

# TARIFF GUIDE 2024

Z ZENITH BANK

# TABLE OF CONTENTS

CHARGES ON CARD PRODUCTS .....	1 - 6
E-BUSINESS CHARGES .....	7 - 9
LOCAL ACCOUNT CHARGES .....	10 - 13
FOREIGN ACCOUNT CHARGES .....	14
TREASURY OPERATIONS CHARGES (TROPS) .....	15
TRADE CHARGES .....	16 - 18
CHARGES FOR LENDING PRODUCTS AND SERVICES .....	19

Z ZENITH BANK

## CHARGES ON CARD PRODUCTS

Service Type	2024 Charges
<b>Shell Cards</b>	
Issuance Fee	Free
Replacement Fee	Free
Transaction Fee	Free
<b>EzyPass Cards</b>	
Issuance Fee	Free
Replacement Fee	GHC 40.00
Monthly Maintenance Fee	GHC 5.00
Loading Fee	Free
<b>Transaction Fees</b>	
International ATM	\$6.00 + 2.5%
International POS	3%
Online (International)	3%
Online (Local)	1.5%
Domestic ATM On-Us	GHC 3.00
Domestic ATM Not-On-Us	GHC 6.00 + 1%
Domestic POS On-Us	Free
Domestic POS Not-On-Us	GHC 6.00
<b>e-Zwich Cards</b>	
Balance Enquiry	GHC 0.10
Transaction List/Statement	GHC 0.20
Loading Fee	Free
<b>Transaction Fees</b>	
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)
<b>EazyPay GH-Link Dual Card</b>	
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 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 <small>(Upfront on new issuance)</small>
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 <small>upfront/annual</small>
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 <small>(Upfront on new issuance)</small>
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 <small>Upfront/Annual</small>
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%
<b>Zenith Visa Gold Card (For FEA &amp; FCA)</b>	
Card Issuance Fee	\$5.00
Monthly Maintenance Fee	\$3.00
<b>Transaction Fees</b>	
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 <small>flat</small>

<b>SME Business Card</b>	
Card Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Monthly Maintenance Fee	N/A
PIN Regeneration Fee	GHC 5.00
<b>Transaction Fees</b>	
Domestic ATM (On-Us)	Free
Domestic ATM (Remote-On-Us)	GHC 3.00 + 1% of amount
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5% of amount
International POS	2.5%
Online (International)	2.5% of amount
Online (Local)	1.5% of amount

<b>General Card Fees (For all Card types)</b>	
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 <small>per transaction</small>



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

## E-BUSINESS CHARGES

Service Type	2024 Charges
<b>Corporate Internet Banking (Formerly ADPS)</b>	
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 25.00 <small>per transaction</small>
Amendment/Recall	GHC 20.00 <small>per transaction</small>
<b>Z-Transfer API</b>	
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
<b>Z-Transfer Web</b>	
Set-up Fee	SME - GHC 50.00 Corporate - GHC 100.00
Recall Fee	GHC 20.00 <small>per transaction</small>
<b>E-Redemption (Corporate Account)</b>	
Set-up Fee	GHC 500.00
Transaction Fee	GHC 5.00 <small>per transaction</small>
<b>Retail</b>	
E-Bundle Fee (USSD, Internet Banking, ZMobile, ZPrompt)	GHC 5.00 <small>Monthly</small>
<b>Internet Banking</b>	
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	1.5% capped at GHC 30.00

**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#**

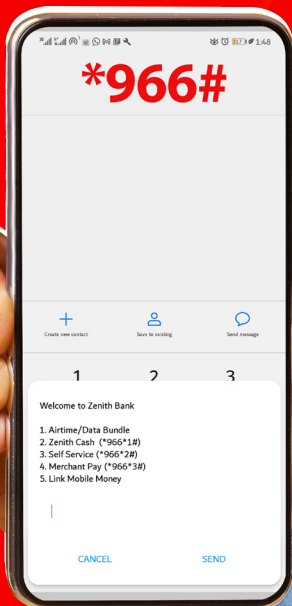
**EazyBanking for everyone...**

• **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
<b>COT</b>	
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>
<b>Opening Balance</b>	
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
<b>Aspire Account Discount</b>	
Aspire Account	50% reduction on regular banking charges on e-channels
<b>Salary Processing</b>	
Internal	Free
<b>Corporate Search fee</b>	
	GHC 50.00
<b>External (via ACH)</b>	
Bulk Salary Processing via ACH Express	GHC 7.50 <small>per item</small>
Bulk Salary Processing via ACH Standard	GHC 6.00 <small>per item</small>
<b>Standing Order</b>	
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 <i>per transaction</i>
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 <i>per transaction</i>
Near Real Time (ACH NRT) - Bulk	GHC 10.00 <i>per item</i>
ACH Direct Debit Returns	N/A

**GIS Transfer (Walk-in)**

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

**Cheque/Voucher Retrieval**

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

**Cheques**

Counter Cheque	GHC 15.00
Stopped Cheque	GHC 10.00 <i>per leaflet</i> GHC 50.00 <i>(5 or more leaflets)</i>
Transit Cheque Clearing (Normal)	N/A
On-us Cheque Clearing Returns (Normal)	N/A
Special Clearing	0.25% of face value <i>Min GHC 50.00/Max GHC 200.00</i>
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**   ✓ **Eazy**   ✓ **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	1/2% of face value (Min GHC 15.00/Max GHC 40.00)
Non-Customer Transfer (Non-Customer to Non-Customer) Over the Counter	1/2% 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 <i>per pick</i>
Weekends/Holidays	GHC 300.00 <i>per pick</i>

**Service Type**

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

**Custodian Services**

Funds under management	0.18% - 0.28% <i>per annum</i>
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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 charges**3% 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
<b>Opening Balance</b>	
FEA/FCA	\$500/£500/€500
BoG Fees on smaller Dollar denominations (\$1, \$2, \$5, \$10, \$20)	2% of face value
<b>COT</b>	
Foreign Exchange Account (Locally Generated Funds)	Not Applicable at present
Foreign Currency Account (Offshore Account)	Not Applicable at present
<b>Cheque</b>	
Stop cheque	\$15/£11.80/€13.80 <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
<b>Cheque Books (USD)</b>	
<b>Individual</b>	
25 leaves	\$4/£3.20/€3.75
50 leaves	\$8/£6.40/€7
<b>Corporate</b>	
50 leaves	\$8/£6.40/€7
100 leaves	\$10/£8.10/€9.40
<b>Statement Request</b>	
Monthly/Regular (via email)	Free
Paper	\$8/£6.30/€7.40 <small>flat</small>
<b>Embassies/Bank's Endorsement Statement</b>	
1-15 pages	\$10/£8/€9.40 <small>flat</small>
Every additional page above 15 pages	\$2/£1.60/€1.90 <small>per sheet</small>



## TREASURY OPERATIONS CHARGES (TROPs)

Service Type	2024 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	2024 Charges
<b>Cash Covered (100%)</b>	
Sight	1% per quarter <small>Min of \$200</small>
Deferred	1.5% per quarter <small>Min of \$200</small>
<b>Partial Cash Covered (Min 50%)</b>	
Sight	Refer to cash and non-cash covered charges
Deferred	1.75% per quarter <small>Min of \$200</small>
<b>Non-Cash</b>	
Sight	1.5% per quarter <small>Min of \$200</small>
Deferred	2% per quarter <small>Min of \$200</small>
<b>SWIFT</b>	
	\$30
<b>Confirmation</b>	
	1% per quarter <small>Min of \$500</small>
<b>Cancellation</b>	
	\$150 + SWIFT
<b>General Amendment</b>	
	GHC 100.00 + SWIFT
<b>Discrepancy</b>	
	\$150/£80/€100
<b>Increase in Amount/Extension</b>	
	As per LC charge
<b>LC Payment</b>	
	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 (SSA-1)

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

**Cedi Account (SSA-3)**

PAPSS Network Fee	\$20
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**Transaction Fees**

Own Resources (FCA)	0.75% of face value + PAPSS Network Fee
Own Resources (FEA)	2% of face value + PAPSS Network Fee
Cedi Account	1% of face value + PAPSS Network Fee

It's **EEE-Z** as **ABC**  
with the **ZMobile Ghana App!**

Stay comfy and experience **eazy banking**  
at your fingertips.



Download the **ZMobile Ghana App** from the Google Playstore or the App Store.



## CHARGES FOR FEES FOR LENDING PRODUCTS & SERVICES

Facility Type	Approved Fees		
<b>Overdraft</b>	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%	
<b>Term loans</b>	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%	
<b>Guarantees</b>	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>
<b>Bid Bonds</b>	Issuance	2.5%	GHC 2000.00 <small>Min</small>
	Processing	0.5%	GHC 2000.00 <small>Min</small>
<b>Import Finance</b>	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>
<b>Non-Committal Letters</b>			GHC 4000.00 <small>Min</small>
<b>Retail Loans</b>	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>
	Insurance Fee	1% on outstanding facility	GHC 2000.00 <small>Min</small>
	Default charge	1% on outstanding facility	
<b>For all facilities</b>		1%	GHC 2000.00 <small>Min</small>
<b>Facility Restructuring/ Extension fee</b>		1%	GHC 2000.00 <small>Min</small>
<b>Commitment fee</b>		1%	GHC 2000.00 <small>Min</small>
<b>Collateral Processing fee</b>			

This document and its contents are subject to review based on changes in market conditions.

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