



INDICATIVE RATES APPLICABLE FOR TODAY

15-Apr-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER
USD / GHS	15.3500	15.6500
GBP / GHS	20.2697	20.7441
EUR / GHS	17.3992	17.8144

CASH AND DRAFT CROSS RATE

	BID	OFFER
EUR / USD	1.1335	1.1393
GBP / USD	1.3150	1.3265
EUR / GBP	0.8551	0.8664
USD / ZAR	18.7377	18.8784

ZISA/ZIPA rate	6.50%
ZIRA rate	7.00%
SME ISA rate	7.00%

T-Bill rates	
91- Day	14.00%
182-Day	15.00%
364-Day	17.00%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	5.00%	5.50%	6.00%	6.25%	6.50%
10,001-50,000	5.50%	5.75%	6.25%	6.50%	6.75%
50,001 - 100,000	5.75%	6.00%	6.50%	5.75%	7.00%
100,001 -500,000	6.00%	6.50%	7.00%	7.25%	7.50%
500,001 -1,000,000	6.25%	7.50%	8.00%	8.25%	8.50%
Above 1,000,000	6.50%	8.00%	8.50%	8.75%	8.75%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER
USD / GHS	15.3500	15.6000
GBP / GHS	20.2697	20.6778
EUR / GHS	17.3992	17.7575
ZAR / GHS	0.7971	0.8295
CHF / GHS	18.9040	19.1150
CNY / GHS	2.1122	2.2714
JPY / GHS	0.1026	0.1146
GHS / XOF	37.1074	38.7074
GHS / NGN	101.3349	105.3349

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.7377	18.8754
EUR / USD	1.1335	1.1383
GBP / USD	1.3150	1.3255
EUR / GBP	0.8551	0.8656
CNY / USD	0.1316	0.1456
USD / XOF	569.5986	603.8354
EUR / XOF	645.6400	687.3459

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	1.75%
50,001 - 100,000	2.25%
100,001 - 500,000	2.75%
500,001 - 1,000,000	3.25%
1,000,001 - 3,000,000	4.00%
Above 3,000,000	4.50%

GAB RATE	
USD / GHS	15.5150
EUR / GHS	17.6298
GBP / GHS	20.4488
ZAR / GHS	0.8221
CNY / GHS	2.1222
JPY / GHS	0.1086
GHS / NGN	103.3349
GHS / XOF	37.2074

PLEASE NOTE THAT THESE EXCHANGE RATES ARE INDICATIVE AND CAN ONLY BE USED TO PROCESS TRANSACTIONS UP TO USD 5000, EUR 5000 AND GBP 5000 .
WE ADVISE THAT YOU CONTACT OUR TREASURY DEPARTMENT FOR FIRM QUOTES FOR TRANSACTIONS ABOVE THESE AMOUNTS.