

CBG SEPTEMBER 2022 TARIFF GUIDE

EFFECTIVE 1ST SEPTEMBER 2022

PRODUCT / FEATURES	CHARGES / BALANCES
E-PRODUCTS	
CARDS	
1. CBG Proprietary Card (GH-Link)	
Card Issuance	GHS 10.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GHS 10.00
CBG cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GHS 3.00
Online & POS Transaction Charges	FREE
2. MasterCard (Classic)	
Card Issuance	GHS 25.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GHS 25.00
Monthly International Card Fee	GHS 6.00
<u>Local ATMs:</u>	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GHS 4.00
Access Fee for International Cards on CBG ATMs	GHS 15.00
<u>International ATMs:</u>	
CBG Cards used on Foreign ATMs	4% of transaction
Online & POS Transaction Charges:	Free
3. MasterCard (Gold)	
Card Issuance	GHS 35.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GHS 35.00
Monthly International Card Fee	GHS12.00
<u>Local ATMs:</u>	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GHS 4.00
Access Fee for International Cards on CBG ATMs	GHS 15.00
<u>International ATMs:</u>	
CBG Cards used on Foreign ATMs	4% of transaction

Online & POS Transaction Charges:	Free
4. CBG E-zwich Card	
Issuance	FREE
Replacement (Lost/Damaged/Stolen)	GHS 15.00
E-XPRIENCE BUNDLES	
5. E-XPRIENCE BUNDLES	
E-Xperience Bundle (Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GHS 5.00 (monthly)
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GHS 10.00 (monthly)
6. E-XPRIENCE BUNDLES - FOREIGN CURRENCY CURRENT ACCOUNTS	
E-Xperience Bundle (Individual) - Internet Banking Mobile App E-Alert SMS Alert	GHS 5.00 equivalent (monthly)
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App E-Alert SMS Alert	GHS 10.00 equivalent (monthly)
OTHER E-PRODUCTS	
7. Transaction Fees	
Money Voucher Transfer	FREE
ACH (Two Days) Transfer	GHS 5.00 per beneficiary
Account to Mobile Money Wallet	1% of transaction (Max GHS10.00)
Mobile Money Wallet to Account	TELCO charges apply
Monthly E-Statements	FREE

Adhoc E-Statements	FREE
GHIPSS Instant Pay	
Below GHS 50.00	50Gp
From GHS 50.00 To Below GHS 500.00	1% of transaction
Above GHS 500.00	GHS 5.00 per transaction
Internet Banking (Business/Corporate)	
Salary Processing/ Bulk Payments	GHS 3.00 per beneficiary
CURRENT ACCOUNT PRODUCTS	
8. Classic Current Account	
Min Opening Deposit	GHS 50.00
Monthly Service Fee	GHS 12.00
9. Classic Current Account – FEA	
Min opening Deposit	50 Units
Transaction Charge	3% on forex withdrawals where payment is against cheques/transfer
10. Classic Current Account – FCA	
Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals
11. Corporate Current Account	
Min Opening Deposit	GHS 200.00
Monthly Service Fee	1.5 per mille, min. GHS100.00 - max GHS 3,000.00
12. Corporate Current Account – FEA	
Min Opening Deposit	200 Units
Transaction Charge	3% on forex withdrawals where payment is against cheque/transfer
13. Corporate Current Account – FCA	
Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals
14. Business Current Account	
Min Opening Deposit	GHS 100.00

Monthly Service Fee	1.7 per mille, min. GHS70.00 - max GHS 250.00
15. Business Current Account– FEA	
Min Opening Deposit	100 Units
Transaction Charge	3% of forex withdrawals where payment is against cheque/transfer
16. Business Current Account – FCA	
Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals
17. Flex Current Account	
Min Opening Deposit	GHS 100.00
Monthly Service Fee	GHS 25.00
18. Priority Current Account	
Min Opening Deposit	GHS 200.00
Monthly Service Fee	GHS 60.00
Deposit Covenant (Average monthly balance at which no charges will be applied)	GHS 60,000.00
SAVINGS ACCOUNT PRODUCTS	
19. Classic Savings Account	
Min Opening Deposit	GHS 50.00
Min Operating Balance	GHS 20.00
Credit Interest Rate	Up to 6% p.a.
Min Interest Balance	GHS 1,000.00
20. YOLO Account (Students Account)	
Min Opening Deposit	GHS 20.00
Min Operating Balance	GHS 10.00
Credit Interest Rate	Up to 6% p.a.
Min Interest Balance	GHS 500.00
21. Priority Savings Account	
Min Opening Deposit	GHS 1,000.00
Min Operating Balance	GHS 500.00
Credit Interest Rate	Up to 6% p.a.
Min Interest Balance	GHS 15,000.00

22. 1st Account (Trust Account for Minors)	
Min Opening Deposit	GHS 50.00
Min Operating Balance	GHS 50.00
Credit Interest Rate	Up to 6% p.a.
Min Interest Balance	GHS 200.00
Frequency of withdrawals	No withdrawal in 1 st year. One withdrawal per quarter in subsequent years.
HYBRID PRODUCTS	
23. Flex Plus Account (Current/Savings Hybrid)	
Min Opening Deposit	GHS 200.00
Min Operating Balance	GHS 100.00
Monthly Service Fee	GHS10.00
Credit Interest Rate	Up to 2% p.a.
Min Interest Balance	GHS 15,000.00
24. Business Plus Account (Current/Savings Hybrid)	
Min Opening Deposit	GHS 200.00
Min Operating Balance	GHS 100.00
Monthly Service Fee	GHS 30.00
Credit Interest Rate	Up to 2% p.a.
Min Interest Balance	GHS 50,000.00
INVESTMENT ACCOUNT PRODUCTS	
25. Platinum Investment Account (Goal Investment Account)	
Min Opening Deposit	GHS 200.00
Min Operating Balance	GHS 200.00
Credit Interest Rate	91-day Treasury Bill Rate minus three (3) Paid quarterly
Min Interest Balance	GHS 500.00
Minimum Monthly Contribution	GHS 50.00
Frequency of withdrawals	No withdrawal in 1 st year. One free withdrawal per quarter in subsequent years. Other withdrawals within quarter will result in loss of interest for given quarter.
Minimum Investment Period	12 months
INTERNATIONAL TRADE PRODUCTS	

26. Letters of Credit (LCs) - Secured	
Establishment Commission	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
27. 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)	
28. Increase in Amount	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
29. Increase in Amount	
Unsecured	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
30. Period Extension	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
31. Period Extension	
Unsecured	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
32. General Amendments	
Commission	\$30.00 + SWIFT Charge
INTERNATIONAL TRADE PRODUCTS – Letters of Credit (Exports)	
33. Advising	
Commission	GHS 100.00
34. Handling Charges	
Commission	\$100.00
35. Confirmation	

Minimum Commission	\$100.00
Commission	0.5% per quarter
36. Negotiation	
Minimum Commission	\$100.00
Commission	1%
37. Courier	
Commission	\$60.00
INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)	
38. Handling Charges	
Commission	GHS 100.00
39. Payment Charges	
Minimum Commission	\$50.00
Commission	0.50%
40. Transfer of Documents to other Banks	
Commission	GHS 100.00
INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)	
41. Handling Charges	
Commission	\$100.00
42. Courier	
Commission	\$60.00
INTERNATIONAL TRADE PRODUCTS – Forex Drafts	
43. Offshore	
Minimum Commission	\$20.00
Maximum Commission	0.50%
44. Local (BOG)	
Minimum Commission	\$20.00
Maximum Commission	0.50%
INTERNATIONAL TRADE PRODUCTS – Outward Remittance	
45. Transfer Commission	
Commission	0.75% (Min. \$50.00)

46. Other Charges	
SWIFT Charge	\$20.00
Correspondent Bank Charge	\$50.00
INTERNATIONAL TRADE PRODUCTS – Cheque Lodgments	
47. Local Cheques	
Commission	NIL
48. Foreign Cheques for Collection	
Commission	NIL
49. Stopped Cheques	
Commission	\$20.00
INTERNATIONAL TRADE PRODUCTS – Commission on Forex Cash Withdrawals	
50. Foreign Currency Account	
Commission	3%
51. Foreign Exchange A/C (Transfers / Cheque Withdrawals)	
Commission	3%
OTHER SERVICES	
52. EXPRESS (CCC)	
Presentment	GHS 50.00
Returns	NIL
53. DIRECT CREDIT (ACH) - BULK	
Presentment	GHS 5.00 per beneficiary
Returns	NIL
54. DIRECT CREDIT (ACH) - INDIVIDUAL	
Presentment	GHS 5.00 per beneficiary
Returns	NIL
55. DIRECT CREDIT (ACH) - CORPORATE	
Presentment	GHS 5.00 per beneficiary
Returns	NIL
56. EXPRESS DIRECT CREDIT (ACH) - BULK	

Presentment	GHS 8.00 per beneficiary
57. EXPRESS DIRECT CREDIT (ACH) - INDIVIDUAL	
Presentment	GHS 8.00 per beneficiary
58. EXPRESS DIRECT CREDIT (ACH) - CORPORATE	
Presentment	GHS 8.00 per beneficiary
59. NEAR REAL TIME (NRT)	
Presentment	GHS 6.00 per beneficiary
60. DIRECT DEBITS	
Presentment	GHS 1.00 per transaction
Returns	NIL
61. SALARY PROCESSING	
<u>Presentment:</u> ACH transfer (external):	GHS 5.00 per beneficiary
<u>Presentment:</u> Express ACH transfer (external):	GHS 8.00 per beneficiary
<u>Presentment:</u> In-house:	NIL
62. STANDING ORDERS	
Presentment Internal (CBG Account to CBG Account)	NIL
External - Current	GHS 5.00 per transaction
63. SWIFT (Inward Transfers via GIS)	
Presentment	Free
64. SWIFT (Outward Transfers via GIS)	
<u>Presentment</u> Below GHS 100,000.00	GHS 10.00
<u>Presentment</u> From GHS 100,000.00 to GHS 1,000,000.00	GHS 30.00
<u>Presentment</u> Above GHS 1,000,000.00	GHS 50.00
OTHER SERVICES –	

CHEQUE BOOK REQUISITION	
65. CURRENT ACCOUNTS - Individuals	
50 Leaflets	GHS 20.00
66. CURRENT ACCOUNTS - Individuals (FAST TRACK)	
50 Leaflets	GHS 35.00
67. CURRENT ACCOUNTS - Non-Individual (NORMAL)	
100 Leaflets	GHS 35.00
68. CURRENT ACCOUNTS - Non-Individual (FAST TRACK)	
100 Leaflets	GHS 55.00
69. COUNTER CHEQUES	
Per leaflet	GHS 10.00
70. FOREIGN ACCOUNTS	
50 Leaflets	USD 7 EUR 6 GBP 4
100 Leaflets	USD 10 EUR 9 GBP 5
OTHER SERVICES	
71. RETURNED CHEQUES	
Presentment	N/A
Returns	As Stipulated by Bank of Ghana
72. STOPPED CHEQUES	
Local Cheque	GHS 20.00
Foreign Cheque	GHS 20.00 equivalent

73. STATEMENT REQUEST – Regular Print out/Hard Copy	
Individuals - Flat fee	GHS 20.00
Non-individuals - Flat fee	GHS 50.00
74. STATEMENT REQUEST – VISA	
Flat fee	GHS 50.00
75. PAYMENT ORDER - Customers	
Issuance Fee	0.25% of Face Value (GHS10 min - GHS 25 max)
76. PAYMENT ORDER - School Fee and Other Education Related Payments	
Issuance Fee	GHS 10.00
77. PAYMENT ORDER–Walk-in Customers	
Issuance Fee	0.5% on Face Value (GHS15 min - GHS30 max)
78. EXTERNALIZATION FEE	
Externalization Fee	1.25%
79. AUDITORS/EMBASSY CONFIRMATION	
Fee	GHS 100.00
80. VOUCHER RETRIEVAL	
Voucher/Document Retrieval Charges for 0-1 Year	GHS 20.00
Voucher/Document Retrieval Charges for Above 1 Year	GHS 100.00
LENDING	
81. PERSONAL LOANS	
Facility Fee	2%
82. BUSINESS LOANS	

Facility Fee (Express Temporary Overdraft)	3%
Facility Fee (Other Business Loans)	2%
83. BID SECURITY	
Fee	2% (MIN GHS 500.00)
84. PERFORMANCE GUARANTEE	
Fee	2%
	0.25% PER QUARTER
85. ADVANCE PAYMENT GUARANTEE	
Fee	2%
	0.25% PER QUARTER
86. RETENTION GUARANTEE	
Fee	1%
87. LETTER OF INTENT	
Fee	GHS 500.00 PER LETTER