



PRODUCT / FEATURES	CHARGES / BALANCES	
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E-PRODUCTS		
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CARDS		
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<b>1. CBG Proprietary Card (GH-Link)</b>		
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Card Issuance	GHC 10.00	
Replacement (Lost/Damaged/Stolen)/ Renewal	GHC 10.00	
CBG cards on CBG ATMs	FREE	
CBG cards on other local banks' ATMs	GHC 3.00	
Online & POS Transaction Charges	FREE	

<b>2. MasterCard (Classic)</b>		
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Card Issuance	GHC 20.00	
Replacement (Lost/Damaged/Stolen)/ Renewal	GHC 20.00	
Monthly International Card Fee	GHC 5.00	
<b>Local ATMs:</b>		
CBG Cards on CBG ATMs	FREE	
CBG cards on other local banks' ATMs	GHC 4.00	
Access Fee for International Cards on CBG ATMs	GHC 15.00	
<b>International ATMs:</b>		
CBG Cards used on Foreign ATMs	4% of transaction	
Online & POS Transaction Charges:	Free	

<b>3. MasterCard (Gold)</b>		
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Card Issuance	GHC 30.00	
Replacement (Lost/Damaged/Stolen)/ Renewal	GHC 30.00	
Monthly International Card Fee	GHC 10.00	
<b>Local ATMs:</b>		
CBG Cards on CBG ATMs	FREE	
CBG cards on other local banks' ATMs	GHC 4.00	
Access Fee for International Cards on CBG ATMs	GHC 15.00	
<b>International ATMs:</b>		
CBG Cards used on Foreign ATMs	4% of transaction	
Online & POS Transaction Charges:	Free	

<b>4. Master Card (Prepaid)</b>		
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Card Issuance	GHC 20.00	
<b>Local ATMs:</b>		
CBG Cards on CBG ATMs	Free	
CBG Cards on other local banks' ATMs	GHC 4.00 per transaction	
<b>International ATMs:</b>		
CBG Cards used on Foreign ATMs	4% per transaction	
Online & POS Transaction Charges:	1.5% of transaction	
Loading Fee	Free	

<b>5. CBG E-zwich Card</b>		
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Issuance	FREE	
Replacement (Lost/Damaged/Stolen)	GHC 15.00	

E-EXPERIENCE BUNDLES		
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<b>6. E-EXPERIENCE BUNDLES</b>		
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E-Xperience Bundle (Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GHC 5.00 (monthly)	
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GHC 10.00 (monthly)	

<b>7. E-EXPERIENCE BUNDLES - FOREIGN CURRENCY CURRENT ACCOUNTS</b>		
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E-Xperience Bundle (Individual) - Internet Banking Mobile App E-Alert SMS Alert	GHC 5.00 equivalent (monthly)	
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App E-Alert SMS Alert	GHC 10.00 equivalent (monthly)	


**OTHER E-PRODUCTS**
**8. Transaction Fees**

Money Voucher Transfer	FREE	
ACH (Two Days) Transfer	GHC 5.00 per beneficiary	
Account to Mobile Money Wallet	1% of transaction (Max GHC10.00)	
Mobile Money Wallet to Account	TELCO charges apply	
Monthly E-Statements	FREE	
Adhoc E-Statements	FREE	
GHIPSS Instant Pay		
Below GHC 50.00	50GHP	
Between GHC 50.00 & GHC 500.00	1% of transaction	
Above GHC 500.00 – GHC 2,000.00	GHC 5.00 per transaction	
Internet Banking (Business/Corporate)		
Salary Processing/ Bulk Payments	GHC 3.00 per beneficiary	

**CURRENT ACCOUNT PRODUCTS**
**9. Classic Current Account**

Min Opening Deposit	GHC 50.00	
Monthly Service Fee	GHC 10.00	

**10. Classic Current Account – FEA**

Min opening Deposit	50 Units	
Transaction Charge	3% on forex withdrawals where payment is against cheques/ transfer	

**11. Classic Current Account – FCA**

Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals	
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**12. Corporate Current Account**

Min Opening Deposit	GHC 200.00	
Monthly Service Fee	1.5 per mille, min. GHC100.00 - max GHC 3,000.00	

**13. Corporate Current Account – FEA**

Min Opening Deposit	200 Units	
Transaction Charge	3% on forex withdrawals where payment is against cheque/ transfer	

**14. Corporate Current Account – FCA**

Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals	
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**15. Business Current Account**

Min Opening Deposit	GHC 100.00	
Monthly Service Fee	1.5 per mille, min. GHC50.00 - max GHC 500.00	

**16. Business Current Account– FEA**

Min Opening Deposit	100 Units	
Transaction Charge	3% of forex withdrawals where payment is against cheque/ transfer	

**17. Business Current Account – FCA**

Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals	
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**18. Flex Current Account (Classic and Gold)**

Min Opening Deposit	GHC 100.00	
Monthly Service Fee (Classic)	GHC 25.00	
Monthly Service Fee (Gold)	GHC 30.00	

**19. Priority Current Account**

Min Opening Deposit	GHC 1,000.00	
Monthly Service Fee	GHC 50.00	
Deposit Covenant (Average monthly balance at which no charges will be applied)	GHC 30,000.00	

**20. Priority Black Current Account**

Min Opening Deposit	GHC 5,000.00	
Monthly Service Fee	GHC 100.00	
Deposit Covenant (Average monthly balance at which no charges will be applied)	GHC 50,000.00	



**SAVINGS ACCOUNT PRODUCTS**

**21. Classic Savings Account**

Min Opening Deposit	GH¢ 50.00	
Min Operating Balance	GH¢ 20.00	
Credit Interest Rate	Tiered 0.5% - 5% p.a.	
	<b>Tiers</b>	<b>Interest Rate</b>
	100-2,000	0.50%
	>2,000-10,000	1.00%
	>10,000-50,000	1.50%
	>50,000-100,000	2.00%
	>100,000-300,000	3.00%
	>300,000-500,000	4.00%
	>500,000	5.00%
Min Interest Balance	GH¢ 100.00	

**22. YOLO Account (Students Account)**

Min Opening Deposit	GH¢ 20.00	
Min Operating Balance	GH¢ 10.00	
Credit Interest Rate	Tiered 0.5% - 2% p.a.	
	<b>Tiers</b>	<b>Interest Rate</b>
	100 - 1,000	0.50%
	>1,000 - 3,000	1.00%
	>3,000 - 10,000	1.50%
	>10,000	2.00%
Min Interest Balance	GH¢ 100.00	

**23. Priority Savings Account**

Min Opening Deposit	GH¢ 1,000.00	
Min Operating Balance	GH¢ 500.00	
Credit Interest Rate	Tiered 1% - 6% p.a.	
	<b>Tiers</b>	<b>Interest Rate</b>
	1,000 - 10,000	1.00%
	>10,000 - 50,000	1.50%
	>50,000 - 100,000	2.00%
	>100,000 - 300,000	3.00%
	>300,000 - 500,000	4.00%
	>500,000 - 700,000	5.00%
	>700,000	6.00%
Min Interest Balance	GH¢ 1,000.00	

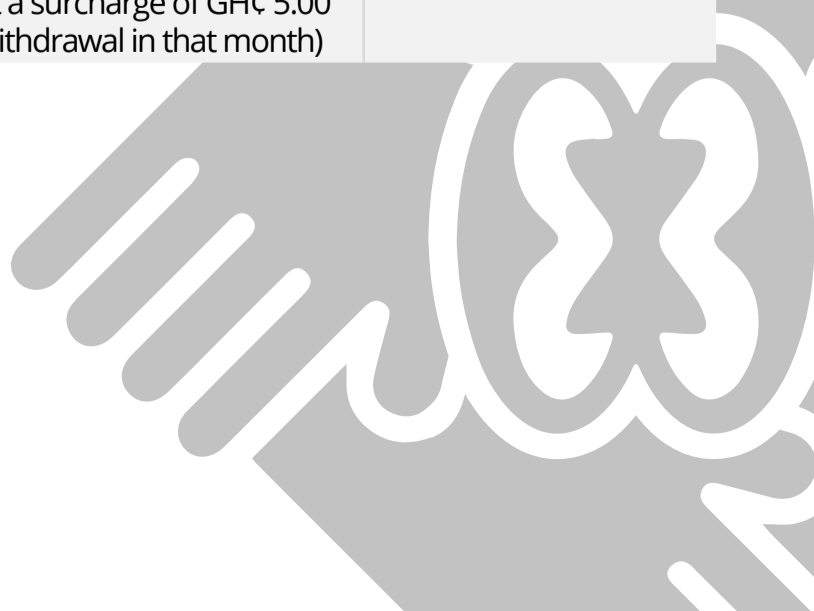
**24. 1st Account (Trust Account for Minors)**

Min Opening Deposit	GH¢ 200.00	
Min Operating Balance	GH¢ 200.00	
Credit Interest Rate	Tiered 0.50% - 3% p.a.	
	<b>Tiers</b>	<b>Interest Rate</b>
	200 - 1,500	0.50%
	>1,500 - 3,000	1.00%
	>3,000 - 5,000	1.50%
	>5,000 - 15,000	2.00%
	>15,000 - 40,000	2.50%
	>40,000	3.00%
Min Interest Balance	GH¢ 200.00	
Frequency of withdrawals	One withdrawal per quarter	

**HYBRID PRODUCTS**

**25. Flex Plus Account (Current/Savings Hybrid)**

Min Opening Deposit	GH¢ 200.00	
Min Operating Balance	GH¢ 100.00	
Credit Interest Rate	Tiered 0.50% - 4% p.a.	
	<b>Tiers</b>	<b>Interest Rate</b>
	1,000 - 10,000	0.50%
	>10,000 - 50,000	1.00%
	>50,000 - 100,000	1.50%
	>100,000 - 300,000	2.00%
	>300,000 - 500,000	2.50%
	>500,000 - 700,000	3.00%
	>700,000	4.00%
Min Interest Balance	GH¢ 1,000.00	
Frequency of withdrawals	6 (six) free withdrawals per month (Withdrawals over 6 (six) times attract a surcharge of GH¢ 5.00 per withdrawal in that month)	





26. Business Plus Account (Current/Savings Hybrid)		
Min Opening Deposit	GH¢ 200.00	
Min Operating Balance	GH¢ 50.00	
Credit Interest Rate	Tiered 0.50% - 3% p.a.	
	Tiers	Interest Rate
	2,000 - 10,000	0.50%
	>10,000 - 50,000	1.00%
	>50,000 - 150,000	1.50%
	>150,000 - 300,000	2.00%
	>300,000 - 600,000	2.50%
	>600,000	3.00%
Min Interest Balance	GH¢ 2,000.00	
Frequency of withdrawals	6 (six) free withdrawals per month (Withdrawals over 6 (six) times attract a surcharge of GH¢ 10.00 per withdrawal in that month)	

INVESTMENT PRODUCTS		
27. Platinum Investment Account (Goal Investment Account)		
Min Opening Deposit	GH¢ 200.00	
Min Operating Balance	GH¢ 200.00	
Credit Interest Rate	91-day Treasury Bill Rate minus three (3)	
Min Interest Balance	GH¢ 500.00	
Minimum Monthly Contribution	GH¢ 50.00	
Frequency of withdrawals	One withdrawal per quarter after six months of account opening.  Interest for the quarter to be forfeited where more than one withdrawal per quarter is made.	
Maximum Withdrawal Amount	Up to 30% of excess over the minimum balance.	
Minimum Investment Period	12 months	

REMITTANCE CONVERSION PRODUCTS		
28. Mane Me Account		
Min Opening Deposit	GH¢ 20.00	
Min Operating Balance	GH¢ 10.00	
Credit Interest Rate	Tiered 0.50% - 2.5% p.a.	
	Tiers	Interest Rate
	100 - 2,000	0.50%
	>2,000 - 5,000	1.00%
	>5,000 - 10,000	1.50%
	>10,000 - 20,000	2.00%
	>20,000	2.50%
Min Interest Balance	GH¢ 100.00	
E-Xperience Mini Bundle (*924#/SMS Alert)	GH¢ 1.00 (default monthly)	

INTERNATIONAL TRADE PRODUCTS		
29. Letters of Credit (LCs) - Secured		
Establishment Commission	Minimum Commission - \$200.00 Commission - 0.75% per quarter	
30. Letters of Credit (LCs) - Unsecured		
Establishment Commission	Minimum Commission - \$200.00 Commission - 1.25% per quarter	
Payment Commission	Minimum Commission - \$100.00 Commission - 0.50%	
Bill of Lading Indemnity	Minimum Commission - \$50.00 Commission - 0.75%	
SWIFT (L/C)	Commission - \$30.00	
Letters of Credit Cancellation	Commission \$100 (+Swift charge)	

INTERNATIONAL TRADE PRODUCTS (Amendments)		
31. Increase in Amount		
Secured	Minimum Commission - \$200.00 Commission - 0.75% per quarter	
32. Increase in Amount		
Unsecured	Minimum Commission - \$200.00 Commission - 1.25% per quarter	
33. Period Extension		
Secured	Minimum Commission - \$200.00 Commission - 0.75% per quarter	
34. Period Extension		
Unsecured	Minimum Commission - \$200.00 Commission - 1.25% per quarter	
35. General Amendments		
Commission	\$30.00 + SWIFT Charge	



## INTERNATIONAL TRADE PRODUCTS – Letters of Credit (Exports)

<b>36. Advising</b>		
Commission		GH¢ 100.00
<b>37. Handling Charges</b>		
Commission		\$100.00
<b>38. Confirmation</b>		
Minimum Commission		\$100.00
Commission		0.5% per quarter
<b>39. Negotiation</b>		
Minimum Commission		\$100.00
Commission		1%
<b>40. Courier</b>		
Commission		\$60.00

## INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)

<b>41. Handling Charges</b>		
Commission		GH¢ 100.00
<b>42. Payment Charges</b>		
Minimum Commission		\$50.00
Commission		0.50%
<b>43. Transfer of Documents to other Banks</b>		
Commission		GH¢ 100.00

## INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)

<b>44. Handling Charges</b>		
Commission		\$100.00
<b>45. Courier</b>		
Commission		\$60.00

## INTERNATIONAL TRADE PRODUCTS – Forex Drafts

<b>46. Offshore</b>		
Minimum Commission		\$20.00
Maximum Commission		0.50%
<b>47. Local (BOG)</b>		
Minimum Commission		\$20.00
Maximum Commission		0.50%

## INTERNATIONAL TRADE PRODUCTS – Outward Remittance

<b>48. Transfer Commission</b>		
Commission		0.75% (Min. \$50.00)
<b>49. Other Charges</b>		
SWIFT Charge		\$20.00
Correspondent Bank Charge		\$50.00

## INTERNATIONAL TRADE PRODUCTS – Cheque Lodgements

<b>50. Local Cheques</b>		
Commission		NIL
<b>51. Foreign Cheques for Collection</b>		
Commission		NIL
<b>52. Stopped Cheques</b>		
Commission		\$20.00

## INTERNATIONAL TRADE PRODUCTS – Commission on Forex Cash Withdrawals

<b>53. Foreign Currency Account</b>		
Commission		3%
<b>54. Foreign Exchange A/C (Transfers / Cheque Withdrawals)</b>		
Commission		3%

## OTHER SERVICES

<b>55. EXPRESS (CCC)</b>		
Presentment		GH¢ 40.00
Returns		NIL
<b>56. DIRECT CREDIT (ACH) - BULK</b>		
Presentment		GH¢ 5.00 per beneficiary
Returns		NIL
<b>57. DIRECT CREDIT (ACH) - INDIVIDUAL</b>		
Presentment		GH¢ 5.00 per beneficiary
Returns		NIL
<b>58. DIRECT CREDIT (ACH) - CORPORATE</b>		
Presentment		GH¢ 5.00 per beneficiary
Returns		NIL
<b>59. EXPRESS DIRECT CREDIT (ACH) - BULK</b>		
Presentment		GH¢ 8.00 per beneficiary





**60. EXPRESS DIRECT CREDIT (ACH) - INDIVIDUAL**

Presentment	GH¢ 8.00 per beneficiary
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**61. EXPRESS DIRECT CREDIT (ACH) - CORPORATE**

Presentment	GH¢ 8.00 per beneficiary
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**62. NEAR REAL TIME (NRT)**

Presentment	GH¢ 6.00 per beneficiary
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**63. DIRECT DEBITS**

Presentment	GH¢ 1.00 per transaction
Returns	NIL

**64. SALARY PROCESSING**

Presentment:	GH¢ 5.00 per beneficiary
ACH transfer (external):	
Presentment:	GH¢ 8.00 per beneficiary
Express ACH transfer (external):	
Presentment:	NIL
In-house:	

**65. STANDING ORDERS**

Presentment Internal (CBG Account to CBG Account)	NIL
External - Current	GH¢ 5.00 per transaction

**66. SWIFT (Inward Transfers via GIS)**

Presentment	Free
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**67. SWIFT (Outward Transfers via GIS)**

Presentment	GH¢ 10.00
Below GH¢ 100,000.00	
Presentment	GH¢ 30.00
From GH¢ 100,000.00 to GH¢ 1,000,000.00	
Presentment	GH¢ 50.00
Above GH¢ 1,000,000.00	

**OTHER SERVICES –**

**CHEQUE BOOK REQUISITION**

**68. CURRENT ACCOUNTS - Individuals**

50 Leaflets	GH¢ 20.00
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**69. CURRENT ACCOUNTS - Individuals (FAST TRACK)**

50 Leaflets	GH¢ 35.00
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**70. CURRENT ACCOUNTS - Non-Individual (NORMAL)**

100 Leaflets	GH¢ 35.00
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**71. CURRENT ACCOUNTS - Non-Individual (FAST TRACK)**

100 Leaflets	GH¢ 55.00
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**72. COUNTER CHEQUES**

Per leaflet	GH¢ 10.00
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**73. FOREIGN ACCOUNTS**

50 Leaflets	USD 7
	EUR 6
	GBP 4
100 Leaflets	USD 10
	EUR 9
	GBP 5

**OTHER SERVICES**

**74. RETURNED CHEQUES**

Presentment	N/A
Returns	As Stipulated by Bank of Ghana

**75. STOPPED CHEQUES**

Local Cheque	GH¢ 20.00
Foreign Cheque	GH¢ 20.00 equivalent

**76. STATEMENT REQUEST - Regular**

Fee per page	GH¢ 2.00 per page
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**77. STATEMENT REQUEST - VISA**

Fee per page	GH¢ 5.00 per page
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## 78. PAYMENT ORDER - Customers

Issuance Fee	0.25% of Face Value	
	GHC 10.00 (minimum)	
	GHC 25.00 (maximum)	

## 79. PAYMENT ORDER - School Fee and Other Education Related Payments

Issuance Fee	GHC 10.00	
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## 80. PAYMENT ORDER – Walk-in Customers

Issuance Fee	0.5% on face value (GHC15 min - GHC30 max)	
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## 81. EXTERNALIZATION FEE

Externalization Fee	1.25%	
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## LENDING

### 82. PERSONAL LOANS

Facility Fee	2%	
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### 83. BUSINESS LOANS

Facility Fee (Express Temporary Overdraft)	3%	
Facility Fee (Other Business Loans)	2%	

### 84. BID SECURITY

Fee	2% (MIN GHC500.00)	
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### 85. PERFORMANCE GUARANTEE

Fee	2%	
	0.25% PER QUARTER	

### 86. ADVANCE PAYMENT GUARANTEE

Fee	2%	
	0.25% PER QUARTER	

### 87. RETENTION GUARANTEE

Fee	1%	
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### 88. LETTER OF INTENT

Fee	GHC 500.00 PER LETTER	
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