Commercial)			
Fidelity Bank	GH¢2 for customers without Debit Card			
GCB Bank	Bundle Charge for all GH¢10(Ind), Mobile Banking- GH¢10(Corp)			
Zenith Bank	GH¢5 p/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¢40	GH¢70	GH¢60	GH¢100
Access Bank	GH¢10	GH¢60	GH¢60	GH¢120
Agricultural Development Bank	N/A	GH¢30	GH¢35	N/A
Bank of Africa	GH¢50	N/A	GH¢70	N/A
CAL Bank	N/A	GH¢50	GH¢70	N/A
Consolidated Bank	N/A	GH¢70	N/A	GH¢130
Ecobank	GH¢ 25	GH¢20	GH¢50	N/A
First Bank Ghana	GH¢15	GH¢30	GH¢30	GH¢60
Fidelity Bank	GH¢35	GH¢60	GH¢60	GH¢110
First Atlantic Bank	N/A	GH¢40	N/A	GH¢75
First National Bank	GH¢40	N/A	GH¢30(Corp.) & GH¢60(SME)	N/A
GCB Bank	GH¢30	GH¢50	GH¢50	GH¢100
Guaranty Trust Bank	N/A	GH¢40	N/A	GH¢80
National Investment Bank	GH¢30 (S/A); GH¢40 (C/A)	GH¢70(C/A)	GH¢70	GH¢110
OmniBSIC Bank	GH¢15 - GH¢30	GH¢60	GH¢50	GH¢100
Prudential Bank	GH¢45 /\$4/ €4/ £3	GH¢60/\$6/ €46/ £5	GH¢65/\$6/ €6/ £5	N/A
Republic Bank	N/A	GH¢50	GH¢60	GH¢100
Societe Generale	N/A	GH¢ 60	N/A	GH¢120
Stanbic Bank Ghana	N/A	GH¢ 50	N/A	GH¢ 100
Standard Chartered Bank	GH¢50,USD/GBP/EUR 5	N/A	N/A	GH¢120
United Bank for Africa	GH¢27.50	GH¢50	GH¢50	GH¢100
Universal Merchant Bank	GH¢60	GH¢100	GH¢80	GH¢100
Zenith Bank	GH¢30	GH¢60	GH¢60	GH¢110

Bank Statement Fees

Bank	Monthly Statement (regular)	Duplicate Statement (per sheet)	Screen Printed(per sheet)
Absa Bank	NIL	GH¢6	GH¢10
Access Bank	NIL	GH¢10 per page	GH¢10 per page
Agricultural Development Bank	NIL	GH¢2 per sheet	NIL
Bank of Africa	NIL	GH¢7 Per Sheet	GH¢5
CAL Bank	NIL	GH¢6 (regular), GH¢12 (Visa)	N/A
Consolidated Bank	N/A	GH¢ 10 (Visa)	GH¢6 & GH¢8 flat
Ecobank	NIL	GH¢5 per sheet (Min GH¢50)	N/A
First Bank Ghana	NIL	GH¢30 per page	N/A
Fidelity Bank	NIL	GH¢6 per sheet, GH¢10 per sheet (official) GH¢6 - GH¢50 per sheet (enquiry)	N/A
First Atlantic Bank	NIL	GH¢2(sta. within a year), GH¢5 (sta. covering a year & ab.)	NIL
First National Bank	NIL	GH¢6(Retail), GH¢7.5(Business)	GH¢6(Retail), GH¢7.5(Business)
GCB Bank	NIL	GH¢6.00 per page	N/A
Guaranty Trust Bank	NIL	GH¢5	NIL
National Investment Bank	GH¢5.00	GH¢5.00	N/A
OmniBSIC Bank	NIL	GH¢ 5 per sheet	GH¢ 5 per sheet
Prudential Bank	NIL	GH¢7	N/A
Republic Bank	N/A	N/A	N/A
Societe Generale	N/A	GH¢15 flat	N/A
Stanbic Bank Ghana	NIL	GH¢10	GH¢10
Standard Chartered Bank	GH¢ 10 per sheet	GH¢10 per sheet	GH¢10 per sheet
United Bank for Africa	NIL	GH¢15 per sheet	GH¢15 per sheet
Universal Merchant Bank	GHS 10/ page	GH¢ 10 per page	N/A
Zenith Bank	NIL	GH¢10 per sheet	NIL

Bank Draft Fees

Bank	Bank Draft fees Customer	Bank Draft fees: Non-customer
Absa Bank	GH¢30	N/A
Access Bank	0.5% of F.V (GH¢10-GH¢30)	0.5% of F.V (GH¢20-GH¢60), Sch. fees: GH¢20
Agricultural Development Bank	0.75% of F.V	N/A
Bank of Africa	0.25% (GH¢15 - GH ¢50)	1.50% (GH¢ 10 min/ GH ¢ 50 max)
CAL Bank	0.2% (GH¢5-GH¢30)	0.25% (GH¢10-GH¢30)
Consolidated Bank	0.25% of F.V (GH¢15 - GH¢30) students GH¢15	0.5% of F.V (GH¢20-GH¢50)
Ecobank	0.25% of F.V. (GH¢7 - GH¢50)	0.25% of F.V, (GH¢7- GH¢50)
First Bank Ghana	0.25% FV, (GH¢10-GH¢40), value capped at GHS30,000	0.25% FV, (GH¢10-GH¢40), value capped at GHS30,000
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¢20/GH¢30/GH¢45	N/A
GCB Bank	0.25% of F. V (GH¢10)	0.50% of F. V (GH¢ 20)
Guaranty Trust Bank	GH¢8-GH¢25; 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¢10 (sch. fees)
OmniBSIC Bank	GH¢20, GH¢ 10 (Sch. fees)	GH¢20, (GH¢10 (Sch. fees)
Prudential Bank	Single:0.25% of F.V (GH¢25-GH¢50)	Single:0.50% of F.V (GH¢30-GH¢80)
Republic Bank	0.25% of FV, GH¢10-GH¢100	0.25% of F.V, GH¢20-GH¢100
Societe Generale	0.25%, Min GH¢30 - Max GH¢75 (cor.)	NIL
Stanbic Bank Ghana	GH¢ 15-25	GH¢ 25-35
Standard Chartered Bank	0.25% of value, Min GH¢ 20-Max GH¢ 50	N/A
United Bank for Africa	0.25% of F.V, (GH¢3-GH¢15)	0.5% of the amount. (GH¢5-GH¢20)
Universal Merchant Bank	GH¢ 20 - GH¢ 300	N/A
Zenith Bank	1/2% of F.V, (GH¢10 -GH¢50)	1/2% of F.V, (GH¢20 - GH¢50)

Charges on Stopped Cheques, Express Clearing and Standard Clearing

Bank	Cheques: Stopped	Cheques: Express clearing	Cheques: Standard clearing
Absa Bank	Gh¢10 P/I	Min GH¢60 – Max GH¢100	NIL
Access Bank	GH¢50	GH¢ 50 Flat	NIL
Agricultural Development Bank	GH¢20 per leaf	GH¢ 62 flat	NIL
Bank of Africa	GH¢30	GH¢50	NIL
CAL Bank	GH¢15 per cheque	GH¢50 (for ≤ GH¢5000), GH¢100 (for >GH¢5000)	GH¢5 - GH¢10
Consolidated Bank	GHS 30	GH¢ 50.00	NIL
Ecobank	GH¢10	GH¢60(GH¢ 2000 and above)	NIL
First Bank Ghana	GH¢40	0.25% of FV, min GH¢40 - max GH¢100	NIL
Fidelity Bank	GH¢15	GH¢50 (express), GH¢30 (ACH Express) GH¢5 (normal ACH clearing/ Corporate Clients)	NIL
First Atlantic Bank	GH¢7.5	GH¢50	NIL
First National Bank	GH¢30	GH¢50- GH¢60	NIL
GCB Bank	GH¢ 30	GH¢60.00 flat	NIL
Guaranty Trust Bank	GH¢20	0.25% of FV, (GH¢20-GH¢50)	NIL
National Investment Bank	GH¢55	GH¢60- GH¢220	NIL
OmniBSIC Bank	GH¢20 per cheque	GH¢35	NIL
Prudential Bank	GH¢50	GH¢60 flat	NIL
Republic Bank	GH¢20	0.25% of F.V., min GH¢20 - max GH¢50	NIL
Societe Generale	GH¢ 30	GH¢60flat	NIL
Stanbic Bank Ghana	GH¢ 30	GH¢ 60	N/A
Standard Chartered Bank	GH¢40(ind.), GH¢40(cor.)	GH¢70 Flat(General Banking services)/ USD25/EUR25/GBP25/(Foreign Currency)	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¢20	GH¢50	N/A
Zenith Bank	GH¢10 (Per leaflet)	0.25% of F.V, (GH¢50-GH¢200)	NIL

Lending fees: Commitment fees

Bank	Commitment fee: Retail	Commitment fee: Corporate
Absa Bank	GH¢10-GH¢26	35% of applicable margin floating rate (1.5% -1.75% fixed rate)
Access Bank	0.1% - 3%	0.1% - 3%
Agricultural Development Bank	NIL	NIL
Bank of Africa	1.50%	1.00%
CAL Bank	N/A	N/A
Consolidated Bank	N/A	N/A
Ecobank	N/A	0.75% Nego
First Bank Ghana	1% F. V	1% F. V
Fidelity Bank	NIL	NIL
First Atlantic Bank	NIL	NIL
First National Bank	N/A	N/A
GCB Bank	N/A	1%
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 Ghana	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	1% for SME	1% - 3%	0.25% - 1.5%
Access Bank	0.1% - 3%	0.1% - 3%	0.1%-3%	0.1%-3%
Agricultural Development Bank	2% (Nego.)	2% (Nego.)	NIL	NIL
Bank of Africa	1.50%	1.00%	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%	1% Nego	N/A	0.25% -0.60% Nego
First Bank Ghana	1% 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%-2.5%	0.5%-2.0%	NIL	NIL
First National Bank	N/A	N/A	N/A	N/A
GCB Bank	1% (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%	0.25% - 1.5%
National Investment Bank	1.50%	1.50%	N/A	N/A
OmniBSIC Bank	2% flat p/f (nego)	2.5% p/f (nego.)	NIL	NIL
Prudential Bank	2%	2%	Nego	Nego
Republic Bank	1.5% of L/A	1.5% of L/A	N/A	N/A
Societe Generale	2.5% (min GH¢50)	1.5% p/a (Min. GH¢200)	N/A	N/A
Stanbic Bank Ghana	1.5% min. 50	0.5%	1 min. 50	2.0%
Standard Chartered Bank	N/A	N/A	2% Top-up, 2.5% for new loans/ 1% for Wealth Mgt Products	2% Top-up, 2.5% for new loans/ 1% for Wealth Mgt Products
United Bank for Africa	0% - 2%	0% - 2%	0% - 2%	0% - 2%
Universal Merchant Bank	2%	2%	N/A	N/A
Zenith Bank	1% facility amount (Min GH¢2000)	1.5% (Min GH¢2000)	N/A	1% of facility Amt. (Min GH¢2000)

Lending Fees: Facility and Insurance Fees

Bank	Facility Fee: Retail	Facility Fee: Corporate	Insurance Fee: Retail	Insurance Fee: Corporate
Absa Bank	1% - 1.5%	0.25% - 1.00%	0.88%-1.35%	1.29% for SME
Access Bank	0.1% - 3%	0.1% - 3%	0.3%-1%/ N/A (cash backed)	Nego. (Not cash backed)
Agricultural Development Bank	NIL	NIL	1.0%	NIL
Bank of Africa	1.50%	1.50%	1.00%	1.00%
CAL Bank	1% flat	1% flat	1.40%	N/A
Consolidated Bank	2% (min. GH¢50)	2% flat	1%	N/A
Ecobank	1.25%	0.25%-1.25% Nego	1% -1.25%	N/A
First Bank Ghana	NIL	NIL	1% FV	1% (if applicable)
Fidelity Bank	1.5% - 2%	0.3%-2%	1% -1.86% (up to 5 yrs) 2.3%-2.72% (5-7yrs)	N/A
First Atlantic Bank	1.5%-2%	0.5%-2%	Nil	Nil
First National Bank	2.5%	1% - 2%	1.5%-2.4%	N/A
GCB Bank	1.50% (Min. GH¢60)	1% (min GH¢1,000)	1%	N/A
Guaranty Trust Bank	0.75% - 1.5%	0.25% - 1.5%	1% of facility (Max Advance only)	N/A
National Investment Bank	1.50%	1.50%	0.65%-1.25%	0.65%-1.50%
OmniBSIC Bank	NIL	0.5% per facility (negotiable)	1.5% (negotiable)	1.0% flat per facility
Prudential Bank	1%	1%	0.3%-0.54%	N/A
Republic Bank	1.50% of L/A	1.50% of L/A	1.2%(all retail loans)	depends on type of loan
Societe Generale	1.5%-2.5% P/A, 2%(Min. GH¢200)	2% P/A, (Min. GH¢200)	1.17%-1.50%	NIL
Stanbic Bank Ghana	2.50%	2.50%	1.60%	0.75%
Standard Chartered Bank	N/A	N/A	N/A	N/A
United Bank for Africa	0% - 2%	0% - 2%	1.5% (Consumer loans)	N/A
Universal Merchant Bank	2%	2%	2% flat on personal Loan	NIL
Zenith Bank	1.5%fa (min GH¢2000)	1.5%, (min GH¢2000)	1%(min GH¢2000)	N/A

Overdraft Processing & Guarantee Commissions

Bank	Overdraft Processing Fee	Guarantee / Mobilization / Performance Bond / Bid security Commissions per quarter
Absa Bank	N/A	4% p/q (Min GH¢500)
Access Bank	0.25% - 2%	0.1% - 3%
Agricultural Development Bank	2% (nego.)	1%-2%FV
Bank of Africa	2%	2% for corporate, 3% for retail
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%	1%
First Bank Ghana	1.00% FV, (Retail) 1.50% FV(Corporate)	2% FV (nego.)
Fidelity Bank	Up to 2% of approved limit	Up to 1% p/q
First Atlantic Bank	0.5%-2%	0.25% (Minimum)
First National Bank	1% - 2.5%	0.5% or part thereof min USD100
GCB Bank	1% (min GH¢1,000)	1% 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	1% flat Year I; 0.25% Qtr for subsequent years
Prudential Bank	2%	Up to 2% per qtr
Republic Bank	1.5% of L/A	1% per quarter
Societe Generale	1.5% pa, min GH¢200 (Cor.), 2.5%, Min. GH¢50 (Ret)	2% p/q, Min GH¢200
Stanbic Bank Ghana	2%	0.75% p/q for cash backed & 1.0% p/q for clean (min \$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	2%	1-3%per quarter
Zenith Bank	1.5%, (min. GH¢2000)	0.25% - 2.5%

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	NIL	GH¢20
Access Bank	GH¢20(Gh-Link), GH¢30.00(Visa debit), GHS250(Visa Infinite) GHS60(Visa Business), GHS100(Visa Signature), GH¢40(Visa Prepaid)	NIL	GH¢20P/M(Visa debit); GH¢5 P/M (gh- link)
Agricultural Development Bank	GH¢ 25	GH¢1p/m	GH¢10 p/m
Bank of Africa	GH¢30	NIL	GHS20 per year for proprietary cards and GHS30 per quarter for Visa Cards
CAL Bank	GH¢30-GH¢50	NIL	GH¢5- GH¢10
Consolidated Bank	GH¢20	NIL	GH¢ 7 – GH¢10
Ecobank	GH¢20	NIL	N/A
First Bank Ghana	GH¢35	NIL	GH¢10 P/M
Fidelity Bank	(GH¢15 - GH¢30 – Ezwich card) (GH¢20 – Gh-link card) (GH¢ 30- GH¢ 50 Visa Cards)/ (US \$10 for dollar platinum card)	NIL	GH¢5 p/m - GH-Link cards GH¢10 p/m - GH¢15 p/m - Visa Cards US\$1 for dollar Platinum cards
First Atlantic Bank	GH¢25(Visa Classic & MasterCard Standard)	NIL	GH¢ 5 p/m
First National Bank	GH¢20 - GH¢50 (Retail)	NIL	GH¢20- GH¢30 p/q (Retail), GH¢6-GH¢9 p/m (Business)
GCB Bank	GH¢20 (Gh-link - Instant card)	NIL	N/A
Guaranty Trust Bank	GH¢10 - GH¢50	NIL	GH¢5 - GH¢20 p/m
National Investment Bank	GH¢35	NIL for bundle charge	GH¢7
OmniBSIC Bank	GH¢15 - GH¢30	NIL	GH¢ 5p/m
Prudential Bank	GH¢35	GH¢0.50	GH¢5
Republic Bank	NIL	NIL	GH¢3.00(ind.) GH¢5.00(business)
Societe Generale	Bus. Cards GHS30/USD 6/EUR 5	NIL	0.6% of txn Amt (Min. GHS 7/USD1.5/EUR 1)
Stanbic Bank Ghana	N/A	N/A	N/A

Standard Chartered Bank	GH¢40- GH¢250	NIL	GH¢5- GH¢35p/m
United Bank for Africa	GH¢25-GH¢ 30	NIL	GH¢0 - GH¢10
Universal Merchant Bank	GH¢ 25 - GH¢ 60	NIL	GH¢2- GH¢ 20
Zenith Bank	GH¢25 (Visa and Master Card) GH¢20 (Proprietary Card)	Free (Visa and Master Card) GH¢1 (Proprietary Card)	GH¢10 (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	0.1 p.mille dto (Min USD7.5, Max USD100)
Access Bank	100 (USD, GBP, EUR)	NIL	NIL	NIL
Agricultural Development Bank	USD 100	USD 50	NIL	NIL
Bank of Africa	USD100, GBP100, EUR100(FEA), FCA: NIL	NIL	NIL for individuals, 3 USD/GBP/EUR for Retail business, 5 for Corporates	NIL
CAL Bank	100Cur. 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)	NI	5% F.V. (EBG2)
First Bank Ghana	FEA: USD 100/ GBP 100/EUR 100), (FCA) NIL	NIL	NIL	NIL
Fidelity Bank	USD50/ GBP50/ EUR 50	USD50/ GBP50/ EUR 50	NIL	NIL
First Atlantic Bank	NIL	NIL	NIL	NIL
First National Bank	"USD100, GBP100, EUR100"	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, EUR100, GBP100	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	NIL	NIL	\$1.5, £0.75, EUR1.00 per quarter	NIL
Stanbic Bank Ghana	USD200	USD200	USD5	N/A
Standard Chartered Bank	USD500, EUR500, GBP500	NIL	USD3-USD6/EUR3-EUR6/GBP3-GBP6	NIL
United Bank for Africa	200 (USD, EUR, GBP) (FEA), NIL (FCA)	USD/EUR/GBP100(FEA), NIL (FCA)	NIL	NIL
Universal Merchant Bank	USD100 , 100 for other currencies	N/A	N/A	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% -1.5% of LC p/q	USD 200
Bank of Africa	1% P/Q (min USD100)	1% P/Q (min USD100)
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
First Bank Ghana	1.50% p/q Min USD150	1.50% Min USD150
Fidelity Bank	1% per quarter (Min USD 200)	1% per quarter for Issuance
First Atlantic Bank	2% per annum	2% per annum
First National Bank	1% P/Q (min USD100) + USD30 S/C	1% P/Q (min USD100) + USD30 S/C
GCB Bank	1.50% of LC Amount	1.50% of LC Amount
Guaranty Trust Bank	1.25% F.V	1.25% F.V
National Investment Bank	1.5% (min. USD100)	1.85% (min. USD100)
OmniBSIC Bank	1.5% p/q+ S/C of USD30 Min USD200	1.5% p/q+ S/C of USD30 Min USD200
Prudential Bank	1.5% P/Q (Min \$200) plus	2% p/q plus
Republic Bank	1% of F.V per quarter	1% of F.V per quarter
Societe Generale	1.25% P/Q; Min USD 200 or equivalent	1.25% P/Q; Min USD 200 or equivalent
Stanbic Bank Ghana	1.25% (min \$200)	1.25% (min \$200)
Standard Chartered Bank	1.0% p/q(sight) or part thereof + SWIFT + Courier cost (to be taken upfront)	1.5% p/q(issuance) or part thereof + SWIFT + Courier cost (to be taken upfront)
United Bank for Africa	1% p/q, GH¢100(min) + USD25 S/C	1% 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	1.5% p/q (Min. USD200)	2%p/q (Min USD 200)

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)	1.25% P/Q (min USD100)	1.5% P/Q(min USD100)
Agricultural Development Bank	1% -1.5% of LC Amount	1% of LC Amount	N/A	N/A
Bank of Africa	0.5% P/Q (min USD100)	0.5% P/Q (min USD100)	0.5% P/Q (min USD100)	0.5% P/Q (min USD100)
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)
First Bank Ghana	1% Min USD150	1% Min USD150	1.5%PQ (Min USD150)	1.5% (Min USD150)
Fidelity Bank	1% per quarter (Min USD 200)	1% per quarter for Issuance	1% per quarter (Min USD 200)	1.5% per quarter for Issuance
First Atlantic Bank	2% per annum	2% per annum	2% per annum	2% per annum
First National Bank	0.25% -0.5%P/Q (min USD100) + USD30 SWIFT	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	1.25% F.V	1.25% F.V	1.25% F.V	1.25% F.V
National Investment Bank	1.85% min. USD100	1.85% min. USD100	N/A	N/A
OmniBSIC Bank	1 % p/q+ S/C of USD30Min USD200	1% p/q+ S/C of USD30 Min USD200	NIL	NIL
Prudential Bank	1.50% of LC Amt. Plus	2% p/q Plus	1.50% of LC Amt. Plus	2% p/q Plus
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	0.75% P/Q	1% P/Q	1% P/Q
Stanbic Bank Ghana	0.75% (min\$200)	0.75% (min\$200)	N/A	N/A
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% p/q,GH¢100(min) + USD25 S/C	1% 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%P/Q(Min. USD200)	1.5%P/Q(Min. USD200)	1.25%P/Q(Min. USD200)	1.75%P/Q(Min. USD200)

Letters of Credit (Export)

Bank	Advising Commission		Processing/Handling fee	
	Customers	Non-Customers	Customers	Non-Customers
Absa Bank	USD 100	USD 100	0.25%	0.25%
Access Bank	USD200	N/A	USD100	N/A
Agricultural Development Bank	GH¢ 50	GH¢ 200(Other banks)	0.5% of LC Value	N/A
Bank of Africa	USD 50	USD 100	0.25% of FV	NIL
CAL Bank	GH¢ 200	GH¢ 300	N/A	N/A
Consolidated Bank	30USD	N/A	USD100.00	N/A
Ecobank	USD25	N/A	N/A	N/A
First Bank Ghana	USD100 Min/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	USD100	USD100	NIL	NIL
GCB Bank	GH¢200	USD100	0.25% MIN 100USD/80EUR/70GBP	0.25%MIN 100USD/80EUR/70GBP
Guaranty Trust Bank	USD40	USD100	USD100	N/A
National Investment Bank	USD125	N/A	USD50	N/A
OmniBSIC Bank	USD50	N/A	USD50	N/A
Prudential Bank	USD50	N/A	courier USD70 Availment/liquidation	N/A
Republic Bank	USD25	USD50	USD50	N/A
Societe Generale	USD 50 flat	USD100 flat	NIL	NIL
Stanbic Bank Ghana	USD50	USD100	N/A	N/A
Standard Chartered Bank	Courier charges 100USD and Drawing Under LC(Presentation) (0.5% FV)	N/A	N/A	N/A
United Bank for Africa	USD 100	USD 100	1%	1%
Universal Merchant Bank	USD100. Flat	N/A	USD100	N/A
Zenith Bank	GH¢50 per bill	USD75 (USD 100 other bank)	GH¢ 50 per bill	GH¢ 50 per bill

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	0.5% of LC Value	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	USD30	N/A	USD100
Ecobank	USD25	N/A	USD50
First Bank Ghana	USD30, GBP20 , EUR25	N/A	USD100 (offshore), USD25 (local)
Fidelity Bank	GH¢200	N/A	N/A
First Atlantic Bank	USD50	NIL	Courier USD100+USD80Handling)
First National Bank	0.3% min USD50	0.3% min USD50	0.3%; min USD50; max USD150
GCB Bank	NIL	N/A	0.25% Min USD100/80EUR/70GBP
Guaranty Trust Bank	USD50	N/A	USD100
National Investment Bank	USD35	N/A	N/A
OmniBSIC Bank	USD15	NIL	USD 15
Prudential Bank	GH¢ 200	N/A	USD200
Republic Bank	USD25	N/A	USD50
Societe Generale	USD 50	USD120	USD200 flat for handling doc.(free for receiving proceeds)
Stanbic Bank Ghana	USD30	N/A	USD100
Standard Chartered Bank	0.25% of bill amount, swift charges USD 30 flat and payment commission of 0.75% (Min \$30).	N/A	GH¢ 200 flat
United Bank for Africa	USD25	USD25	0.50% min. \$50
Universal Merchant Bank	USD50 Flat	N/A	USD100 Flat
Zenith Bank	0.75% of FCA 1%(cedi acc); 2%(FEA)+S/C OF USD30	N/A	0.75% of FCA 1%(cedi Acc); 2%(FEA)+S/C OF USD30

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 Dev't Bank	N/A	0.75% of FV	N/A
Bank of Africa	NIL	1% (minUSD15, EUR15,GBP12) + USD40 S/C1%Ex/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	1% (min. USD 50) S/C of USD 20	N/A
Ecobank	N/A	1.25% (Cedi Accounts), 0.75% (FCA) + USD45 S/C	N/A
First Bank Ghana	0.75% (Flat rate)	0.75% (FCA, CEDI) ;(Min. USD40 and equivalent in other currencies); + S/C of USD30 and equivalent in other currencies) 0.75%(FEA) (MIN USD40 and equivalent in other currencies) + externalization 1%, USD30 and equivalent in other currencies	N/A
Fidelity Bank	N/A	FCA >>Standard 1.0% (Min. USD40.00) + USD35 S/C + USD35 Corresponding Bank Charges - optional (borne by sender or recipient) from FEA Account >> standard 1% (Min USD40) + USD35 S/C + 0.5% of value as externalization + USD35 corresponding bank charge optional (borne by sender or recipient)	N/A
First Atlantic Bank	NIL	Foreign (1% of FV, (Min. USD50(Ind); Min. USD100(cor)), + USD25 swift), Local (1% of FV, (Min. USD10; Max USD300, + USD25 swift)	N/A
First National Bank	NIL	0.75% min \$40/\$50, 1.75% min \$40/\$50	N/A
GCB Bank	N/A	1% (min. USD30, GBP20, EUR 25) + S/C of USD30/GBP15/EUR25.	N/A
Guaranty Trust Bank	USD30	1% (min. USD20, GBP15, EUR18) plus SWIFT CHARGE of USD35, GBP28, EUR33	N/A
National Investment Bank	N/A	1% (Cedi Account), 0.85% (FEA), 0.85% +USD35, GBP20, EUR30)	N/A
OmniBSIC Bank	NIL	1% (FCA, FEA & Ghana Cedi account); 3% (fed with cash & cheque) PLUS USD30 (Swift) should be 1% FV	N/A
Prudential Bank	N/A	1% of F.V Min 30units Plus S/C – USD35, GBP30, 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	NIL	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 Ghana	N/A	\$20 flat for amounts <= \$1,000 0.75% of txn amount (min \$50) for >\$1,000 \$20	N/A
Standard Chartered Bank	N/A	Local fcy USD 50, outward transfer – manual, 1.5% of value, minGH¢300/USD45/EUR45/ GBP45, No max, outward transfers-online 0.75% of FV min GH¢200/USD40/EUR40/GBP40, no max.	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	USD35/GBP20/EUR25	N/A
Zenith Bank	N/A	0.75% (FCA); 1% (Cedi Account); 2% (FEA) + S/C of USD30	N/A

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