



TARIFF GUIDE 2021

Effective June 1, 2021

Z ZENITH BANK

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Z ZENITH BANK

CHARGES ON CARD PRODUCTS

Service Type	2021 Charges
Shell Cards	
Issuance Fee	Free
Replacement Fee	Free
Transaction Fee	Free
EzyPass Cards	
Issuance Fee	Free
Replacement Fee	GHC 25.00
Monthly Maintenance Fee	GHC 2.00
Loading Fee	Free
Transaction Fees	
International ATM	2.5% + \$5.00
International PoS	2.5%
Domestic ATM On-Us	GHC 2.00
Domestic ATM Not-On-Us	ghc 4.00 + 1%
Domestic PoS	GHC 5.00
Online	N/A
e-Zwich Cards	
Issuance Fee	GHC 10.00
Replacement Fee	GHC 10.00
Balance Enquiry	GHC 0.10
Transaction List Enquiry/Statement	GHC 0.20
Loading Fee	Free

Transaction Fees	
e-Zwich ATM	GHC 0.5% (Min GHC 0.20/Max GHC 1.50)
e-Zwich PoS	GHC 1% (Min GHC 0.20/Max GHC 5.00)
e-Zwich Money Transfer (Card to Card)	GHC 0.25% (Min GHC 1.00/Max GHC 5.00)
e-Zwich Money Transfer (Without Card)	GHC 0.25% (Min GHC 1.00/Max GHC 10.00)
e-Zwich Card to Bank/Bank to Card	GHC 0.50
e-Zwich Card to Other	GHC 0.25% (Min GHC 0.50/Max GHC 2.50)

EazyPay Card	
Issuance Fee	GHC 2.50
Replacement Fee	GHC 2.50
PIN Regeneration Fee	GHC 1.50

Transaction Fees	
ATM	GHC 0.18

EazyPay GH-Link Dual Card	
Issuance Fee	GHC 5.00
Replacement Fee	GHC 5.00
PIN Regeneration Fee	Free
e-Zwich Loading Fees	Free

Transaction Fees	
Domestic ATM On-Us	GHC 1.00
Domestic ATM Remote-On-Us	GHC 2.00
Domestic PoS	Free
e-Zwich ATM	GHC 0.5% (Min GHC 0.20/Max GHC 1.50)
e-Zwich PoS	GHC 1% (Min GHC 0.20/Max GHC 5.00)
e-Zwich Money Transfer (Card to Card)	GHC 0.25% (Min GHC 1.00/Max GHC 5.00)
e-Zwich Money Transfer (Without Card)	GHC 0.25% (Min GHC 1.00/Max GHC 10.00)
e-Zwich Card to Bank/Bank to Card	GHC 0.50

e-Zwich Card to Other	GHC 0.25% (Min GHC 0.50/Max GHC 2.50)
Visa Global Travel Wallet	
Issuance Fee	Free
Activation Fee	\$5.00 (to be deducted from the minimum load amount of \$20.00)
PIN Regeneration Fee	\$1.25
Quarterly Maintenance Fees	\$3.00
Initial Minimum Load	\$20.00
Cash Out Fee	\$10.00
Loading Fee	Free
Monthly Inactivity Fee (Inactivity after 12 months)	GHC 0.18
Transaction Fees	
International ATM	\$2.00 + 2.5%
International PoS	1% (Min \$1.00)
Online	1% (Min \$1.00)
Visa & Mastercard Debit Cards	
Issuance Fee	GHC 5.00
Replacement Fee	GHC 5.00
Monthly Maintenance Fees	GHC 3.00
PIN Regeneration Fee	GHC 3.00
Transaction Fees	
Domestic ATM On-Us	GHC 1.00
Domestic ATM Remote-On-Us	GHC 2.00 + 1%
Domestic PoS	Free
International ATM	\$2.00 + 2.5%
International PoS	2.5%
Online	2.5%

Visa & MasterCard Prepaid Cards	
Issuance Fee	GHC 45.00
Replacement Fee	GHC 45.00
Monthly Maintenance Fees	Free
PIN Regeneration Fee	GHC 3.00
Loading Fee	GHC 2.00
Transaction Fees	
Domestic ATM On-US	GHC 1.00
Domestic ATM Remote-On-US	GHC 2.00 + 1%
Domestic PoS	Free
International ATM	\$2.00 + 2.5%
International PoS	2.5%
Online	2.5%
Visa Credit Cards	
Issuance Fee	GHC 10.00
Replacement Fee	GHC 10.00
Monthly Maintenance Fees	GHC 5.00
PIN Regeneration Fee	GHC 3.00
Late Payment Fee	GHC 50.00
Over Limit Fee	GHC 75.00
Transaction Fees	
Domestic ATM On-US	GHC 1.00
Domestic ATM Remote-On-US	GHC 2.00 + 1%
Domestic PoS	Free
International ATM	\$2.00 + 2.5%
International PoS	2.5%
Online	2.5%

Visa Platinum Debit Cards	
Issuance Fee	GHC 10.00
Replacement Fee	GHC 10.00
Monthly Maintenance Fees	GHC 5.00
PIN Regeneration Fee	GHC 3.00
Transaction Fees	
Domestic ATM On-US	GHC 1.00
Domestic ATM Remote-On-US	GHC 2.00 + 1%
Domestic PoS	Free
International ATM	\$2.00 + 2.5%
International PoS	2.5%
Online	2.5%
Executive Travel Card/MasterCard Platinum Prepaid Card	
Issuance Fee	GHC 250.00
Replacement Fee	GHC 250.00
Monthly Maintenance Fees	Free
PIN Regeneration Fee	GHC 3.00
Initial Minimum Load	GHC 5,000.00
Loading Fee	Free
Transaction Fees	
Domestic ATM On-US	GHC 1.00
Domestic ATM Remote-On-US	GHC 2.00 + 1%
Domestic PoS	Free
International ATM	\$2.00 + 2.5%
International PoS	2.5%
Online	2.5%

MasterCard Platinum Credit Cards	
Issuance Fee	GHC 10.00
Replacement Fee	GHC 10.00
Monthly Maintenance Fees	GHC 5.00
PIN Regeneration Fee	GHC 3.00
Late Payment Fee	GHC 50.00
Over Limit Fee	GHC 75.00
Transaction Fees	
Domestic ATM On-US	GHC 1.00
Domestic ATM Remote-On-US	GHC 2.00 + 1%
Domestic PoS	Free
International ATM	\$2.00 + 2.5%
International PoS	2.5%
Online	2.5%
Corporate MasterCard Debit Cards	
Issuance Fee	GHC 15.00
Replacement Fee	GHC 15.00
Annual Maintenance Fee	GHC 25.00
PIN Regeneration Fee	GHC 3.00
Transaction Fees	
Domestic ATM On-US	Free
Domestic ATM Remote-On-US	GHC 2.00 + 0.4%
Domestic PoS	Free
International ATM	\$5.00 + 2.5%
International PoS	2.5%
Online	2.5%

Corporate MasterCard Prepaid Cards	
Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Monthly Maintenance Fees	Free
PIN Regeneration Fee	GHC 3.00
Loading Fee	GHC 2.00
Transaction Fees	
Domestic ATM On-US	Free
Domestic ATM Remote-On-US	GHC 2.00 + 0.4%
Domestic PoS	Free
International ATM	\$5.00 + 2.5%
International PoS	2.5%
Online	2.5%
General Card Fees (For All Card Types)	
3D Secure Authentication Fee	GHC 1.00
Balance Enquiry	Free
SMS Notification Fee (Monthly)	GHC 1.00
Email Notification Fee (Monthly)	Free
Electronic Statements	Free

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Bank safe...
Use our electronic banking channels.



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E-BUSINESS CHARGES

Service Type	2021 Charges
Corporate Internet Banking (Formerly ADPS)	
Viewing Only - Per Month	Free + 2 tokens/GHC 25.00 for each token thereafter
Set-up Fees	Free
GIS/Swift Transaction Fee	GHC 50.00 per transaction
ACH/Normal Transaction Fees (Bulk/Next day)	GHC 2.00 per transaction
Amendment/Recall	GHC 10.00 per transaction

Zprompt

Set-up Fees	Free
Monthly Maintenance (SMS only)	GHC 1.00

Retail**Internet Banking**

Set-up Fees	Free
Transfer within Zenith	Free
Transfer to other Banks	GHC 2.00 (Next day) GHC 5.00 (GIP)
USSD	GHC 2.00 (Next day) GHC 5.00 (GIP)
GIS/Swift	GHC 50.00
Amendment/Recall	GHC 10.00

eTranzact Web Portal

Integration	GHC 1,050.00
Merchant Settlement	2.5%

eTranzact Reloadable Cards


Issuance Fee	GHC 5.00
Loading Fee	GHC 0.50
Online Purchases	1.5% face value

Replacements & Reissue

Stolen/Lost cards	GHC 5.00
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Automated Cheque Writing Solution (ACWS)

Set-up Fee	GHC 500.00
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...Eazy banking for Everyone

- Open an Instant Account •
- Link Mobile Money Wallet to Account •
- Top up Airtime •
- ...and more

Merchant Pay

Scan to Pay

Set-up Fee Free

Merchant Settlement 1%

USSD

Set-up Fee GHC 100.00

ACH Direct Debit

Set-up Fees Free

PoS

Set-up Fees GHC 150.00

Mobile Money Free

Merchant Settlement

Mastercard, Visa + GH-Link Max 3%

Diners Club Max 5%

Mobile Money on PoS Max 1%

Global Pay

Set-up Fee

Single Platform GHC 1,000.00

Settlement Commission 2-5%

Merchant Settlement

Mobile Money (Airtel & MTN) N/A

Merchant/Agent Set-up Fee Free

Merchant Settlement N/A

Zenith Cash Out (eRedemption)

1% of transaction amount or a min of 50 pesewas for transactions below GHC 50 and max charge of GHC 10 for transactions above GHC 1,000.00.

LOCAL ACCOUNT CHARGES

Service Type	2021 Charges
COT	
Individual/Current Account	GHC 1.00 per mille, Min GHC 2.00/Max GHC 10.00
Corporate Account	GHC 1.50 per mille, Min GHC 10.00/Max GHC 5000.00
Opening Balance	
Current Account (Individuals)	GHC 50.00
Savings Account & Thumbz-Up	GHC 50.00
Corporates	GHC 100.00
ZECA	GHC 100.00
ZECA Plus	GHC 500.00
Salary Processing	
Internal	Free
External (via bankers draft)	GHC 3.00 per beneficiary
External (via ACH)	
Bulk Salary processing via ACH (express clearing)	GHC 4.00 per item
Bulk Salary processing via ACH (normal clearing)	1 - 100 items = GHC 2.00 per item 101 - 499 items = GHC 1.75 per item 500 items and above = GHC 1.50 per item
Standing Order	
Internal	GHC 1.50 per transaction
External/via ACH	GHC 10.00 per transaction
Insufficient funds	Free

ACH Direct Debit

ACH Direct Debit	GHC 1.00 per transaction
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Document Retrieval

Up to 3 months	GHC 10.00 per voucher/instrument
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3 months to 1 year	GHC 20.00 per voucher/instrument
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1 - 3 years	GHC 30.00 per voucher/instrument
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Above 3 years	GHC 50.00 per voucher/instrument
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Local Cheque Clearing

Normal Clearing	Free
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Domestic ATM Remote-On-US	$\frac{1}{4}\%$ of face value. Min GHC 25.00/Max GHC 100.00
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Cheque Books

Personal

25 leaves	GHC 12.00
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50 leaves	GHC 20.00
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Corporate

50 leaves	GHC 20.00
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100 leaves	GHC 30.00
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Cheque + Save

25 leaves	GHC 10.00
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Platinum

25 leaves	GHC 12.00
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50 leaves	GHC 20.00
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Funds Transfer

Transfer across our network (Zenith-to-Zenith)	Free
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Transfer to Third Party via internet banking (ACH)	GHC 2.00
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Transfer to Third Party via GIP (Instant Pay)	GHC 5.00
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Transfer to Third Party (customer to non-customer)	$\frac{1}{2}\%$ of face value. Min GHC 7.00/Max GHC25.00
Non-customer transfer (non-customer to non-customer)	$\frac{1}{2}\%$ of face value. Min GHC 10.00/Max GHC 50.00
Transfer to Third Party via ACH one off (Normal)	GHC 10.00 flat
Transfer to Third Party via ACH one off (Express)	GHC 20.00
Amendments/Recalls (ACH)	GHC 10 per transaction

Payment Orders/Manager's Cheque

Customers	$\frac{1}{4}\%$ of face value. Min GHC 7.50/Max GHC 15.00
Non-Customers	$\frac{1}{4}\%$ of face value. Min GHC 10.00/Max GHC 25.00
School fees	GHC 10.00 flat

Statement Request

E-statement	Free
Duplicate copy	GHC 1.50 per sheet
Up to 1 year	GHC 3.00 per sheet
1 year and over	GHC 3.50 per sheet

Embassies/Bank's Endorsement Statement

1-15 pages	GHC 50.00
16 pages and above	GHC 3.50 per sheet



External Correspondence Letters

Auditors	GHC 30.00
Reference - Corporate	GHC 10.00
Reference - Individual	GHC 5.00
Clearance - Corporate/Individual	GHC 10.00
Introductory - Corporate	GHC 10.00
Introductory - Individual	GHC 5.00
Confirmation - Corporate	GHC 10.00
Confirmation - Individual	GHC 5.00

Custodian Services

Funds under management	0.18% - 0.28% per annum
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Platinum

Customers with salary GHC 15,000 and above	GHC 75.00 per month
Customers with DDA balance GHC 100,000 and above	Free

Cash Pick Ups

Weekdays	Subject to negotiation
Weekends/Holidays	Subject to negotiation
Inter-City arrangement	Subject to negotiation
On-site Teller	Subject to negotiation

Miscellaneous

Counter cheque	GHC 7.00
Stop cheque	GHC 6.00 (per leaflet). GHC 30.00 (5 or more leaflets)
Funeral collection charges	3% of the total collection or GHC 3,000 (which ever is higher)

FOREIGN ACCOUNT CHARGES

Service Type	2021 Charges
Opening Balance	
FEA/FCA	\$500/€500/£500
COT-Foreign Exchange Account (locally generated funds)	Not Applicable at present
COT-Foreign Currency Account (offshore account)	Not Applicable at present
Stop cheque	\$15/€13.40/£11.50
Counter cheque	\$2.5/€2.22/£1.92
Closure of A/Cs	Free
Cheque Books	
Individual	
25 leaves	\$3/€2/£1.50
50 leaves	\$6/€4/£3
Corporate	
50 leaves	\$6/€4/£3
100 leaves	\$10/€8/£6
Statement Request	
E-Statement	Free
Printed Statement	\$3/€2.50/£2 flat
Extra copy	\$3/€2.50/£2 flat
Embassies/Bank Endorsed statement	\$10/€8.50/£7 flat

TREASURY OPERATIONS CHARGES (TROPs)

Service Type	2021 Charges
Local Forex Transfer (FEA-FEA) to other Banks	1% of face value. Ceiling: \$200, Floor \$25
GIS Transaction Processing Fees	GHC 50.00
Request for extension of cut-off time	GHC 550.00
Payment sent beyond cut-off time	GHC 250.00
Request for cancellation of payments	GHC 150.00
Interbank settlement of forex payment cheques	\$15 (per transaction)
Interbank settlement of local forex transfer	1% of face value, Min \$15
Commission on forex withdrawal	3% of face value, Min \$15.00
Amendments/Recalls (SWIFT/GIS)	GHC 10.00 per transaction

Give your wallet a break!



Pay the eazy way with

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TRADE CHARGES

LETTERS OF CREDIT (IMPORTS)

Service Type	2021 Charges
Cash Covered (10%)	
Sight	1% per quarter, Min of \$200
Deferred	1.5% per quarter, Min of \$200
Cancellation	\$150 + SWIFT
Discrepancy	\$150/€100/£80
Non-Cash	
Sight	1.5% per quarter. Min of \$200
Deferred	2% per quarter. Min of \$200
SWIFT	\$30
Confirmation	1% per quarter. Min of \$500
Cancellation	\$150 + SWIFT
General amendment	GHC 50.00
Discrepancy	\$150/€100/£80
Increase in Amount/Extension	As per LC charge

LETTERS OF CREDIT (EXPORTS)

ADVISING COMMISSION

Customers	GHC 50.00 per bill
Non-Customers	\$75
Other Banks	\$100
Negotiating Commission	1% of FOB value. Min \$300
Document Examination	0.125%. Min \$300

Transfer	0.125%. Min \$300 + SWIFT
Handling Commission	GHC 50.00
Payment Commission (FCA)	0.75% FV + SWIFT
Avalisation	1% per quarter upfront
Reminder on Overdue Bills	GHC 30.00
LC Payment	0.5% of document value. Min of \$300

DOCUMENTARY BILL FOR COLLECTION (INWARD-IMPORTS)

Own resources (FCA)	0.75% FV + SWIFT charge
Own resources (FEA)	2% FV + SWIFT charge
Cedi account	1% FV + SWIFT charge

PAYMENT COMMISSION ON DOC IMPORT BILLS FOR COLLECTION

Handling Commission	0.75 FV. Max \$300
Status of Bill (Tracers)/Advice of Fate	GHC 50.00 + SWIFT
Courier	\$50

EXPORT DOCUMENTARY BILLS FOR COLLECTION

Handling Commission	0.75 FV. Max \$300
Status of Bill (Tracers)/Advice of Fate	GHC 50.00 + SWIFT
Courier	\$50

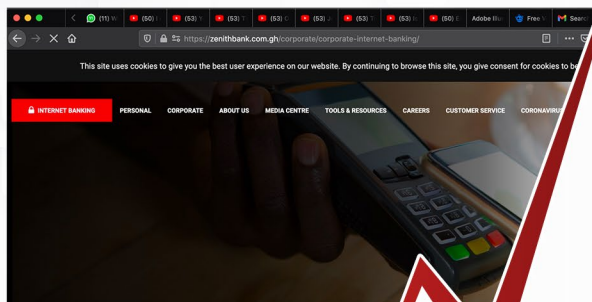
Zenith BANK2WALLET Service

Send money instantly from your Zenith account to your Mobile Money wallet using the **Zenith Bank2Wallet Service**.



CHARGES FOR LENDING PRODUCTS AND SERVICES

Facility Type	Approved Fees		
Overdraft	Processing	1.5%	GHC 500.00 Min
	Management	1.5%	GHC 500.00 Min
	Default charge	2% on outstanding facility	GHC 500.00 Min
	Half yearly monitoring Fee	0.35% on facility amount	GHC 500.00 Min
	Penal rate	42.4%	
Term Loans	Processing	1.5%	GHC 500.00 Min
	Management	1.5%	GHC 500.00 Min
	Default charge	2% on outstanding facility	GHC 500.00 Min
	Half yearly monitoring Fee	0.35% on facility amount	GHC 500.00 Min
	Penal rate	42.4%	
Guarantees	Guarantee Fee	2.0%	GHC 500.00 Min
	Processing Fee	1%	GHC 500.00 Min
	Annual Fee	0.25%	0.05% Min
Bid Bonds	Issuance	2.5%	GHC 500.00 Min
	Processing	0.5%	
Import Finance	Management	1.5% on the facility line	GHC 500.00 Min
	Processing	0.5% per tranche disbursed	GHC 500.00 Min
	Default charge	2% on outstanding facility	GHC 500.00 Min
Non-Committal Letters			GHC 500.00 Min



Make government service payments via **Zenith Corporate Internet Banking.**



GRA

- Custom Duties
- Income Tax
- Corporate Tax
- All other GRA Taxes



• SSNIT DIRECT PAYMENT (TIER 1)



• TOURISM LEVIES



• Ministry of Foreign Affairs And Regional Integration
• Registrar-General's Department



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Zenith Cards



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PoS



iBanking



Scan To Pay



ZMobile