



RETAIL BANKING TARIFF GUIDE

DOMESTIC CURRENCY ACCOUNT

Current Account	
Initial Deposit	GH¢50.00
Minimum Operating Balance	N/A
Account Maintenance Fee (Individual)	GH¢20.00
Closure of account	Free
Current Account-only Package (Monthly maintenance fee)	
Top Affluent	Premium GH¢75.00

Cheques	
50 Leaflets Cheque Book	GH¢60.00
Counter Withdrawal Form	GH¢20.00 per sheet
Counter Withdrawal Form-before first issuance of cheque book	Free
Premium Cheque Book	GH¢100.00
Local Clearing (Standard Clearing Cycle)	Free
Express Clearing	GH¢60.00

Returned Cheque(Insufficient Funds)	
1st Occurrence	10% Charge on the face of cheque
2nd Occurrence	15% Charge on the face of Cheque
3rd Occurrence	20% Charge on the face of Cheque

Stopped Cheque	GH¢49.00
Cheque Voucher Retrieval	
Up to 3 months	GH¢50.00
Between 3 months and 1 year	GH¢50.00
Between 1 year and 3 years	GH¢95.00
Between 3 years and 10 years	GH¢95.00
Beyond 10 years	N/A

Bank Draft	
Bankers Cheque	0.25% of face value
Exams/ School related draft	1% max. GH¢30.00

Standing Orders	
Set Up Fee	GH¢5.00
Internal	Free
External	GH¢5.00
Default - no returns	Free

Statements (request for duplicate statements)	
Between 3 months and 1 year	GH¢15.00 Flat
Beyond 1 year	GH¢30.00 Flat
>2 years	GH¢50.00

Swift Statement	Free
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TRANSFERS

In-Branch Request	
Internal Transfers within SG Ghana branches	Free
Transfers to other banks in Ghana through GIS	GH¢40.00
Transfers to other banks in Ghana through ACH	GH¢10.00
	(This excludes transfers initiated on SG Connect)

Salary Processing	
Internal Processing - (Employer is a non SGGH Customer)	GH¢3.00
From SGGH Corporate Customer to employees accounts	Free
Pension	Free
External Transfers - Standard (To other banks)	GH¢5.00
Returned Transfers Represented	Free

FOREIGN SERVICES

Initial Account Opening Amount	Min \$300,€300,£300
Minimum Account Operation Balance	Min \$100,€100,£100

Account Maintenance Fee	
Foreign Currency Account	\$1.5,€1,£0.75 per quarter
Foreign Exchange Account	\$1.5,€1.00,£0.75 per quarter

Foreign Cash Withdrawal From:	
Foreign Currency Account	5%(min \$10,€10,£10)
Forex account funded with cleared funds other than cash	5%(min \$10,€10,£10)
Foreign exchange account fed with cash	Free

Salary processing fee against foreign/forex account	
Internal	\$1.0,€0.75,£0.50
External	\$1.0,€0.75,£0.50
Inward remittances for payment of salaries	Free

Transfers	
Transfer in foreign currencies to other banks in Ghana	\$50
Inward remittances for payment (from other banks not Salary)	N/A

Cheques	
50 leaves cheque book	\$6,€6,£6
Cheque Clearing (SGGH cheque)	\$50.00
Cheque Clearing (other bank cheque)	\$3.00
Stopped Cheque	\$5.0,€5.0,£4.0
Returned Cheque Insufficient funds	\$15.0,€13.0,£10.0
Post-Dated Cheque	Free

Counter Withdrawal Form	\$3.0,€3.0,£2.0
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Pensions	
USD value below \$125.00	\$10.00 flat
\$125.00 up to \$1000.00	\$25.00
Above \$1,000.00	\$50.00

GBP	
Below GBP 60.00	£5.00 flat
Above GBP 60.00	£12.00
Swift Fees	£20.00

E-BANKING

SG Connect	
Sign on fee	Free
Notification-SMS	GH¢2 (monthly)
Transfer To Other Local Bank (ACH)	GH¢5.0
Transfer To Other Local Bank (Instant)	1% min GH¢5.0
Transfer To Wallet	1% min GH¢10.0
Maintenance	GH¢2 (monthly)
E-Bundle service (SG Connect + SMS)	GH¢3 (monthly)

CARD, ATM AND POS

Issuance/Replacement	
Visa Classic Card	GH¢30.00
Visa Gold Card	GH¢40.00,\$10.00,£7.00,€8.00
Visa Platinum Card	GH¢100.00
Uncollected Card	GH¢50.00
Stop Card/lost fee	GH¢5.00

Monthly Service Fees	
Visa Classic card	GH¢10.00
Visa Gold card	GH¢15.00
Visa Platinum card	GH¢30.00

Limit (ATM)	
Visa Classic card	GH¢10,000.00
Visa Gold card	GH¢15,000.00
Visa Platinum card	GH¢30,000.00

Limit (POS)	
Visa Classic card	GH¢50,000.00
Visa Gold card	GH¢80,000.00
Visa Platinum card	GH¢150,000.00

Limit (POS) International	
Visa Classic card	\$2,000.00
Visa Gold card	\$5,000.00
Visa Platinum card	\$10,000.00

Limit (E-Commerce)	
Visa Classic card	GH¢50,000.00
Visa Gold card	GH¢80,000.00
Visa Platinum card	GH¢120,000.00

Card Transaction Charges	
ATM	
Balance Enquiry-SG Ghana ATM	Free
Balance Enquiry-in Ghana (other Banks ATMs in Ghana)	GH¢3.00
Balance Enquiry-International	GH¢5/\$1/€1/£1
Mini statement	GH¢3.00
Bank's card on banks ATM(Withdrawal)	Free
Bank card on other domestic ATM (Withdrawal)	0.90% of transaction amount (min GH¢10)

Bank card on other banks ATM (International Withdrawal)	6.5% of transaction amount (min. GH¢20)
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International VISA card on banks ATM (Withdrawal)	GH¢35 Visa and GH¢ 50 for MasterCard
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POS	
Bank card on POS purchase (domestic)	Free
Bank card on domestic POS (withdrawal)	0.75% of transaction amount (min GH¢10)
Bank card on international POS (withdrawal)	2.65% of transaction amount (min. GH¢15)

SGGH visa card on POS/internet/e-commerce purchase (international)	2.5% of transaction amount
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Optional Issuer Fee (OIF)/Foreign Exchange Fee	4.00%
***Applicable if a customer is purchasing in a currency different from the card currency	

Ecommerce (domestic)	Free
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INSURANCE

Bancassurance	
Sound Eduflex	Determined case by case
Sound Funeral	Determined case by case
Sound Cash	GH¢30.00
Sound Drive	Determined case by case
Sound Home	Determined case by case

SAVINGS

Savings Account	
Initial Deposit	Gh¢100.00
Minimum balance required to earn interest	GH¢500.00
Minimum balance required to maintain account	GH¢50.00

Students Account	
Initial Deposit	GH¢ 50.00
Minimum balance required to earn interest	GH¢ 500.00
Minimum balance required to maintain account	GH¢ 25.00

My First Account	
Initial Deposit	GH¢ 50.00
Minimum balance required to earn interest	GH¢ 50.00
Minimum balance required to maintain account	GH¢ 50.00

Super Saver Account	
Initial Deposit	GH¢ 2500.00
Minimum balance required to earn interest	GH¢ 2500.00
Minimum operating balance	GH¢ 2500.00

Savings Account Operations	
Two (2) counter withdrawals within a month	Free

OVERDRAFT

Instant Overdraft	
Processing Fee	2.50% min. GH¢50.00

Premium Overdraft	
Processing Fee	2.50% min. GH¢ 50.00

Flexi Overdraft	
Processing Fee	2.50% min. GH¢ 50.00

LOANS

Relief Credit	
Processing Fee	2.50% min. GH¢ 50.00

Institutional Loan	
Processing Fee	1.50%(Negotiable) min. GH¢ 50.00

School Fees	
Processing Fee	2% min. GH¢ 50.00

Happy Chat/Happy Home loan	
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	No insurance (for loan amount < GH¢5,000.00)

Happy Auto Loan	
Processing Fee	2.0%

Early Settlement Fee	0.25%
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Penal Rate	8% of amount in arrears
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Credit Life Insurance	
Customers other than Pensioners	1.17%
Pensioners	1.50%
Happy Chat/Happy Home Loan >GH¢5,000.00	same as above

Leasing Charges	
Processing Fee	1.00%
Facility Fee	1.50%

OTHER SERVICES

Safe Custody Fees	
Quarterly fees per envelopes	GH¢60.00
Quarterly fees per parcel	GH¢120.00
Quarterly fees per box	GH¢150.00

Safe Deposit Box	
Small (100*300*400)-445 boxes	50K (GH¢120), 200K (GH¢150), 400K (GH¢200)
Medium(175*300*400)-136 boxes	50K (GH¢200), 200K (GH¢250), 400K (GH¢400)
Large (200*300*400)-60 boxes	50K (GH¢250), 200K (GH¢300), 400K (GH¢500)
X-Large(300*300*400)-129 boxes	50K(GH¢350),200K(GH¢450),400K(GH¢600)
Refundable Key deposit	GH¢300.00