



PRODUCT / FEATURES	CHARGES / BALANCES
E-PRODUCTS	
CARDS	
1. CBG Proprietary Card (GH-Link)	
Card Issuance	GH¢ 10.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GH¢ 10.00
CBG cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GH¢ 3.00
Online & POS Transaction Charges	FREE
2. MasterCard (Classic)	
Card Issuance	GH¢ 20.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GH¢ 20.00
Monthly International Card Fee	GH¢ 5.00
Local ATMs:	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GH¢ 4.00
Access Fee for International Cards on CBG ATMs	GH¢ 15.00
International ATMs:	
CBG Cards used on Foreign ATMs	4% of transaction
Online & POS Transaction Charges:	Free
3. MasterCard (Gold)	
Card Issuance	GH¢ 30.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GH¢ 30.00
Monthly International Card Fee	GH¢10.00
Local ATMs:	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GH¢ 4.00
Access Fee for International Cards on CBG ATMs	GH¢ 15.00
International ATMs:	
CBG Cards used on Foreign ATMs	4% of transaction
Online & POS Transaction Charges:	Free
4. Master Card (Prepaid)	
Card Issuance	GH¢ 20.00
Local ATMs:	
CBG Cards on CBG ATMs	Free
CBG Cards on other local banks' ATMs	GH¢ 4.00 per transaction
International ATMs:	
CBG Cards used on Foreign ATMs	4% per transaction
Online & POS Transaction Charges:	1.5% of transaction
Loading Fee	Free
5. CBG E-zwich Card	
Issuance	FREE
Replacement (Lost/Damaged/Stolen)	GH¢ 15.00
E-EXPERIENCE BUNDLES	
6. E-EXPERIENCE BUNDLES	
E-Xperience Bundle (Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GH¢ 5.00 (monthly)
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GH¢ 10.00 (monthly)
7. E-EXPERIENCE BUNDLES - FOREIGN CURRENCY CURRENT ACCOUNTS	
E-Xperience Bundle (Individual) - Internet Banking Mobile App E-Alert SMS Alert	GH¢ 5.00 equivalent (monthly)
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App E-Alert SMS Alert	GH¢ 10.00 equivalent (monthly)


OTHER E-PRODUCTS
8. Transaction Fees

Money Voucher Transfer	FREE	
ACH (Two Days) Transfer	GH¢ 5.00 per beneficiary	
Account to Mobile Money Wallet	1% of transaction (Max GH¢10.00)	
Mobile Money Wallet to Account	TELCO charges apply	
Monthly E-Statements	FREE	
Adhoc E-Statements	FREE	
GHIPSS Instant Pay		
Below GH¢ 50.00	50GHp	
Between GH¢ 50.00 & GH¢ 500.00	1% of transaction	
Above GH¢ 500.00 – GH¢ 2,000.00	GH¢ 5.00 per transaction	
Internet Banking (Business/Corporate)		
Salary Processing/ Bulk Payments	GH¢ 3.00 per beneficiary	

CURRENT ACCOUNT PRODUCTS
9. Classic Current Account

Min Opening Deposit	GH¢ 50.00	
Monthly Service Fee	GH¢ 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	GH¢ 200.00	
Monthly Service Fee	1.5 per mille, min. GH¢100.00 - max GH¢ 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	GH¢ 100.00	
Monthly Service Fee	1.5 per mille, min. GH¢50.00 - max GH¢ 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	GH¢ 100.00	
Monthly Service Fee (Classic)	GH¢ 25.00	
Monthly Service Fee (Gold)	GH¢ 30.00	

19. Priority Current Account

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

20. Priority Black Current Account

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



SAVINGS ACCOUNT PRODUCTS

21. Classic Savings Account

Min Opening Deposit	GHC 50.00	
Min Operating Balance	GHC 20.00	
Credit Interest Rate	Tiered 0.5% - 5% p.a.	
	Tiers	Interest Rate
	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	GHC 100.00	

22. YOLO Account (Students Account)

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

23. Priority Savings Account

Min Opening Deposit	GHC 1,000.00	
Min Operating Balance	GHC 500.00	
Credit Interest Rate	Tiered 1% - 6% p.a.	
	Tiers	Interest Rate
	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	GHC 1,000.00	

24. 1st Account (Trust Account for Minors)

Min Opening Deposit	GHC 200.00	
Min Operating Balance	GHC 200.00	
Credit Interest Rate	Tiered 0.50% - 3% p.a.	
	Tiers	Interest Rate
	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	GHC 200.00	
Frequency of withdrawals	One withdrawal per quarter	

HYBRID PRODUCTS

25. Flex Plus Account (Current/Savings Hybrid)

Min Opening Deposit	GHC 200.00	
Min Operating Balance	GHC 100.00	
Credit Interest Rate	Tiered 0.50% - 4% p.a.	
	Tiers	Interest Rate
	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	GHC 1,000.00	
Frequency of withdrawals	6 (six) free withdrawals per month (Withdrawals over 6 (six) times attract a surcharge of GHC 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)

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

INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)

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

INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)

44. Handling Charges		
Commission	\$100.00	
45. Courier		
Commission	\$60.00	

INTERNATIONAL TRADE PRODUCTS – Forex Drafts

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

INTERNATIONAL TRADE PRODUCTS – Outward Remittance

48. Transfer Commission		
Commission	0.50% (Min. \$50.00)	
49. Other Charges		
SWIFT Charge	\$20.00	
Correspondent Bank Charge	\$50.00	

INTERNATIONAL TRADE PRODUCTS – Cheque Lodgements

50. Local Cheques		
Commission	NIL	
51. Foreign Cheques for Collection		
Commission	NIL	
52. Stopped Cheques		
Commission	\$20.00	

INTERNATIONAL TRADE PRODUCTS – Commission on Forex Cash Withdrawals

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

OTHER SERVICES

55. EXPRESS (CCC)		
Presentment	GH¢ 40.00	
Returns	NIL	
56. DIRECT CREDIT (ACH) - BULK		
Presentment	GH¢ 5.00 per beneficiary	
Returns	NIL	
57. DIRECT CREDIT (ACH) - INDIVIDUAL		
Presentment	GH¢ 5.00 per beneficiary	
Returns	NIL	
58. DIRECT CREDIT (ACH) - CORPORATE		
Presentment	GH¢ 5.00 per beneficiary	
Returns	NIL	
59. EXPRESS DIRECT CREDIT (ACH) - BULK		
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	
	GH¢ 10.00 (minimum)	
	GH¢ 25.00 (maximum)	

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

Issuance Fee	GH¢ 10.00	
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80. PAYMENT ORDER - Walk-in Customers

Issuance Fee	0.5% on face value (GH¢15 min - GH¢30 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 GH¢500.00)	
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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	GH¢ 500.00 PER LETTER	
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