

# RETAIL BANKING TARIFF GUIDE EFFECTIVE JULY 2022

## DOMESTIC CURRENCY ACCOUNT

|  |                    |
|--|--------------------|
| <b>Current Account</b>                                       |                    |
| Initial deposit  | GH¢50.00           |
| Minimum operating balance                                    | NIL                |
| Account maintenance fee(individual)                          | GH¢20.00           |
| Closure of account   | Free               |
| <b>Cheque Book</b>   |                    |
| (25 Leaflets)  | N/A                |
| (50 Leaflets)  | GH¢25.00           |
| Counter withdrawal form                                      | GH¢10.00 per sheet |
| Counter withdrawal form- before first issuance of chequebook | Free               |
| <b>Returned Cheque</b>                                       |                    |
| No Funds - 1st return  | Free               |
| No Funds - 2nd return  | Free               |
| Post-dated Cheque  | Free               |
| Other Reasons  | Free               |
| Stopped Cheque   | GH¢30.00           |
| <b>Bank Draft</b>  |                    |
| Bankers Cheque   | 0.25%              |
| Exams/ School related draft                                  | 1% max. GH¢30.00   |
| <b>Standing Orders</b>                                       |                    |
| Set up fee   | GH¢5.00            |
| Internal   | Free               |
| External   | GH¢5.00 Flat       |
| Default - no returns   | Free               |
| <b>Statements ( request for duplicate statements )</b>       |                    |
| Between 3 months and 1 year                                  | GH¢15.00 Flat      |
| Beyond 1 year  | GH¢30.00 Flat      |
| >2 years   | GH¢50.00           |
| <b>Swift statement</b>                                       | Free               |
| <b>Cheque Voucher Retrieval</b>                              |                    |
| Up to 3 months   | GH¢15.00           |
| Between 3 months and 1 year                                  | GH¢30.00           |
| Between 1 year and 3 years                                   | GH¢50.00           |
| Between 3 years and 10 years                                 | GH¢100.00          |
| Beyond 10 years  | Not available      |
| <b>Current Account-only Package</b>                          |                    |
| Salaried Workers   | GH¢15.00 per month |
| Affluent   | Free               |
| Top Affluent   | Premium GH¢50.00   |

## TRANSFERS

|   |                     |
|---|---------------------|
| Internal Transfers within SG Ghana branches             | Free                |
| Transfers to other banks in Ghana through GIS           | 0.25%, min GH¢20.00 |
| Transfers to other banks in Ghana through ACH           | GH¢5.00             |
| <b>Salary Processing Fee</b>                            |                     |
| Internal Processing - (Employer is a non SGGH Customer) | GH¢3.00             |
| From SGGH Corporate Customer to employees accounts      | Free                |
| Pension   | Free                |
| External transfers - Standard                           | GH¢4.00             |
| Returned transfers represented                          | Free                |
| Local clearing (Standard Clearing cycle)                | Free                |
| Express Clearing  | GH¢60.00            |

## FOREIGN SERVICES

|  |                                    |
|--|------------------------------------|
| Initial Account Opening Amount                               | Min \$300, €300, £300              |
| Minimum Account Operation Balance                            | Min \$100, €100, £100              |
| Foreign Currency Account                                     | \$1.5, €1.00, £0.75 per quarter    |
| Foreign Exchange Account                                     | \$1.5, €1.00, £0.75 per quarter    |
| <b>Foreign Cash Withdrawal from:</b>                         |                                    |
| Foreign Currency Account (For traveling abroad)              | 2.5%(min\$10,€10,£10)              |
| Forex Account funded with cleared funds other than cash      | 2.5%(min\$10,€10,£10)              |
| Foreign Exchange Account fed with cash                       | Free                               |
| Foreign Exchange Account fed with Cheques/ Transfers         | 2.50%                              |
| <b>Salary Processing Fee against Foreign/Forex Account</b>   |                                    |
| Internal   | \$1.0, € 0.75, £ 0.50              |
| External   | \$1.0, € 0.75, £ 0.50              |
| Inward remittances for payment of salaries                   | Free                               |
| Transfer in Foreign Currencies to other banks in Ghana       | 1% Minimum \$50 + Swift of \$20.00 |
| Inward remittances for payment (from other banks not salary) | N/A                                |
| <b>Cheque Book</b>   |                                    |
| 50 Leaves  | \$5.0, € 5.0, £4.0                 |
| Stopped Cheque   | \$5.0, € 5.0, £4.0                 |
| Returned cheque Insufficient funds                           | \$15.0,€13.0,£10.0                 |
| Post-dated Cheque  | Free                               |
| <b>Counter withdrawal form</b>                               | \$3.0, € 3.0, £ 2.0                |
| <b>Clearing Foreign Cheques Statement Request</b>            |                                    |
| Clearance letter   | \$1.50, €1.50, £1.00               |

|  |                         |
|--|-------------------------|
| <b>Foreign Draft / Cheque for collection</b> |                         |
| On-shore export (local clearing)             | GH¢30.00                |
| Regular comm                                 | \$3.00                  |
| DIV warrants below \$15                      | 2% of cheque value      |
| <b>Off-shore export (offshore clearing)</b>  |                         |
| Regular comm                                 | 1.50%                   |
| USD  | min\$50.00, max\$400.00 |
| EUR  | min€40.00, max€350.00   |
| GBP  | min£30.00, max£300.00   |
| <b>Pensions</b>                              |                         |
| USD  |                         |
| Value Below \$125.00                         | \$10.00 flat            |
| \$125.00 UP TO \$1000.00                     | \$25.00                 |
| ABOVE \$1,000.00                             | \$50.00                 |
| <b>GBP</b>                                   |                         |
| BELOW 60.00                                  | £5.00 flat              |
| ABOVE GBP 60.00                              | £12.00                  |
| Swift fees                                   | £20.00                  |

## E-BANKING

|                               |          |
|-------------------------------|----------|
| <b>Connect Mobile Banking</b> |          |
| Sign on fee                   | Free     |
| Notification- SMS             | Free     |
| Transfer to other bank local  | GH¢ 4.00 |
| International transfer        | N/A      |
| Transfer to wallet            | N/A      |
| Airtime                       | Free     |
| Bill payment                  | Free     |
| Monthly charge                | Free     |

## CARD, ATM AND POS

|  |                               |
|--|-------------------------------|
| <b>Cost of Cards</b>                                   |                               |
| Visa classic card                                      | GH¢15.00                      |
| Visa gold card card                                    | GH¢30.00,\$10.00,£7.00,€8.00  |
| Visa platinum card                                     | GH¢50.00 flat fee             |
| Visa Infinite Card                                     | N/A                           |
| <b>Card replacement</b>                                |                               |
| Visa classic card                                      | GH¢15.00                      |
| Visa gold card   | GH¢30.00,\$10.00,£7.00,€8.00  |
| Visa platinum card                                     | GH¢30.00                      |
| Visa Infinite Card                                     | N/A                           |
| Uncollected card                                       | GH¢50.00                      |
| Stop card/lost fee                                     | GH¢5.00                       |
| Stop card/lost fee Visa infinite card                  | N/A                           |
| <b>Monthly service fees</b>                            |                               |
| Visa classic card                                      | GH¢6.00                       |
| Visa gold card   | GH¢8.00                       |
| Visa platinum card                                     | GH¢5.00                       |
| Visa infinite card                                     | N/A                           |
| <b>Limit (ATM)</b>                                     |                               |
| Visa classic card                                      | GH¢6,000.00                   |
| Visa gold card   | GH¢8,000.00                   |
| Visa platinum card                                     | GH¢10,000.00                  |
| Visa infinite card                                     | N/A                           |
| <b>Limit (POS)</b>                                     |                               |
| Visa classic card                                      | GH¢5,000.00                   |
| Visa gold card   | GH¢15,000.00                  |
| Visa platinum card                                     | GH¢40,000.00                  |
| Visa infinite card                                     | N/A                           |
| <b>Card Transaction Charges</b>                        |                               |
| Balance enquiry-Domestic                               | GHS 2                         |
| Balance enquiry on banks ATM                           | Free                          |
| Balance enquiry-International                          | GHS 5/ USD 1/ EUR 1/GBP 1     |
| Mini statement   | Free                          |
| Bank's card on banks ATM(Withdrawal)                   | Free                          |
| Bank card on other domestic ATM (Withdrawal)           | 0.65% of txn amt (min GH¢8.5) |
| Bank card on international ATM (withdrawal)            | 0.6% of txn amt (min GHS 12)  |
| Bank card on POS purchase (domestic and international) | Free                          |
| Bank card on domestic POS (withdrawal)                 | 0.6% of txn amt (min GH¢7)    |
| Bank card on international POS (withdrawal)            | 0.6% of txn amt (min GH¢12)   |
| Optional issuer fee                                    | 3.48%                         |
| International card on banks ATM (Withdrawal)           | GHS 20                        |
| Ecommerce (Online Purchases)                           | Free                          |

## INSURANCE

|                      |                         |
|----------------------|-------------------------|
| <b>Bancassurance</b> |                         |
| Sound Education      | GH¢50.00 - 1,000.00     |
| Sound Funeral        | Determined case by case |
| Sound Cash           | GH¢25.00                |
| Sound Drive          | Determined case by case |
| Sound Home           | Determined case by case |

## OTHER SERVICES

|                                |                                      |
|--------------------------------|--------------------------------------|
| <b>Safe custody fees</b>       |                                      |
| Quarterly fees per envelopes   | GH¢40.00                             |
| Quarterly fees per parcel      | GH¢70.00                             |
| Quarterly fees per box         | GH¢90.00                             |
| <b>Safe deposit box</b>        |                                      |
| Small (100*300*400)-445 boxes  | 50k(GHS90), 200K(GHS120), 400K(180)  |
| Medium(175*300*400)-136 boxes  | 50k(GHS150), 200K(GHS200), 400K(300) |
| Large (200*300*400)-60 boxes   | 50k(GHS150), 200K(GHS200), 400K(400) |
| X-Large(300*300*400)-129 boxes | 50k(GHS250),200K(GHS330),400K(500)   |
| Refundable Key deposit         | GH¢300.00                            |

## SAVINGS

|  |                               |
|--|-------------------------------|
| <b>Savings Account</b>   |                               |
| Initial Deposit  | GH¢100.00                     |
| Minimum Balance required to earn interest                                    | GH¢500.00                     |
| Minimum balance required to maintain account                                 | GH¢50.00                      |
| <b>Students Accounts</b>   |                               |
| Initial Deposit  | GH¢ 50.00                     |
| Minimum Balance required to earn interest                                    | GH¢ 500.00                    |
| Minimum balance required to maintain account                                 | GH¢ 25.00                     |
| <b>My First Accounts</b>   |                               |
| Initial Deposit  | GH¢ 50.00                     |
| Minimum Balance required to earn interest                                    | GH¢ 50.00                     |
| Minimum balance required to maintain account                                 | GH¢ 50.00                     |
| <b>Smart Saver Account</b>   |                               |
| Initial Deposit  | GH¢ 1000.00                   |
| Minimum Balance required to earn interest                                    | GH¢ 1000.00                   |
| Minimum operating balance  | GH¢ 1000.00                   |
| <b>Super Saver</b>   |                               |
| Initial Deposit  | GH¢ 2500.00                   |
| Minimum Balance required to earn interest                                    | GH¢ 2500.00                   |
| Minimum operating balance  | GH¢ 2500.00                   |
| <b>Savings Withdrawal Booklet</b>  |                               |
| Savings Withdrawal Book  | GH¢10.00                      |
| Counter Savings Withdrawal Form  | GH¢7.00                       |
| Counter withdrawal form till first withdrawal book is issued to new accounts | Free                          |
| <b>Savings Account Operations</b>  |                               |
| Two (2) Counter withdrawals within a month                                   | Free                          |
| Counter withdrawals in excess of 2 free within a month                       | GH¢ 5.00 per extra withdrawal |

## LOANS

|  |                         |
|--|-------------------------|
| <b>Instant Overdraft</b>                     |                         |
| Processing Fee                               | 2.50%                   |
| Minimum                                      | GH¢ 30.00               |
| <b>Premium Overdraft</b>                     |                         |
| Processing Fee                               | 2.50%                   |
| Minimum                                      | GH¢ 50.00               |
| <b>Relief Credit</b>                         |                         |
| Processing Fee                               | 2.50%                   |
| Minimum                                      | GH¢ 50.00               |
| <b>Institutional Loan</b>                    |                         |
| Processing Fee                               | 1.5% (Negotiable)       |
| Early settlement fee                         | GH¢50.00                |
| Minimum                                      | 0.25%                   |
| Penal Rate                                   | 8% of amount in arrears |
| <b>School Fees</b>                           |                         |
| Processing Fee                               | 2% min. GH¢ 50.00       |
| <b>Happy Chat loan</b>                       |                         |
| Processing fee for loan duration = 6 months  | 0.50%                   |
| Processing fee for loan duration = 9 months  | 1.0%                    |
| Processing fee for loan duration = 12 months | 1.50%                   |
| Insurance                                    | None                    |
| <b>Happy Home Loan</b>                       |                         |
| Processing Fee for loan duration = 6 months  | 0.50%                   |
| Processing fee for loan duration = 9 months  | 1.00%                   |
| Processing fee for loan duration = 12 months | 1.50%                   |
| <b>Happy Auto Loan</b>                       |                         |
| Processing Fee                               | 2.0%                    |
| <b>Credit life Insurance</b>                 |                         |
| Customers other than Pensioners              | 1.17%                   |
| Pensioners                                   | 1.50%                   |
| <b>Happy Home loan / Happy chat Loan</b>     |                         |
| Loan amount > GH¢5,000.00 Compulsory         | same as above           |
| Loan amount < GH¢5,000.00                    | No insurance            |
| <b>Leasing Charges</b>                       |                         |
| Leasing processing Fees                      | 1.00%                   |
| Leasing Facility Fees                        | 1.50%                   |

# THE FUTURE IS YOU



# SOCIETE GENERALE GHANA