



TARIFF GUIDE 2023



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CHARGES ON CARD PRODUCTS

Service Type	2023 Charges
Shell Cards	
Issuance Fee	Free
Replacement Fee	Free
Transaction Fee	Free
EzyPass Cards	
Issuance Fee	Free
Replacement Fee	GHC 40.00
Monthly Maintenance Fee	GHC 5.00
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 Not-On-Us	GHC 5.00
e-Zwich Cards	
Balance Enquiry	GHC 0.10
Transaction List/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 GH-Link Dual Card	
Issuance Fee	GHC 20.00
Replacement Fee	GHC 20.00

PIN Regeneration Fee	GHC 5.00
e-Zwich Loading Fee	Free
Monthly Maintenance Fee	Free

Transaction Fees

Domestic ATM On-Us	GHC 1.00
Domestic ATM Remote-On-Us	GHC 6.00
POS Cash Out (In Branch)	4% of face value

Visa Global Travel Wallet

Issuance Fee	Free
Replacement Fee	Free
Activation Fee	\$5.00
PIN Generation Fee	\$1.25
Quarterly Maintenance Fee	\$3.00
Initial Minimum Load	\$20.00
Cash Out Fee	\$10.00
Loading Fee	Free
Monthly Inactivity Fee <small>(Inactivity after 12 months)</small>	\$5.00

Transaction Fees

International ATM	\$2.00 + 2.5%
International POS	1% <small>(Min \$1.00)</small>
Online	1% <small>(Min \$1.00)</small>

Visa & Mastercard Debit Cards

Issuance Fee	GHC 25.00
Replacement Fee	GHC 25.00
Monthly Maintenance Fee	GHC 10.00
PIN Regeneration Fee	GHC 5.00

Transaction Fees

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GHC 3.00 + 1.5%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%

International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

Visa & Mastercard Prepaid Cards

Issuance Fee	GHC 40.00
Replacement Fee	GHC 40.00
Annual Maintenance Fee	GHC 72.00 (Upfront on new issuance)
PIN Regeneration Fee	GHC 5.00
Loading Fee	GHC 2.00

Transaction Fees

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GHC 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

Visa Credit Cards

Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Monthly Maintenance Fee	GHC 20.00
PIN Regeneration Fee	GHC 5.00
Late Payment Fee	5% of the amount
Over Limit Fee	GHC 200.00

Transaction Fees

Domestic ATM On-Us	2% of the amount
Domestic ATM Remote-On-Us	4.5% of the amount
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

Visa Platinum Debit Cards

Issuance Fee	GHC 75.00
Replacement Fee	GHC 75.00
Monthly Maintenance Fee	GHC 20.00
PIN Regeneration Fee	GHC 5.00

Transaction Fees

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GHC 3.00 +1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

Executive Travel Card/MasterCard Platinum Prepaid Card

Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Annual Maintenance Fee	GHC 75.00 (Upfront on new issuance)
PIN Regeneration Fee	GHC 5.00
Initial Minimum Load	GHC 5,000.00
Loading Fee	Free

Transaction Fees

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GHC 3.00 +1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

MasterCard Platinum Credit Card

Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Monthly Maintenance Fee	GHC 20.00
PIN Regeneration Fee	GHC 5.00
Late Payment	5% of the amount
Over Limit Fee	GHC 200.00

Transaction Fees

Domestic ATM On-Us	2% of the amount
Domestic ATM Remote-On-Us	4.5% of the amount
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

MasterCard Corporate Debit Card

Issuance Fee	GHC 50.00
Replacement Fee	GHC 50.00
Annual Maintenance Fee	GHC 75.00 (Upfront on new issuance)
PIN Regeneration Fee	GHC 5.00

Transaction Fees

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GHC 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

MasterCard Corporate Prepaid Card

Issuance Fee	GHC 50.00
Replacement Fee	GHC 50.00
Annual Maintenance Fee	GHC 75.00 (Upfront on new issuance)
PIN Regeneration Fee	GHC 5.00
Loading Fee	GHC 2.00

Transaction Fees

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GHC 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online (International)	2.5%
Online (Local)	1.5%

Zenith Visa Gold Card (For FEA & FCA)

Card Issuance Fee	\$5.00
Monthly Maintenance Fee	\$3.00

Transaction Fees

International POS	2.5% of amount
International ATM	\$2.00 + 2.5% of amount
Online (International)	2.5% of amount
Online (Local)	1.5% of amount
POS Cash Out (In Branch)	4% of face value
Domestic ATM (Not-On-Us)	\$2.00 + 1% of amount
Domestic ATM (On-Us)	\$2.00 <small>flat</small>

General Card Fees (For all Card types)

3D Secure Enrollment Fee	\$5.00 <small>(Upfront on new issuance)</small>
3D Secure Annual Maintenance Fee	\$5.00
3D Secure Transaction Fee	GHC 5.00 <small>per transaction</small>
Electronic Statements (Credit Card & Prepaid Card)	GHC 5.00



Fancy some lightweight banking?

Zenith E-products are at your service!



USSD



ZMobile



Zenith Cards



iBanking



Bank2Wallet



Zenith Merchant Pay

E-BUSINESS CHARGES

Service Type	2023 Charges
Corporate Internet Banking (Formerly ADPS)	
Token Issuance Fee	Free
Token Replacement Fee	GHC 25.00 <small>for each token</small>
Set-up Fee	Free
Monthly Maintenance Fee	GHC 50.00
GIS/Swift Transaction Fee (on CIB)	GHC 15.00 <small>per transaction</small>
Amendment/Recall	GHC 20.00 <small>per transaction</small>
zTransfer	
Set-up Fee	GHC 500.00
Transfer within Zenith	Free
Other Banks/Mobile Money	1% of amount capped at between GHC 5.00 to GHC 20.00
E-Redemption (Corporate Account)	
Set-up Fee	GHC 500.00
Transaction Fee	GHC 5.00 <small>per transaction</small>
Retail	
E-Bundle Fee (USSD, Internet Banking, ZMobile, ZPrompt)	GHC 5.00 <small>Monthly</small>
Internet Banking	
Transfer within Zenith	Free
Transfer to other Banks	GHC 5.00 <small>(Next day)</small> , GHC 10.00 <small>(NRT)</small> 1% of amount <small>(Min GHC 1.00/Max GHC 10.00 (GIP))</small>
Zenith Cash Out (Internet Banking, USSD & ZMobile)	
	1% of amount <small>(Min GHC 2.00/Max GHC 10.00)</small>
USSD	
	GHC 5.00 <small>(Next day)</small> 1% of amount <small>(Min GHC 1.00/Max GHC 10.00 (GIP))</small>
Bank2Wallet	
	1% of amount <small>(Max GHC 15.00)</small>

ZMobile

Transfer to other Bank Accounts	1% of amount (Min GHC 1.00/Max GHC 10.00 (GIP)) ACH GHC 5.00 NRT GHC 10.00
Transfer to Mobile Money Wallets	1% of amount (Max GHC 15.00)

MERCHANT PAY

Set-up Fee	GHC 100.00
Transfer within Zenith	Free
Mobile Wallet Payments	1% of amount (Max GHC 10.00)

ACH Direct Debit

Set-up Fee	GHC 500.00
Transaction Fee	GHC 2.00 per presentment

PoS

Set-up Fee	GHC 150.00
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Merchant Settlement

Mastercard, Visa + Gh-link	0.5% to 3% depending on merchant category
Diners Club/China Union	Max 5%
Mobile Money on POS	1%
Gh-link	Max 2%

GlobalPAY**Set-up Fee**

Integration	GHC 1,000.00
Storefront	N/A

Settlement Commission

Cards	2% - 5%
Momo	1% of amount (Max GHC 10.00)

Merchant Settlement

Merchant/Agent Set-up Fee	
Cardless ATM withdrawal	1% of transaction amount or a minimum of GHC 0.50p for transactions below GHC 50.00 and maximum charge of GHC 10.00 for transactions above GHC 1,000.00.

LOCAL ACCOUNT CHARGES

Service Type	2023 Charges
COT	
Individuals	GHC 1.00 per mille. <small>Min GHC 2.00/Max GHC 10.00</small>
SME Micro	GHC 50.00
SME Small & Medium	GHC 100.00
Corporates	GHC 1.50 per mille. <small>Min GHC 10.00/Max GHC 5000.00</small>
Opening Balance	
Current Account (Individuals)	GHC 50.00
Savings Account	GHC 50.00
Corporates	GHC 100.00
ZECA	GHC 100.00
ZECA Plus	GHC 500.00
All SME accounts	GHC 100.00
Aspire Account Discount	
Aspire Account	50% reduction on regular banking charges on e-channels
Salary Processing	
Internal	Free
Corporate Search fee	
	GHC 50.00
External (via ACH)	
Bulk Salary Processing via ACH (Express clearing)	GHC 5.00 <small>per item</small>
Bulk Salary Processing via ACH (Normal clearing)	GHC 3.50 <small>per item</small>
Standing Order	
Internal	GHC 2.50 <small>per transaction</small>
External (via ACH)	GHC 10.00 <small>per transaction</small>
Insufficient Funds	Free

ACH Direct Debit/Credit (Walk-in)

ACH Direct Debit	GHC 2.00 <small>per transaction</small>
ACH Credit One-off (Normal)	GHC 15.00
ACH Credit One-off (Express)	GHC 20.00
Near Real Time (NRT) - One-off	GHC 25.00
Amendments/Recall	GHC 20.00 <small>per transaction</small>
Near Real Time (NRT) - Bulk	GHC 6.00 <small>per item</small>
ACH Direct Debit Returns	GHC 2.15

GIS Transfer (Walk-in)

Transfer to Third Party/Other Bank	GHC 50.00
Amendments/Recalls	GHC 20.00 <small>per transaction</small>

Cheque/Voucher Retrieval

Up to 3 months	GHC 20.00 <small>per voucher/instrument</small>
3 months to 1 year	GHC 30.00 <small>per voucher/instrument</small>
1 - 3 years	GHC 50.00 <small>per voucher/instrument</small>
3 - 5 years	GHC 60.00 <small>per voucher/instrument</small>

Cheques

Counter Cheque	GHC 15.00
Stopped Cheque	GHC 10.00 <small>per leaflet</small> GHC 50.00 <small>(5 or more leaflets)</small>
Transit Cheque Clearing (Normal)	GHC 5.00
On-us Cheque Clearing Returns (Normal)	GHC 5.00
Special Clearing	0.25% of face value <small>Min GHC 50.00/Max GHC 200.00</small>
On-us Cheque Clearing Returns (Express)	GHC 11.00

On a Zenith POS...

...you have various payment options!

Simply Tap to Pay with your Zenith Contactless Card, your smart device or pay via your mobile money wallet.

✓Fast ✓Easy ✓Secure



Cheque Book

Personal

25 leaves	GHC 30.00
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50 leaves	GHC 60.00
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Corporate

50 leaves	GHC 60.00
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100 leaves	GHC 110.00
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Cheque + Save

25 leaves	GHC 30.00
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Platinum

25 leaves	GHC 30.00
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50 leaves	GHC 60.00
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Funds Transfer

Transfer across our network	Free
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Transfer through Internet Banking (NRT)	GHC 10.00
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Transfer through Internet Banking (GIP)	1% of amount (Min GHC 1.00/Max GHC 10.00 (GIP))
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Transfer through Internet Banking (ACH Normal)	GHC 5.00
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Transfer to Third Party (Customer to Non-Customer) Over the Counter	1/2% of face value (Min GHC 15.00/Max GHC 40.00)
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Non-Customer Transfer (Non-Customer to Non-Customer) Over the Counter	1/2% of face value (Min GHC 25.00/Max GHC 50.00)
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Payment Orders/Manager's Cheque

Customers	$\frac{1}{2}\%$ of face value (Min GHC 10.00/Max GHC 50.00)
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Non-Customers	$\frac{1}{2}\%$ of face value (Min GHC 20.00/Max GHC 50.00)
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School Fees/Exam Fees	GHC 15.00
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Statement Request

Monthly/Regular (via email)	Free
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Less than 1 year (paper)	GHC 7.50 <small>per sheet</small>
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1 year and above (paper)	GHC 10.00 <small>per sheet</small>
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Duplicate copy (paper)	GHC 5.00 <small>per sheet</small>
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Embassies/Bank's Endorsement Statement

1 - 15 pages GHC 100.00 flat

Every additional page above 15 pages GHC 5.00 per sheet

External Correspondence Letters

Auditors Confirmation	GHC 100.00
Reference - Corporate	GHC 50.00
Reference - Individual	GHC 50.00
Clearance - Corporate/Individual	GHC 50.00
Introductory - Corporate	GHC 50.00
Introductory - Individual	GHC 50.00
Confirmation - Corporate	GHC 50.00
Confirmation - Individual	GHC 50.00

Cash Pick Ups

Weekdays	GHC 250.00 <small>per pick</small>
Weekends/Holidays	GHC 300.00 <small>per pick</small>

Service Type

Inter-City Arrangement	Subject to negotiation
On-site Teller	GHC 2,000.00 <small>per pick</small>

Custodian Services

Funds under management	0.18% - 0.28% <small>per annum</small>
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Platinum

Customers with salary GHC 15,000 and above	GHC 50.00
Customers with DDA balance GHC 50,000 and above	Free

Funeral collection charges3% of total collections (Min GHC 5,000)

Grab yours *instantly!*

Visit **any Zenith Bank Branch** and sign up for a
Zenith Visa or Mastercard Prepaid or Debit Card.

✓ Issued Instantly ✓ Fully Activated ✓ Ready to use



FOREIGN ACCOUNT CHARGES

Service Type	2023 Charges
Opening Balance	
FEA/FCA	\$500/£500/€500
COT	
Foreign Exchange Account (Locally Generated Funds)	Not Applicable at present
Foreign Currency Account (Offshore Account)	Not Applicable at present
Stop cheque	\$15/£13.40/€11.50 <small>per leaflet</small> \$30/£24.50/€28.20 <small>5 or more leaflets</small>
Counter cheque	\$4/£3.20/€3.75
Closure of A/Cs	Free
Deposit Charge	
FEA (\$1, \$2, \$5, \$10, \$20)	2% of face value
Cheque Books (USD)	
Individual	
25 leaves	\$4/£3.20/€3.75
50 leaves	\$8/£6.40/€7
Corporate	
50 leaves	\$8/£6.40/€7
100 leaves	\$10/£8.10/€9.40
Statement Request	
Monthly/Regular (via email)	Free
Less than 1 year (Paper)	\$4/£3.20/€3.75 <small>per sheet</small>
1 year and above (Paper)	\$5/£4.00/€4.70 <small>per sheet</small>
Embassies/Bank's Endorsement Statement	
1-15 pages	\$10/£8/€9.40 <small>per sheet</small>
Every additional page above 15 pages	\$2/£1.60/€1.90 <small>per sheet</small>

TREASURY OPERATIONS CHARGES (TROPs)

Service Type	2023 Charges
Local Forex Transfer (FEA-FEA) to other Banks	1% of face value <small>Ceiling: \$200, Floor: \$25</small>
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 cancellatiion of payments	GHC 150.00
Interbank settlement of local forex payment cheques	N/A
Interbank settlement of local forex transfer	N/A
Commission on forex withdrawal	3% of face value <small>Min \$20.00</small>
Amendments/Returns/Recalls (SWIFT/GIS)	GHC 20.00 <small>per transaction</small>
Amendments/Returns/Recalls (FX Transfers)	\$10.00
Returns/Recalls of Foreign Inflows	\$50.00
Offshore Draft Charge	1% Min \$25.00 <small>(Customers)</small> 1% Min \$50.00 <small>(Non-Customers)</small>
Equity Processing Fee (Initial)	GHC 200.00
Equity Processing Fee (Additional)	GHC 100.00

THE ZENITH
E-BUNDLE SERVICE

**Your electronic financial needs in
one bundle**
"Value for Money"

TRADE CHARGES

LETTERS OF CREDIT (IMPORTS)

Service Type	2023 Charges
Cash Covered (100%)	
Sight	1% per quarter <small>Min of \$200</small>
Deferred	1.5% per quarter <small>Min of \$200</small>
Partial Cash Covered (Min 50%)	
Sight	Refer to cash and non-cash covered charges
Deferred	1.75% per quarter <small>Min of \$200</small>
Non-Cash	
Sight	1.5% per quarter <small>Min of \$200</small>
Deferred	2% per quarter <small>Min of \$200</small>
SWIFT	
	\$30
Confirmation	
	1% per quarter <small>Min of \$500</small>
Cancellation	
	\$150 + SWIFT
General Amendment	
	GHC 100.00 + SWIFT
Discrepancy	
	\$150/£80/€100
Increase in Amount/Extension	
	As per LC charge
LC Payment	
	0.5% <small>Min of \$300</small>

LETTERS OF CREDIT (EXPORTS)**ADVISING COMMISSION**

Customers	GHC 50.00 <small>per bill</small>
Non-Customers	\$75
Other Banks	\$100
Acceptance/Deffered payments	According to commercial/country risk rating, subject to a minimum of €500 per quarter
Confirmation commission	According to commercial/country risk rating, subject to a minimum of €500 per quarter
Negotiating commission	1% of FOB value <small>Min \$300</small>
Document examination	0.125% <small>Min \$300</small>
Cancellation	\$150 + SWIFT
Expired/Utilized Letters of Credit	\$150 + SWIFT
Postage/Courier	\$50
Transfer of L/C	0.125% <small>Min \$300 + SWIFT</small>
Handling commission	GHC 100.00

DOCUMENTARY BILL FOR COLLECTION (INWARD-IMPORTS)

Handling commission	0.75% FV <small>Max \$300</small>
Avalisation	1% <small>Per quarter upfront</small>
Reminder on Overdue Bills	GHC 60.00
Document Transfer to other Banks	GHC 200.00

EXPORT DOCUMENTARY BILLS FOR COLLECTION

Handling commission	0.75% FV <small>Max \$300.00</small>
Status of Bill (Tracers)/Advice of Fate	GHC 50.00 + SWIFT
Courier	\$50

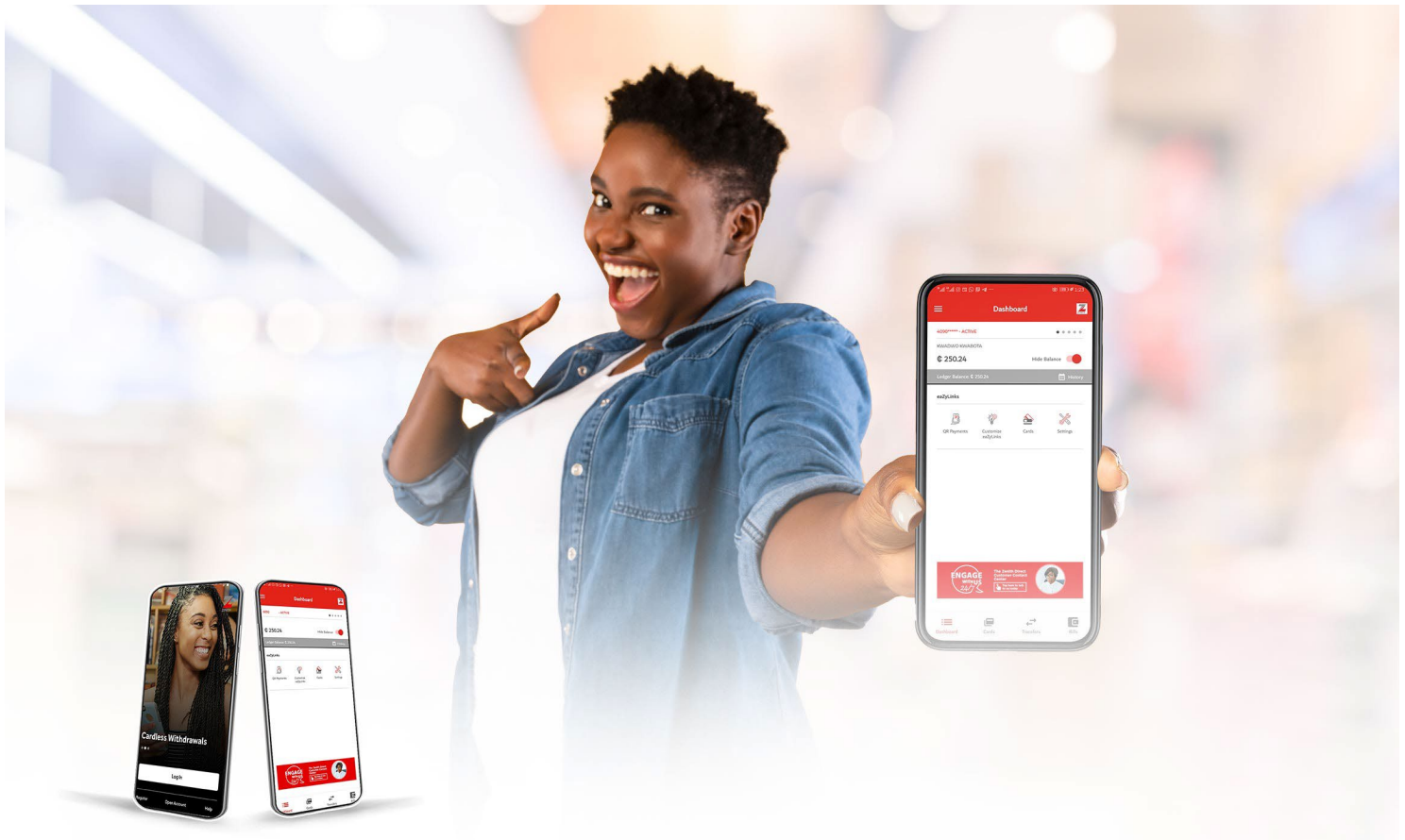
PAYMENT COMMISSION

Own resources (FCA)	0.75% FV + SWIFT charge
Own resources (FEA)	2% FV + SWIFT charge
Cedi account	1% FV + SWIFT charge
Amendments to SWIFT transfer	GHC 100.00 + SWIFT charge

PAPSS Charges

Cedi Account

T1 (USD 0-200)	\$3.00 + 1.5% of amount
T2 (USD 201-2,000)	\$6.00 + 1.5% of amount
T3 (USD 2,001-15,000)	\$12.00 + 1.5% of amount
T4 (USD 15,000+)	\$19.00 + 1.5% of amount



Eye simple!

Just visit the Google Playstore or the App store to download the **ZMobile Ghana App** today!

- ✓ Withdraw cash at the ATM without a card
- ✓ Schedule payments
- ✓ Check FX rates and *many more*

ZMOBILE...
EEE-Z does it!

CHARGES FOR FEES FOR LENDING PRODUCTS & SERVICES

Facility Type	Approved Fees		
Overdraft	Processing	1.5%	GHC 2000.00 <small>Min</small>
	Management	1.5%	GHC 2000.00 <small>Min</small>
	Default charge	2% on outstanding facility	GHC 2000.00 <small>Min</small>
	Arrangement Fee	1%	GHC 2000.00 <small>Min</small>
	Half Yearly monitoring fee	0.35% on facility amount	GHC 2000.00 <small>Min</small>
	Penal rate	42.40%	
Term loans	Processing	1.5%	GHC 2000.00 <small>Min</small>
	Management	1.5%	GHC 2000.00 <small>Min</small>
	Default charge	2% on outstanding facility	GHC 2000.00 <small>Min</small>
	Arrangement Fee	1%	GHC 2000.00 <small>Min</small>
	Half Yearly monitoring fee	0.35% on facility amount	GHC 2000.00 <small>Min</small>
	Penal rate	42.40%	
Guarantees	Guarantee Fee	2.5%	GHC 2000.00 <small>Min</small>
	Processing Fee	1%	GHC 2000.00 <small>Min</small>
	Guarantee monitoring fee	1%	GHC 2000.00 <small>Min</small>
	Quarterly fee	0.25%	GHC 2000.00 <small>Min</small>
Bid Bonds	Issuance	2.5%	GHC 2000.00 <small>Min</small>
	Processing	0.5%	GHC 2000.00 <small>Min</small>
Import Finance	Management	1.5% on the facility line	GHC 2000.00 <small>Min</small>
	Processing	0.5% per tranche disbursed	GHC 2000.00 <small>Min</small>
	Default charge	2% on outstanding facility	GHC 2000.00 <small>Min</small>
Non-Committal Letters			GHC 4000.00 <small>Min</small>
Retail Loans	Management	1.5% on the facility line	GHC 2000.00 <small>Min</small>
	Processing	1% on the facility line	GHC 2000.00 <small>Min</small>
	Default charge	1% on outstanding facility	GHC 2000.00 <small>Min</small>
For all facilities			
Facility Restructuring/ Extension fee		1%	GHC 2000.00 <small>Min</small>
Commitment fee		1%	GHC 2000.00 <small>Min</small>
Collateral Processing fee		1%	GHC 2000.00 <small>Min</small>

This document and its contents is subject to review on a quarterly basis due to changes in market conditions.

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DISTRIBUTION LIST

NAME OF PERSONS/DEPARTMENT
All staff

VERSION CONTROL

VERSION	DATE	DESCRIPTION
1.0	April 1, 2022	First Version
2.0	April 1, 2023	Second Version

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