RETAIL BANKING TARIFF GUIDE EFFECTIVE APRIL 2019

DOMESTIC CURREI	NCY ACCOUNT	Visa Card Replacement			
		SG Visa Gold Card SG Visa Classic Card	GH¢30.00, \$10, £8, EUR7 GH20.00	Pensions USD	
Current Account		Uncollected Card	GH¢ 20.00	Value below \$125.00	20% of Value Min \$10.00
Initial Deposit	GH¢ 50.00	Stop Card / Lost Fee	GH¢15.00	\$125.00 up to \$1.000.00	\$25.00
Minimum operating balance	NiL	Quarterly Service Fees		Above \$1,000.00	\$50.00
Account Maintenance Fee (Individual)	GH¢15.00 per month	SG Visa Gold Card	GH¢15.00 / \$ 5 / €4 / £3	GBP	000/ af \/alica Mia 0 5 00
Closure of Account	Free	SG Visa Classic Card	GH¢ 7.50	GBP below 60.00 Above GBP 60.00	20% of Value Min £ 5.00 £12.00
Clearance Letter	GH¢25.00	ATM Cash Services			
Cheque Book-Personal Account		Balance Enquiry - in Ghana	FREE	Swift fees	\$20.00
(25 Leaflets)	N/A	Balance Enquiry - Abroad	Ghs12/\$3/€2.5/£2	SAVINGS	
(50 Leaflets)	GH¢ 20.00	Mini Statement	FREE -		
Counter withdrawal form	GH¢10.00 per sheet	Local POS/ Ecommerce Bank Card on Bank's ATM(Withdrawal)	FREE FREE	Savings Account	Oh4100 00
Counter withdrawal form- before first issuance of chec	quebook Free	International ATM charge	FREE GH¢12 / \$3 / €2.5 / £2	Initial Deposit Minimum Balance required to earn interest	Gh¢100.00 GH¢ 500.00
		Banks Card on other Domestic ATM(Withdrawal)	GH¢ 6.50	Minimum balance required to earn interest Minimum balance required to maintain account	GH¢ 50.00
Returned Cheque	400/ 44	Optional issuer fee	4%		Sy 55.05
No Funds - 1st return No Funds - 2nd return	10% of face value / Min. GH¢ 100.00 10% of face value / Min. GH¢ 100.00	Limit (ATM)		Students Accounts	
Post-dated Cheque	Free	SG Visa Gold Card	GH¢4,000 / \$1,000 / €800	Initial Deposit	GH¢ 50.00
Other Reasons	GH¢ 25.00	Limit (POS)		Minimum Balance required to earn interest	GH¢ 500.00
Stopped Cheque	GH¢25.00	SG Visa Gold Card	GH¢8,000 / \$2,000 / €1,500	Minimum balance required to maintain account	GH¢ 25.00
Stopped Sticque	311420.00	Banks card on other international ATM		My First Accounts	
Bank Draft		GHS ACCT	4% of transaction value	Initial Deposit	GH¢ 50.00
Bankers Cheque	GH¢ 25.00	USD ACCT EUR ACCT	4% of transaction value 4% of transaction value	Minimum Balance required to earn interest	GH¢ 50.00
Exams/ School related draft	GH¢ 10.00	GBP ACCT	4% of transaction value	Minimum balance required to maintain account	GH¢ 50.00
		Banks card on other international POS			
Salary Processing Fee	CI14 2 00	GHS ACCT	4% of transaction value	Smart Saver Account Initial Deposit	GH¢ 1000.00
Internal Processing - (Employer is a non SGGH Custo From SGGH Corporate Customer to employees according to the complex of the		USD ACCT EUR ACCT	4% of transaction value 4% of transaction value	Minimum Balance required to earn interest	GH¢ 1000.00
Pension	Free	GBP ACCT	4% of transaction value	Minimum operating balance	GH¢ 1000.00
External transfers - Standard	GH¢ 4.00	E DANKING		1 3	,
Returned transfers represented	Free	E-BANKING		Super Saver	
Local clearing (Standard Clearing cycle)	Free	Connect Mobile Banking		Initial Deposit	GH¢ 2500.00
Salary Transfer (Bank customer)	Free	Sign on fee	Free	Minimum Balance required to earn interest	GH¢ 2500.00 GH¢ 2500.00
Special Clearing	GH¢ 25.00	Notification- SMS	Free	Minimum operating balance	GH¢ 2300.00
Standing Orders		Transfer to other bank local International transfer	GH¢4 N/A	Savings Withdrawal Booklet	
Set up fee	GH¢ 5.00	Transfer to wallet	Not rolled out to customers	Savings Withdrawal Book	GH¢10.00
Internal	Free Clus 5 00 Flot	Airtime Bill payment	Free Free	Counter Savings Withdrawal Form	GH¢7.00
External Default - no returns	GH¢ 5.00 Flat FREE	Monthly charge	Free	Counter withdrawal form till first withdrawal book is issue	ed to new accounts FREE
Boldar No Totaling	TILL	FOREIGN SERVICES		Savings Account Operations	
Statements (request for duplicate statements)	<u>-</u>	——————————————————————————————————————		Two (2) Counter withdrawals within a month	FREE
Between 3 months and 1 year	GH¢15.00 Flat	Initial Account Opening Amount	Min \$300, €300, £300	Counter withdrawals in excess of 2 free within a month	GH¢ 5.00 per extra withdrawal
Beyond 1 year	GH¢ 30.00 Flat	Minimum Account Operation Balance	Min \$100, €100, £100		
>2years	GH¢ 50.00	Foreign Currency Account	\$1.5, €1.00, £0.75 per quarter	LOANS	
•	, , , , , , , , , , , , , , , , , , ,	Foreign Exchange Account	\$1.5, €1.00, £0.75 per quarter \$1.5, €1.00, £0.75 per quarter	LOANS	
>2years Swift statement	GH¢ 50.00 Free	Foreign Exchange Account Foreign Cash Withdrawal from:			
•	, , , , , , , , , , , , , , , , , , ,	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad)	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10)	Instant Overdraft	2 50%
Swift statement	, , , , , , , , , , , , , , , , , , ,	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free		2.50% GH¢ 30.00
Swift statement Cheque Voucher Retrieval	Free	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10)	Instant Overdraft Processing Fee	
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years	Free GH¢ 15.00 GH¢ 30.00 GH¢ 50.00	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free	Instant Overdraft Processing Fee	
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years	Free GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free	Instant Overdraft Processing Fee Minimum	
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years	Free GH¢ 15.00 GH¢ 30.00 GH¢ 50.00	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50	Instant Overdraft Processing Fee Minimum Premium Overdraft	GH¢ 30.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum	GH¢ 30.00 2.50%
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years	Free GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit	GH¢ 30.00 2.50% GH¢ 50.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee	GH¢ 30.00 2.50% GH¢ 50.00 2 .50%
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit	GH¢ 30.00 2.50% GH¢ 50.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes	Free GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee	2.50% GH¢ 50.00 2 .50% GH¢ 50.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable)
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee	2.50% GH¢ 50.00 2 .50% GH¢ 50.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable)
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180)	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable)
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(300)	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum	2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes 5	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS260),400k(400)	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate	2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes 5	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(300)	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee	2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-129 boxes X-large (300*300*400)-129 boxes Refundable Key deposit	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS260),400k(400) 50k(GHS250),200k(GHS330),400k(500) GHS 300.00	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes 5	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS260),400k(300) 50k(GHS250),200k(GHS330),400k(500)	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Returned Cheque Insufficient Funds	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months	2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS260),400k(400) 50k(GHS250),200k(GHS330),400k(500) GHS 300.00	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque	\$1.5, \in 1.00, £0.75 per quarter 2.5%(min\$10, \in 10,£10) Free 2.5%(min\$10, \in 10,£10) Free 2.50% \$1.0, \in 0.75, £ 0.50 \$1.0, \in 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, \in 5.0, £4.0 \$5.0, \in 5.0, £4.0 \$15.0, \in 13.0, £10.0 Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 9 months	2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages*	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS200),400k(300) 50k(GHS250),200k(GHS260),400k(400) 50k(GHS250),200k(GHS330),400k(500) GHS 300.00 FREE	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months	2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS260),400k(400) 50k(GHS250),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing	\$1.5, \in 1.00, £0.75 per quarter 2.5%(min\$10, \in 10,£10) Free 2.5%(min\$10, \in 10,£10) Free 2.50% \$1.0, \in 0.75, £ 0.50 \$1.0, \in 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, \in 5.0, £4.0 \$5.0, \in 5.0, £4.0 \$15.0, \in 13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, \in 3.0, £ 2.0	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 9 months Processing fee for loan duration = 12 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages*	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS200),400k(300) 50k(GHS250),200k(GHS260),400k(400) 50k(GHS250),200k(GHS330),400k(500) GHS 300.00 FREE	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form	\$1.5, \in 1.00, £0.75 per quarter 2.5%(min\$10, \in 10,£10) Free 2.5%(min\$10, \in 10,£10) Free 2.50% \$1.0, \in 0.75, £ 0.50 \$1.0, \in 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, \in 5.0, £4.0 \$5.0, \in 5.0, £4.0 \$15.0, \in 13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, \in 3.0, £ 2.0	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 9 months Processing fee for loan duration = 12 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS200),400k(300) 50k(GHS200),200k(GHS260),400k(400) 50k(GHS250),200k(GHS330),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 6 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(400) 60k(GHS250),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢19.00 per month	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 6 months Processing Fee for loan duration = 9 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(400) 60k(GHS250),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢19.00 per month	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 6 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(400) 60k(GHS250),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢19.00 per month	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 6 months Processing Fee for loan duration = 9 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 3 years and 10 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 50k(GHS150),200k(GHS260),400k(400) 50k(GHS250),200k(GHS330),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢19.00 per month GH¢19.00 per month GH¢25.00 per month	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing)	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 6 months Processing Fee for loan duration = 9 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50%
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(400) 60k(GHS200),200k(GHS330),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢19.00 per month GH¢19.00 per month GH¢25.00 per month	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank Transfers to other Banks in Ghana through GIS Transfers to other Banks in Ghana through ACH	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS260),400k(400) 60k(GHS200),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢17.00 per month GH¢19.00 per month GH¢25.00 per month FREE 0.25% minimum GH¢ 20.00 flat	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15 Off-shore export (offshore clearing)	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00 20% of cheque value	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 9 months Processing Fee for loan duration = 9 months Insurance	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50%
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank Transfers to other Banks in Ghana through GIS Transfers to other Banks in Ghana through ACH	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS260),400k(400) 60k(GHS200),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢17.00 per month GH¢19.00 per month GH¢25.00 per month FREE 0.25% minimum GH¢ 20.00 flat	Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Returned Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15 Off-shore export (offshore clearing) Regular comm	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 9 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing fee for loan duration = 12 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50% 1.50%
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank Transfers to other Banks in Ghana through GIS	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS260),400k(400) 60k(GHS200),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢17.00 per month GH¢19.00 per month GH¢25.00 per month FREE 0.25% minimum GH¢ 20.00 flat	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Returned Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15 Off-shore export (offshore clearing) Regular comm USD	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00 20% of cheque value	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 9 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing fee for loan duration = 12 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50% 1.00% 1.50%
Swift statement Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank Transfers to other Banks in Ghana through GIS Transfers to other Banks in Ghana through ACH	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢15.00 per month GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS260),400k(400) 60k(GHS200),200k(GHS260),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢17.00 per month GH¢19.00 per month GH¢25.00 per month FREE 0.25% minimum GH¢ 20.00 flat	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Returned Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15 Off-shore export (offshore clearing) Regular comm USD Min	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00 20% of cheque value 1.50%	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 9 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing fee for loan duration = 12 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50% 1.50%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank Transfers to other Banks in Ghana through GIS Transfers to other Banks in Ghana through ACH CARDS Visa Cards Issuance Fee SG Visa Gold Card	Free GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(300) 60k(GHS250),200k(GHS330),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢17.00 per month GH¢19.00 per month GH¢19.00 per month GH¢25.00 per month GH¢40.00 FREE 0.25% minimum GH¢ 20.00 flat GH¢ 4.00 GH¢30.00, \$10, £8, EUR7	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Returned Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15 Off-shore export (offshore clearing) Regular comm USD Min Max	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00 20% of cheque value	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 9 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 12 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50% 1.00% 1.50%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-60 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank Transfers to other Banks in Ghana through GIS Transfers to other Banks in Ghana through ACH CARDS Visa Cards Issuance Fee SG Visa Gold Card SG Visa Classic Card	GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS200),200k(GHS200),400k(400) 60k(GHS250),200k(GHS330),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢19.00 per month GH¢19.00 per month GH¢25.00 per month GH¢25.00 per month GH¢4.00	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Returned Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15 Off-shore export (offshore clearing) Regular comm USD Min Max EUR	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00 20% of cheque value 1.50% \$50 \$400	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 9 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing fee for loan duration = 12 months	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50% 1.00% 1.50%
Cheque Voucher Retrieval Up to 3 months Between 3 months and 1 year Between 1 year and 3 years Between 3 years and 10 years Beyond 10 years Current Account-only Package Bundled current account Safe Custody Fees Quarterly fees per envelopes Quarterly fees per parcel Quarterly fees per box Safe Deposit box Small (100*300*400)-445 boxes Medium (175*300*400)-136 boxes Large (200*300*400)-60 boxes X-large (300*300*400)-129 boxes Refundable Key deposit Cash withdrawals in Local Currency across counter Kit-Packages* My Kit Easy Kit Flexi Kit Privilege Kit Local Transfers/Remittances Internal Transfer - within the Bank Transfers to other Banks in Ghana through GIS Transfers to other Banks in Ghana through ACH CARDS Visa Cards Issuance Fee SG Visa Gold Card	Free GH¢ 15.00 GH¢ 30.00 GH¢ 50.00 GH¢ 50.00 GH¢ 100.00 Not available GH¢40.00 GH¢70.00 GH¢90.00 Limit of value of box contents 50k(GHS90), 200k(GHS120),400k(180) 60k(GHS150),200k(GHS200),400k(300) 60k(GHS250),200k(GHS330),400k(500) GHS 300.00 FREE GH¢15.00 per month GH¢17.00 per month GH¢17.00 per month GH¢19.00 per month GH¢19.00 per month GH¢25.00 per month GH¢40.00 FREE 0.25% minimum GH¢ 20.00 flat GH¢ 4.00 GH¢30.00, \$10, £8, EUR7	Foreign Exchange Account Foreign Cash Withdrawal from: Foreign Currency Account (For traveling abroad) Minimum Forex Account funded with cleared funds other than cash Foreign Exchange Account fed with cash Foreign Exchange Account fed with Cheques/ Transfers Salary Processing Fee against Foreign/Forex Account Internal External Inward remittances for payment of salaries Transfer in Foreign Currencies to other banks in Ghana Inward remittances for payment (from other banks not salary) Travelers Cheque Sales Customers Minimum Encashment of T/Cheque in L/Currency Cheque Book 50 Leaves Stopped Cheque Returned Cheque Insufficient Funds Post-dated Cheque Other Reasons Counter withdrawal form Special Clearing Clearing Foreign Cheques Statement Request Clearance letter Foreign Draft / Cheque for collection On-shore export (local clearing) Regular comm DIV warrants below \$15 Off-shore export (offshore clearing) Regular comm USD Min Max	\$1.5, €1.00, £0.75 per quarter 2.5%(min\$10,€10,£10) Free 2.5%(min\$10,€10,£10) Free 2.50% \$1.0, € 0.75, £ 0.50 \$1.0, € 0.75, £ 0.50 Free 1% Minimum \$50 + Swift of \$20 Not applicable Not Applicable Not Applicable Not Applicable \$5.0, € 5.0, £4.0 \$5.0, € 5.0, £4.0 \$15.0, €13.0, £10.0 Not Applicable Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$3.0, € 3.0, £ 2.0 Not Applicable \$1.50, €1.50, £1.00 GH¢30.00 \$3.00 20% of cheque value 1.50%	Instant Overdraft Processing Fee Minimum Premium Overdraft Processing Fee Minimum Relief Credit Processing Fee Minimum Institutional Loan Processing Fee Early settlement fee Minimum Penal Rate School Fees Processing Fee Happy Chat loan Processing fee for loan duration = 6 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 9 months Processing fee for loan duration = 12 months Insurance Happy Home Loan Processing Fee for loan duration = 12 months Processing Fee Credit life Insurance Customers other than Pensioners Pensioners Happy Home loan / Happy chat Loan	GH¢ 30.00 2.50% GH¢ 50.00 2.50% GH¢ 50.00 1.5% (Negotiable) GH¢50.00 8% of amount in arrears 2% min. GH¢ 50.00 0.50% 1.0% 1.50% None 0.50% 1.00% 1.50% 1.00% 1.50%



Leasing Charges

Leasing Facility Fees

Leasing processing Fees

1.00%

1.50%

£30.00

£300.00

GH¢20.00

GBP

Max

* These rates are VAT inclusive