



...truly agric and more

A large, semi-transparent green oval shape is centered on the page. Inside the oval, the text '2021 TARIFF GUIDE' is displayed in white. '2021' is in a large, bold, sans-serif font. 'TARIFF' is in a large, bold, sans-serif font. 'GUIDE' is in a large, bold, sans-serif font. There are three stylized green leaves, two on the left and one on the right, partially overlapping the oval's edges.

2021  
**TARIFF  
GUIDE**

Effective 1st April, 2021

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PRODUCTS	EXISTING	NEW
<b>ELECTRONIC BANKING</b>		
<b>DEBIT CARDS</b>		
Proprietary Cards - Atm Transaction	Free	Free
Card Issuance /Re-Issuance/Replacement	15	20
Duplicate Pin	Free	Free
Gh Link Issuance - Pensioners	15	15
Gh Link - Monthly Maintenance Fees	2.5	3
Balance Enquiry With Receipt	Free	Free
Gh Link On Other Banks Atm (Remote On Us)	3.5	3.5
Quicnet Subscription	1	3 (Bundle)
Mobile Banking - USSD Subscription	1	
Mobile Banking - Mobile App Subscription	1	
Quicalert Subscription	1.04	
<b>VISA CARDS (CONTACTLESS)</b>		
ADB ATMs	FREE	FREE
Other Bank ATMS (Domestic) < GHS 1,000.00	6	6
Other Bank ATMs (Domestic) > GHS 1,000.00	GHS 2 + 0.8% of withdrawal amount	GHS 2 + 0.8% of withdrawal amount
Other Bank ATMs (International)	USD 3 + 2.5% of withdrawal amount	USD 3 + 2.5% of withdrawal amount
Payment Via POS Terminals - Local	2	2
Payment Via POS Terminals - International	3%	3%
Card Issuance /Re-Issuance	20	25
Replacement/Duplicate PIN	20	25
Card Maintainance Fee (Monthly)	3	5
Balance Enquiry At Bank's Own ATM	Free	Free
Balance Enquiry At Other Bank's ATM (Local)	N/A	N/A
Balance Enquiry At Other Bank's ATM (International)	N/A	N/A
ATM Mini Statement At Bank's Own ATMs	Free	Free

Uncollected Cards	Free	Free
Verified By VISA****(New)	Free	Free
<b>PREPAID CARDS</b>		
Card Load	Free	Free
Card Issuance /Re-Issuance	20	25
Monthly Maintenance Fee	3	5
Pos-Domestic Transactions	2	2
Pos-International Transactions	3% On Face Value	3% On Face Value
Card-To-Card Transfer	3	3
ATM Withdrawal - International	\$2.5+0.5% On Face Value	\$3.5+0.5% On Face Value
ATM Withdrawal - Local	2	2
Credit Card-Plantinum-Cost	35	35
EZWICH Card Issuance	12	12
EZWICH Card Renewal	12	12
<b>MOBILE BANKING</b>		
Account To Wallet (MTN, AIRTEL/TIGO &VODACASH)	1% On Face Value	1% On Face Value
Wallet to Account	Free	Free
GIP Transfer On Digital Platform	5	5
Interoperability	GHS 1% of Transfer Amount	GHS 1% of Transfer Amount
<b>DOMESTIC BANKING</b>		
<b>LOCAL CURRENCY CHEQUES</b>		
Personal Customer (50 Leaves)	12	20
Savings Withdrawal Booklet	8	12
SME/Corporate (50 Leaves)	15	25
Corporate Customer (50 Leaves)	15	25
Counter Cheque	10	10
Savings Withdrawal ( Counter)	5	5
<b>CLEARING</b>		
ACH Normal Session 1-20	20	1-19
No. of Beneficiary >20	100	20-50
		100

101-200	200	>50	2 GH Cedis per item
201-300	300		-
301-400	400		-
401-500	500		-
>500	600		-

#### ACH EXPRESS SESSION

No of Beneficiary 1-5	20	20
6>=100	5.00 Per Item	5.00 Per Item

#### CLEARING CCC

Per Cheque Presentment	No Charge	No Charge
Per Cheque Return	No Charge	No Charge
Per Express Cheque Presentment	GHS 50.00 Flat	GHS 50.00 Flat

#### DIRECT DEBIT

Account to Account	Free	Free
Direct From / To Another Bank Via Ach	1	2
Direct Debit - Insufficient Funds	5	5

#### RETURNED CHEQUES (NORMAL & EXPRESS)

Insufficient Funds	10% On Face Value	
Returned Cheques With Reason Drawer's Confirmation Not Received	10	50
Other Technical Reasons	10	10
Stopped Cheque Leaflet	10.00 Per Leaf	10.00 Per Leaf
Stopped Cheque Book	20	20

#### CHEQUE / VOUCHER / DOCUMENT RETRIEVAL

Up to 1 Year	15	15
Beyond 1 Year	20	20
Over Three Years	50	50

#### STATEMENTS

Regular Statements/Electronic	Free	Free
Duplicate Statements/Statement Request	2.00 Per Sheet Min 5.00	2.00 Per Sheet Min 5.00
Normal Statement Request Beyond 1 Year	3.00 Per Sheet Min 5.00	3.00 Per Sheet Min 5.00

Auditors Questionnaire (Per Request)	100 Flat	100 Flat
VISA Statement Request	10 Per Sheet	10 Per Sheet
Confirmation of Balance	100 Flat	100 Flat
Letter of Intent	200 Flat	200 Flat
Line of Credit	200 Flat	200 Flat
<b>STANDING ORDERS</b>		
Set Up Fee	5	5
Internal	Free	Free
External (Personal)	5	5
External (Corporate)	Free	Free
Standing Order Default For Insufficient Funds	10	10
Note: Instructions Will Be Cancelled After Third Instance of Default		
<b>PICK UP SERVICES</b>		
Cash/Cheque Pickup-Weekday-(Intra City)	Free	Free
(Intercity Charge Will Be Negotiated)	Negotiable	Negotiable
Cash/Cheque Pickup-Weekend-(Intra City)	Free	Free
Intercity Charge Will Be Negotiated	Negotiable	Negotiable
Teller In-Plant Or On-Sites Tellers	Free	Free
<b>MONEY TRANSFER (IN COUNTRY)</b>		
GIS-Customer /Transfer		
<30K	30	30
> 30K	50	50
<b>TREASURY</b>		
Externalisation Of Funds	1.50%	1.50%
<b>DOMESTIC TRANSFER (TT)</b>		
Account To Cash (GHS - GHS 1000)	10	10
Account To Cash (GHS - GHS 1000-GHS 5000)	20	20
Account To Cash (>5000)	50	50
(Non -Account Holders) Cash to Cash < GHS 1000	20	20
>GHS 1000<5000	40	40

>5000	100	100
Intercity Charge Will Be Negotiated	Negotiable	Negotiable
Teller In-Plant or On-Sites Tellers	Free	Free
<b>DIRECT DEBIT</b>		
Account To Account		
Direct From / To Another Bank ACH	1	2
Direct Debit-Insufficient Funds	10	10
<b>MONEY TRANSFER (IN COUNTRY)</b>		
<b>GIS-CUSTOMER/TRANSFER</b>		
<30K	30	30
>30K	50	50
Stop Paying Cheque		
<b>ACCOUNT MAINTENANCE</b>		<b>Average Monthly Cot</b>
Large Corporate	Greater Than or Equal to 900	1000
Corporate	Greater Than or Equal to 600 and Less Than 900	800
SME Large 1	Greater Than or Equal to 500 and Less Than 600	600
SME Large 2	Greater Than or Equal to 400 and Less Than 500	500
SME Large 3	Greater Than or Equal to 300 and Less Than 400	400
SME Medium 1	Greater Than or Equal to 250 and Less Than 300	300
SME Medium 2	Greater Than or Equal to 200 and Less Than 250	250
SME Medium 3	Greater Than or Equal to 150 and Less Than 200	200
SME Small 1	Greater Than or Equal to 100 and Less Than 150	150
SME Small 2	Greater Than or Equal to 80 and Less Than 100	100
SME Small 3	Greater Than or Equal to 50 and Less Than 80	80
SME Micro 1	Greater Than or Equal to 30 and Less Than 50	50
SME Micro 2	Greater Than or Equal to 25 and Less Than 30	30
SME Micro 3	Greater Than or Equal to 15 and Less Than 25	20
SME Micro 4	Greater Than or Equal to 5 and Less Than 15	10
SME Micro 5	Greater Than Or Equal to 3 and Less Than 5	5
SME Micro 6	Less Than 3	2

<b>AVERAGE MONTHLY DEBIT TURNOVER - NO COT CHARGE</b>		
Others 1	Greater Than or Equal to 5000	50
Others 2	Greater Than or Equal to 1000 and Less Than 5000	20
Others 3	Greater Than or Equal to 300 and Less Than 1000	10
Others 4	Greater Than or Equal To 150 and Less Than 300	2
<b>SALARY ACCOUNTS</b>		
Salary 1	20	20
Salary 2	10	10
Salary 3	2	2
<b>PERSONAL LOANS</b>		
New Loan-Facility/Processing Fee	2%	2%
Pension Loan/Processing Fee	1%	1%
Credit Life Insurance	1%	1%
Early Settlement Fee	Free	Free
Temporary Excess-P/Fee	0.5% On Face Value (Min GHS100)	0.5% On Face Value (Min GHS100)
<b>SALARY PROCESSING</b>		
All Salaries	3	5
All Pensions	0.5	1
<b>TRADE</b>		
<b>IMPORT LETTERS OF CREDIT</b>		
Establishment (Covered/Sight)	1% of LC Amount Per Quarter	1% - 1.5% of LC Amount Per Quarter
Minimum	US\$200	US\$200
Drawings on LC	0.5% of Bill Amount	0.5% of Bill Amount
Swift Fee	US\$35	US\$35
Amendment Commission - General	US\$50	US\$50
Amendment Swift Fee	US\$35	US\$35
L/C Cancellation	US\$100	US\$100
Amendment (Increase) Amt/Extention	1% of Bill Amount	0.75-1.5% of Bill Amount
Minimum	-	\$40
Expired And Unutilised	US\$100	US\$100

### DEFERRED (NON CASH COVERED)

Establishment /Issuance	1% - 1.75% of LC Amount Per Quarter	1% - 1.5% of LC Amount Per Quarter
Establishment/Issuance (Per Quarter) - Corporate	0.5% - 1.5% of Bill Amount	0.5%-1.5% of Bill Amount
Drawings On L/C;	0.5% of Bill Amount	0.5% of Bill Amount
Minimum	US\$200	US\$200
Extention On Period (Per Quarter)	1%-1.75% of Bill Amount	0.75%-1.50% of Bill Amount
Foreign Correspondent Bank Charges - Direct Payments	US\$50	US\$50
Local Foreign Currency Transfers - Direct Payments	0.5% of Face Value	0.5% of Face Value
Minimum	USD40	USD40
Maximum	USD100	USD100

### EXPORT LETTERS OF CREDIT

Handling Charge	UP TO 0.5% of LC Value	0.5% of LC Value
Minimum	N/A	
Advising Com.	GH¢50	GH¢50
Advising Com-Other Banks	GHS200	GHS200
Transfer Of L/C	0.125% of LC Value (Min \$50) + Swift Fee	0.125% of LC Value (Min \$50) + Swift Fee
Courier	US\$100	US\$100
Expired/Unutilised L/C	US\$50	US\$50
Discrepancy Fee	US\$100	US\$100
LC Confirmation	0.5% - 1% Per Quarter	0.5% - 1% Per Quarter

### IMPORT BILLS FOR COLLECTION

Commission	0.75% of Bill Amount - Upfront	0.50% of Bill Amount - Upfront
Maximum	-	\$300
Minimum	US\$50	-
Handling	US\$50	US\$50
Swift Fee	US\$35	US\$35
Tracer/Reminders	US\$30	US\$30
Documents Sent to Other Banks (Local)	GHS200	GHS200

Documents Sent to other Banks (Int'l)	US\$100	US\$100
Free of Payment (Flat) Weaver Handling + Swift	US\$100	US\$100
<b>EXPORT BILLS FOR COLLECTION</b>		
Issuance Handling Commission	0.25% of Bill Amount	0.25% of Bill Amount
Minimum	US\$250	\$50
Courier	US\$100	US\$100
<b>GUARANTEE CHARGES</b>		
Guarantee Commission (Per Quarter)	1%-2% of Face Value	1%-2% of Face Value
Minimum	N/A	N/A
Swift	US\$35	US\$35
Processing Fee - Non Cash Backed	2% of Face Value	2% of Face Value
Processing Fee - Cash Backed	1% of Face Value	1% of Face Value
<b>LOANS</b>		
Processing Fee - Non Cash Backed	2% of Face Value	2% of Face Value
Processing Fee - Cash Backed	0.5%-1% of Face Value	0.5%-1% of Face Value
<b>SHIPPING GUARANTEE</b>		
ADB Unadvised Transaction (Per Quarter)	0.5% of Face Value	0.5% of Face Value
Minimum	US\$100	US\$100
Endorsement Of Airway Bill	US\$50	US\$50
<b>FOREIGN CURRENCY CHEQUES (FCA &amp; FEA)</b>		
<b>Personal</b>		
50 Leaflets	US\$5	\$5
<b>Corporate</b>		
50 Leaflets	US\$8	\$6
<b>FOREIGN CASH WITHDRAWAL CHARGES</b>		
FCA Accounts	3%	3%
FEA Account If Did Not Deposit Cash	3%	3%

<b>MAXIMUM OVER THE COUNTER WITHDRAWAL OF USD 10,000</b>		
Returned Cheque For Insufficient Funds	10% of Face Value	
Minimum	US\$25	\$25
Counter Cheque		
<b>LOCAL FOREIGN CHEQUE FOR COLLECTION</b>		
Fee Per Cheque	\$20	\$20
Returned Cheque for Insufficient Funds	10% of Face Value	
Minimum	US\$25	US\$25
Returned Cheques for Other Reasons	US\$10	US\$10
<b>OUTWARD TRANSFERS/SWIFT/TELEX</b>		
Direct Payments	0.5% of Face Value	0.75% of Face Value
Minimum (All Denominated Dollars)	US\$30	US\$30
Maximum (All Denominated Dollars)	No Limit (Subject to Negotiation)	No Limit (Subject to Negotiation)
Amendment of Outward Transfers Instructions	US\$30	US\$30
<b>DEMAND DRAFT/PAYMENT ORDER</b>		
Banks Customer	0.5% of Face Value	0.75% of Face Value
Minimum	US\$30	US\$30
Maximum	No Limit	No Limit
Tracers	US\$30	US\$30
Recall/Return of Funds at Customers Request	US\$30	US\$30
Recall/Return of Funds (AML Reasons)	US\$50	US\$50
<b>EQUITY CONFIRMATION BOG</b>	US\$50	US\$50
Fee Per Confirmation	NIL	US\$100

# ADB 2021 Tariff Guide

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