



TARIFF GUIDE 2024

Effective **August 7, 2024**

Z ZENITH BANK

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Z ZENITH BANK

CHARGES ON CARD PRODUCTS

Service Type	2024 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 (Inactivity after 12 months)	\$5.00

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 25.00
Replacement Fee	GHC 25.00
Monthly Maintenance Fee	GHC 8.00
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%
Domestic POS	Free
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 50.00 (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%
Domestic POS	Free
Online (International)	2.5%
Online (Local)	1.5%

Visa Credit Cards

Issuance Fee	GHC 40.00
Replacement Fee	GHC 40.00
Maintenance Fee	GHC 100.00 upfront/annual
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%
Domestic POS	Free
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%
Domestic POS	Free
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 40.00
Replacement Fee	GHC 40.00
Maintenance Fee	GHC 100.00 Upfront/Annual
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%
Domestic POS	Free
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%
Domestic POS	Free
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%

Domestic POS	Free
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
Domestic POS	Free
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 flat

General Card Fees (For all Card types)

Access fee for International card usage on all Zenith Bank ATMs	GHC 20.00
3D Secure Enrollment Fee	Free
3D Secure Transaction Fee	GHC 5.00 per transaction
Optional Issuer Fee (OIF)*	3% - 5%
Dynamic Currency Conversion (DCC)**	3% - 7%
Electronic Statements (Credit Card & Prepaid Card)	GHC 5.00

*OIF - A fee applied on card transactions that involve a currency conversion

**DCC - A fee applied on card transactions billed in a local currency but settled to foreign merchants



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E-BUSINESS CHARGES

Service Type	2024 Charges
Corporate Internet Banking (Formerly ADPS)	
Token Issuance Fee	Free
Token Replacement Fee	GHC 25.00 for each token
Set-up Fee	Free
Monthly Maintenance Fee	GHC 50.00
GIS/Swift Transaction Fee (on CIB)	GHC 25.00 per transaction
Amendment/Recall	GHC 20.00 per transaction
Z-Transfer API	
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
Z-Transfer Web	
Set-up Fee	SME - GHC 50.00 Corporate - GHC 100.00
Recall Fee	GHC 20.00 per transaction
E-Redemption (Corporate Account)	
Set-up Fee	GHC 500.00
Transaction Fee	GHC 5.00 per transaction
Retail	
E-Bundle Fee (USSD, Internet Banking, ZMobile, ZPrompt)	GHC 5.00 Monthly
Internet Banking	
Transfer within Zenith	Free
Transfer to other Banks	GHC 5.00 (ACH Standard - Next day) GHC 12.00 (ACH NRT) 1% of amount (Min GHC 1.00/Max GHC 10.00 (GIP))
Zenith Cash Out (Internet Banking, USSD & ZMobile)	
	1% of amount (Min GHC 5.00/Max GHC 20.00)

USSD

GHC 5.00 (ACH Standard - Next day)
1% of amount (Min GHC 1.00/Max GHC 10.00 (GIP))

Bank2Wallet

1% of amount (Max GHC 15.00)

ZMobile

Transfer to other Bank Accounts
1% of amount (Min GHC 1.00/Max GHC 10.00 (GIP))
ACH Standard (Next Day) GHC 5.00
ACH (NRT) GHC 12.00

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 3.00 per presentment

PoS

Set-up Fee
GHC 150.00

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

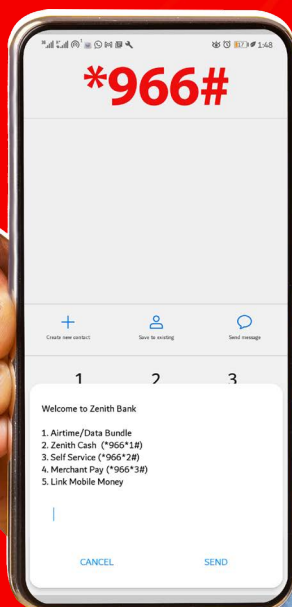
Cardless ATM withdrawal

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.

*966#

EazyBanking for everyone...

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



Sign up today!

LOCAL ACCOUNT CHARGES

Service Type	2024 Charges
COT	
Individuals	GHC 1.00 per mille. Min GHC 2.00/Max GHC 10.00
SME Micro	GHC 50.00
SME Small & Medium	GHC 100.00
Corporates	GHC 1.50 per mille. Min GHC 10.00/Max GHC 5000.00
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 min
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	GHC 7.50 per item
Bulk Salary Processing via ACH Standard	GHC 6.00 per item
Standing Order	
Internal (Intra-Account)	Free
Internal (Inter-Account)	GHC 2.50
External/via ACH	GHC 10.00
Insufficient Funds	Free

ACH Direct Debit/Credit (Walk-in)

ACH Direct Debit	GHC 3.00 per transaction
ACH Credit One-off (ACH Standard)	GHC 20.00
ACH Credit One-off (ACH Express)	GHC 25.00
Near Real Time (ACH NRT) - One-off	GHC 30.00
Amendments/Recall	GHC 20.00 per transaction
Near Real Time (ACH NRT) - Bulk	GHC 10.00 per item
ACH Direct Debit Returns	N/A

GIS Transfer (Walk-in)

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

Cheque/Voucher Retrieval

Up to 3 months	GHC 20.00 per voucher/Instrument
3 months to 1 year	GHC 30.00 per voucher/Instrument
1 - 3 years	GHC 50.00 per voucher/Instrument
3 - 5 years	GHC 60.00 per voucher/Instrument

Cheques

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

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
50 leaves	GHC 60.00

Corporate

50 leaves	GHC 60.00
100 leaves	GHC 110.00

Cheque + Save

25 leaves	GHC 30.00
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Platinum

25 leaves	GHC 30.00
50 leaves	GHC 60.00

Funds Transfer

Transfer across our network	Free
Transfer through Internet Banking (ACH NRT)	GHC 25.00
Transfer through Internet Banking (GIP)	1% of amount (Min GHC 1.00/Max GHC 10.00 (GIP))
Transfer through Internet Banking (ACH Standard)	GHC 10.00
Transfer to Third Party (Customer to Non-Customer) Over the Counter	1½% of face value (Min GHC 15.00/Max GHC 40.00)
Non-Customer Transfer (Non-Customer to Non-Customer) Over the Counter	1½% of face value (Min GHC 25.00/Max GHC 50.00)

Payment Orders/Manager's Cheque

Customers	1/2% of face value (Min GHC 10.00/Max GHC 50.00)
Non-Customers	1/2% of face value (Min GHC 20.00/Max GHC 50.00)
School Fees/Exam Fees	GHC 15.00

Statement Request

Monthly/Regular (via email)	Free
Paper	GHC 10.00 per sheet

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 per pick
Weekends/Holidays	GHC 300.00 per pick

Service Type

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

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 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 Card today!****Zenith EazyPay GH Dual Card****Zenith Visa Card****Zenith Mastercard**

☒ Issued Instantly
 ☒ Fully Activated
 ☒ Ready to use



FOREIGN ACCOUNT CHARGES

Service Type	2024 Charges
Opening Balance	
FEA/FCA	\$500/£500/€500
BoG Fees on smaller Dollar denominations (\$1, \$2, \$5, \$10, \$20)	2% of face value
COT	
Foreign Exchange Account (Locally Generated Funds)	Not Applicable at present
Foreign Currency Account (Offshore Account)	Not Applicable at present
Cheque	
Stop cheque	\$15/£11.80/€13.80 per leaflet \$30/£24.50/€28.20 5 or more leaflets
Counter cheque	\$4/£3.20/€3.75
Closure of A/Cs	Free
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
Paper	\$8/£6.30/€7.40 flat
Embassies/Bank's Endorsement Statement	
1-15 pages	\$10/£8/€9.40 flat
Every additional page above 15 pages	\$2/£1.60/€1.90 per sheet

TREASURY OPERATIONS CHARGES (TROPs)

Service Type	2024 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 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 Min \$20.00
Amendments/Returns/Recalls (SWIFT/GIS)	GHC 20.00 per transaction
Amendments/Returns/Recalls (FX Transfers)	\$10.00
Returns/Recalls of Foreign Inflows	\$50.00
Offshore Draft Charge	1% Min \$25.00 (Customers) 1% Min \$50.00 (Non-Customers)
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	2024 Charges
Cash Covered (100%)	
Sight	1% per quarter Min of \$200
Deferred	1.5% per quarter Min of \$200
Partial Cash Covered (Min 50%)	
Sight	Refer to cash and non-cash covered charges
Deferred	1.75% per quarter Min of \$200
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 100.00 + SWIFT
Discrepancy	
	\$150/£80/€100
Increase in Amount/Extension	
	As per LC charge
LC Payment	
	0.5% Min of \$300

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

Customers	GHC 50.00 per bill
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 Min \$300
Document examination	0.125% Min \$300
Cancellation	\$150 + SWIFT
Expired/Utilized Letters of Credit	\$150 + SWIFT
Postage/Courier	\$50
Transfer of L/C	0.125% Min \$300 + SWIFT
Handling commission	GHC 100.00

DOCUMENTARY BILL FOR COLLECTION (INWARD-IMPORTS)

Handling commission	0.75% FV Max \$300
Avalisation	1% Per quarter upfront
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 Max \$300.00
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

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at your fingertips.



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CHARGES FOR FEES FOR LENDING PRODUCTS & SERVICES

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

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