



**CBG**  
CONSOLIDATED BANK GHANA LTD.

## Tariff Guide

**APRIL 1, 2025**

# CBG TARIFF GUIDE – APRIL 2025

PRODUCT / FEATURES	CHARGES / BALANCES
<b>E-PRODUCTS</b>	
<b>CARDS</b>	
<b>1. CBG Proprietary Card (Gh-Link)</b>	
Card Issuance Fee	GHS 20.00
Replacement (Lost/Damaged/Stolen/Renewal)	GHS 20.00
CBG Cards on CBG ATMs	FREE
CBG Cards on other local banks' ATMs	GHS 6.00
Online & POS Transaction Charges	FREE
<b>2. MasterCard (Classic)</b>	
Card Issuance Fee	GHS 25.00
Replacement (Lost/Damaged/Stolen/Renewal)	GHS 25.00
Monthly International Card Fee	GHS 6.00
<b>Local ATMs:</b>	
CBG Cards on CBG ATMs	FREE
CBG Cards on other local banks' ATMs	GHS 8.00
<b>International ATMs:</b>	
CBG Cards used on Foreign ATMs	4% of transaction amount
Online & POS Transaction Charges:	FREE
Online & POS FX Transaction Rates	Prevailing Bank of Ghana USD rate plus up to 7.5%
<b>3. MasterCard (Gold)</b>	
Card Issuance Fee	GHS 35.00
Replacement (Lost/Damaged/Stolen/Renewal)	GHS 35.00
Monthly International Card Fee	GHS 12.00
<b>Local ATMs:</b>	
CBG Cards on CBG ATMs	FREE
CBG Cards on other local banks' ATMs	GHS 8.00
<b>International ATMs:</b>	
CBG Cards used on Foreign ATMs	4% of transaction amount
Online & POS Transaction Charges:	FREE
Online & POS FX Transaction Rates	Prevailing Bank of Ghana USD rate plus up to 7.5%
<b>4. Access Fee for International Cards on CBG ATMs</b>	GHS 25.00
<b>5. CBG E-Zwich Card</b>	
Card Issuance Fee	GHS 15.00
Replacement (Lost/Damaged/Stolen/Renewal)	GHS 15.00
<b>E-XPRIENCE BUNDLES</b>	

<b>6. E-XPRIENCE BUNDLES (LOCAL CURRENCY ACCOUNTS)</b>	
E-Xperience Bundle (Individual) <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Mobile App</li> <li>• *924# (USSD)</li> <li>• E-Alert</li> <li>• SMS Alert</li> <li>• Gh-Link Card</li> </ul>	GHS 7.00 (monthly)
E-Xperience Bundle (Non-Individual) <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Mobile App</li> <li>• *924# (USSD)</li> <li>• E-Alert</li> <li>• SMS Alert</li> <li>• Gh-Link Card</li> </ul>	GHS 10.00 (monthly)
<b>7. E-XPRIENCE BUNDLES – (FOREIGN CURRENCY ACCOUNTS)</b>	
E-Xperience Bundle (Individual) <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Mobile App</li> <li>• *924# (USSD)</li> <li>• E-Alert</li> <li>• SMS Alert</li> <li>• Gh-Link Card</li> </ul>	GHS 7.00 equivalent (monthly)
E-Xperience Bundle (Non-Individual) <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Mobile App</li> <li>• *924# (USSD)</li> <li>• E-Alert</li> <li>• SMS Alert</li> <li>• Gh-Link Card</li> </ul>	GHS 10.00 equivalent (monthly)
<b>OTHER E-PRODUCTS</b>	
<b>8. Transaction Fees</b>	
Money Voucher Transfer	FREE
ACH (Two Days) Transfer	GHS 5.00 Per beneficiary
ACH (Express) Transfer	GHS 8.00 Per beneficiary
ACH (NRT) Transfer	GHS 10.00 Per beneficiary
Account to Mobile Money Wallet	1% of transaction (Max. GHS 20.00)
Mobile Money Wallet to Account	TELCO charges apply
Monthly E-Statements	FREE
Adhoc E-Statements	FREE
<b>GHIPSS Instant Pay</b>	
Below GHS 50.00	GHS 0.50
From GHS 50.00 To Below GHS 1000.00	1% of transaction
GHS 1000.00 and above	GHS 10.00 Per transaction

<b>Internet Banking (Business/Corporate)</b>	
Salary Processing/ Bulk Payments	GHS 3.00 Per beneficiary
<b>CURRENT ACCOUNT PRODUCTS</b>	
<b>9. Classic Current Account</b>	
Min. Opening Deposit	GHS 100.00
Monthly Service Fee	GHS 15.00
<b>10. Classic Current Account – FEA</b>	
Min. Opening Deposit	50 Units
Transaction Charge	3% on forex withdrawals over the counter and via cheques/transfer
<b>11. Classic Current Account – FCA</b>	
Transaction Charge	3% of forex withdrawals over the counter and via cheque/transfer. No charge on cedi equivalent withdrawals
<b>12. Corporate Current Account</b>	
Min. Opening Deposit	GHS 200.00
Monthly Service Fee	1.5 per mille, Min. GHS 100.00 – Max. GHS 3,000.00
<b>13. Corporate Current Account – FEA</b>	
Min. Opening Deposit	200 Units
Transaction Charge	3% of forex withdrawals over the counter and via cheque/transfer.
<b>14. Corporate Current Account – FCA</b>	
Transaction Charge	3% of forex withdrawals over the counter and via cheque/transfer. No charge on cedi equivalent withdrawals
<b>15. Business Current Account</b>	
Min. Opening Deposit	GHS 200.00
Monthly Service Fee (General)	1.7 per mille, Min. GHS 70.00 – Max. GHS 250.00
Monthly Service Fee (CAFÉ – Churches, Associations & Clubs, Fund Managers and Estates Accounts)	Nil
Monthly Service Fee (BLOOM: Banking Services for Women)	1.7 per mille, Min. GHS 70.00 – Max. GHS 250.00
<b>16. Business Current Account– FEA</b>	
Min. Opening Deposit	100 Units
Transaction Charge	3% of forex withdrawals over the counter and via cheque/transfer.

<b>17. Business Current Account – FCA</b>		
Transaction Charge	3% of forex withdrawals over the counter and via cheque/transfer. No charge on cedi equivalent withdrawals	
<b>SAVINGS ACCOUNT PRODUCTS</b>		
<b>18. Classic Savings Account</b>		
Min. Opening Deposit	GHS 50.00	
Min. Operating Deposit	GHS 20.00	
Credit Interest Rate	0.50% - 6% p.a. - Tiered	
Min. Interest Balance	GHS 1,000.00	
<b>19. YOLO Account (Students Account)</b>		
Min. Opening Deposit	GHS 20.00	
Min. Operating Balance	GHS 10.00	
Credit Interest Rate	0.50% - 6% p.a.- Tiered	
Min. Interest Balance	GHS 500.00	
<b>20. 1st Account (Trust Account for Minors)</b>		
Min. Opening Deposit	GHS 50.00	
Min. Operating Balance	GHS 50.00	
Credit Interest Rate	0.50% - 6% p.a. - Tiered	
Min. Interest Balance	GHS 200.00	
<b>HYBRID PRODUCTS</b>		
<b>21. Flex Plus Account (Hybrid Account)</b>		
Min. Opening Deposit	GHS 200.00	
Min. Operating Balance	GHS 100.00	
Monthly Service Fee	GHS 12.00	
Credit Interest Rate	0.50% - 2% p.a.- Tiered	
Min. Interest Balance	GHS 20,000.00	
<b>22. Business Plus Account (Hybrid Account)</b>		
Min. Opening Deposit	GHS 300.00	
Min. Operating Balance	GHS 100.00	
Monthly Service Fee	GHS 50.00	
Credit Interest Rate	0.50% - 2% p.a.- Tiered	
Min. Interest Balance	GHS 50,000.00	
<b>INVESTMENT ACCOUNT PRODUCTS</b>		
<b>23. Platinum Investment Account</b>		
Min. Opening Deposit	GHS 200.00	
Min. Operating Balance	GHS 200.00	
Credit Interest Rate	Flat rate of 10 % p.a.	Credited to customer account quarterly

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Min. Interest Balance	GHS 100,000.00
Grounds for accrued interest forfeiture	Forfeiture of accrued interest upon initiation of a debit transaction by a customer
<b>PRIORITY BANKING</b>	
<b>24. Priority Plus Account (Hybrid Account for High Net-worth Individuals)</b>	
Min. Opening Deposit	GHS 1,000.00
Monthly Service Fee	GHS 80.00
Credit Interest Rate	0.50% - 3% p.a. - Tiered
Min. Interest Balance	GHS 50,000.00
<b>INTERNATIONAL TRADE PRODUCTS</b>	
<b>25. Letters of Credit (LCs) – Secured</b>	
Establishment Commission	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
<b>26. Letters of Credit (LCs) – Unsecured</b>	
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)
<b>INTERNATIONAL TRADE PRODUCTS (Amendments)</b>	
<b>27. Increase in Amount</b>	
Secured	Minimum Commission -\$200.00
	Commission - 0.75% per quarter
<b>28. Increase in Amount</b>	
Unsecured	Minimum Commission -\$200.00
	Commission - 1.25% Per quarter
<b>29. Period Extension</b>	
Secured	Minimum Commission -\$200.00
	Commission - 0.75% Per quarter

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<b>30. Period Extension</b>	
Unsecured	Minimum Commission -\$200.00
	Commission - 1.25% Per quarter
<b>31. General Amendments</b>	
Commission	\$30.00 + SWIFT Charge
<b>INTERNATIONAL TRADE PRODUCTS – Letters of Credit (Exports)</b>	
<b>32. Advising</b>	
Commission	\$30.00
<b>33. Handling Charges</b>	
Commission	\$100.00
<b>34. Confirmation</b>	
Minimum Commission	\$100.00
Commission	0.5% per quarter
<b>35. Negotiation</b>	
Minimum Commission	\$100.00
Commission	1%
<b>36. Courier</b>	
Commission	\$80.00
<b>INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)</b>	
<b>37. Handling Charges</b>	
Commission	\$30.00
<b>38. Payment Charges</b>	
Commission	0.75% (Min. \$50.00)
<b>39. Transfer of Documents to other Banks</b>	
Commission	GHS 100.00
<b>INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)</b>	
<b>40. Handling Charges</b>	
Commission	\$100.00
<b>41. Courier</b>	
Commission	\$60.00
<b>42. Local (BoG)</b>	
Minimum Commission	\$20.00
Maximum Commission	0.50%
<b>INTERNATIONAL TRADE PRODUCTS – Outward Remittance (SWIFT TRANSFER)</b>	
<b>43. Transfer Commission</b>	
Commission	1.00% (Min. \$50.00)

<b>44. Other Charges</b>	
SWIFT Charge	\$20.00
Correspondent Bank Charge	\$50.00
SWIFT Amendment Fee	\$50.00
<b>INTERNATIONAL TRADE PRODUCTS – Cheque Lodgments</b>	
<b>45. Local FCY Cheques</b>	
Commission	NIL
<b>46. Stopped FCY Cheques</b>	
Commission	\$ 20.00 or Equivalent
<b>OTHER SERVICES</b>	
<b>47. EXPRESS (CCC)</b>	
Presentment	GHS 50.00
Returns	NIL
<b>48. DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE</b>	
Presentment	GHS 15.00 per beneficiary
Returns	NIL
<b>49. EXPRESS DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE</b>	
Presentment	GHS 20.00 per beneficiary
<b>50. NEAR REAL TIME (NRT) – INDIVIDUAL/CORPORATE</b>	
Presentment	GHS 30.00 per beneficiary
<b>51. DIRECT DEBITS</b>	
Presentment	GHS 2.00 per transaction
Returns	NIL
<b>52. SALARY PROCESSING</b>	
<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> NRT transfer (external):	GHS 10.00 per beneficiary
<u>Presentment:</u> In-house:	NIL
<b>53. STANDING ORDERS</b>	
Presentment Internal (CBG Account to CBG Account)	NIL
External – Current	GHS 5.00 per transaction



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<b>54. SWIFT (Inward Transfers via GIS)</b>	
Presentment	FREE
<b>55. SWIFT (Outward Transfers via GIS)</b>	
Presentment Up to GHS 1,000,000.00	GHS 30.00
Presentment Above GHS 1,000,000.00	GHS 50.00
<b>56. PAPSS –Pan African Payments Settlement Systems</b>	
Cross Boarder Transfers	From \$3 to \$19 (Tiered) + 0.75% of transaction amount (Min. \$5)
<b>OTHER SERVICES –</b>	
<b>CHEQUE BOOK REQUISITION</b>	
<b>57. CURRENT ACCOUNTS - Individuals</b>	
50 Leaflets	GHS 70.00
<b>58. CURRENT ACCOUNTS - Non-Individual</b>	
100 Leaflets	GHS 130.00
<b>59. COUNTER CHEQUES</b>	
Per leaflet	GHS 12.00
<b>60. FOREIGN ACCOUNTS</b>	
50 Leaflets	USD 7 EUR 6 GBP 5
100 Leaflets	USD 10 EUR 9 GBP 8
<b>OTHER SERVICES</b>	
<b>61. RETURNED CHEQUES</b>	
Fee	Bank of Ghana advised fee to apply
<b>62. STOPPED CHEQUES</b>	
Local Cheques	GHS 30.00 (Per request)
<b>63. STATEMENT REQUEST – Regular Print out/Hard Copy</b>	
Individuals – Per Page	GHS 6.00
Non-individuals – Per Page	GHS 8.00
<b>64. STATEMENT REQUEST – VISA APPLICATION</b>	
Individuals and Non-individuals Per Page	GHS 10.00

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<b>65. PAYMENT ORDER – Customers/Accountholders</b>	
Issuance Fee	0.25% of face value subject to Minimum GHS 15 and Maximum GHS 30
<b>66. PAYMENT ORDER - School Fee and Other Education Related Payments</b>	
Issuance Fee	GHS 15.00
<b>67. PAYMENT ORDER - Walk-ins/Non-Accountholders</b>	
Issuance Fee	0.5% of face value subject to Minimum GHS 20 and Maximum GHS 50
<b>68. EXTERNALIZATION FEE</b>	
Externalization Fee	1.25%
<b>69. AUDITORS/EMBASSY CONFIRMATION</b>	
Fee	GHS 100.00
<b>70. VOUCHER RETRIEVAL</b>	
Voucher/Document Retrieval Charges for 0-1 Year	GHS 50.00
Voucher/Document Retrieval Charges for Above 1 -3 Years	GHS 100.00
Voucher/Document Retrieval Charges for Above 3 Years	GHS 200.00
<b>LENDING</b>	
<b>71. PERSONAL LOANS</b>	
Facility Fee	2%
<b>72. BUSINESS LOANS</b>	
Facility Fee (Express Temporary Overdraft)	3%
Facility Fee (Other Business Loans)	2%
<b>73. BID SECURITY</b>	
Fee	2% (Min. GHS 500.00)
<b>74. PERFORMANCE GUARANTEE</b>	
Fee	2%
	0.25% per quarter
<b>75. ADVANCE PAYMENT GUARANTEE</b>	
Fee	2%
	0.25% per quarter

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<b>76. RETENTION GUARANTEE</b>	
Fee	1%
<b>77. LETTER OF INTENT</b>	
Fee	GHS 500.00 per letter