

CBG TARIFF GUIDE - JULY 2024

PRODUCT / FEATURES	CHARGES / BALANCES
E-PRODUCTS	
CARDS	
1. CBG Proprietary Card (GH-Link)	
Card Issuance	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
2. MasterCard (Classic)	
Card Issuance	GHS 25.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GHS 25.00
Monthly International Card Fee	GHS 6.00
Local ATMs:	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GHS 8.00
International ATMs:	
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
Local ATMs:	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GHS 8.00
International ATMs:	
CBG Cards used on Foreign ATMs	4% of transaction
Online & POS Transaction Charges:	Free
4. Access Fee for International Cards on CBG ATMs	GHS 25.00
5. CBG E-Zwich Card	
Issuance	GHS 15.00
Replacement (Lost/Damaged/Stolen)	GHS 15.00

E-XPRIENCE BUNDLES	
6. E-XPRIENCE BUNDLES (LOCAL CURRENCY ACCOUNTS)	
E-Xperience Bundle (Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GHS 7.00 (monthly)
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	GHS 10.00 (monthly)
7. E-XPRIENCE BUNDLES – (FOREIGN CURRENCY ACCOUNTS)	
E-Xperience Bundle (Individual) - Internet Banking Mobile App E-Alert SMS Alert	GHS 7.00 equivalent (monthly)
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App E-Alert SMS Alert	GHS 10.00 equivalent (monthly)
OTHER E-PRODUCTS	
8. Transaction Fees	
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 GHS20.00)
Mobile Money Wallet to Account	TELCO charges apply
Monthly E-Statements	FREE
Adhoc E-Statements	FREE
<u>GHIPSS Instant Pay</u>	

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Below GH¢ 50.00	50Gp
From GH¢ 50.00 To Below GH¢ 1000.00	1% of transaction
GH¢ 1000.00 and above	GHS 10.00 per transaction
<u>Internet Banking (Business/Corporate)</u>	
Salary Processing/ Bulk Payments	GHS 3.00 per beneficiary
CURRENT ACCOUNT PRODUCTS	
9. Classic Current Account	
Min Opening Deposit	GHS 100.00
Monthly Service Fee	GHS 15.00
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
12. Corporate Current Account	
Min Opening Deposit	GHS 200.00
Monthly Service Fee	1.5 per mille, min. GHS100.00 - max GHS 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
15. Business Current Account	
Min Opening Deposit	GHS 200.00
Monthly Service Fee (General)	1.7 per mille, min. GHS70.00 - max GHS 250.00

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Monthly Service Fee (CAFÉ – Clubs, Associations, Fund Managers and Estates)	Nil
Monthly Service Fee (BLOOM: Women in Business)	GHS 50.00 Flat
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
SAVINGS ACCOUNT PRODUCTS	
18. Classic Savings Account	
Min Opening Deposit	GHS 50.00
Min Operating Deposit	GHS 20.00
Credit Interest Rate	Tiered 0.50% - 6% p.a.
Min Interest Balance	GHS 1,000.00
19. YOLO Account (Students Account)	
Min Opening Deposit	GHS 20.00
Min Operating Balance	GHS 10.00
Credit Interest Rate	Tiered 0.50% - 6% p.a.
Min Interest Balance	GHS 500.00
20. 1st Account (Trust Account for Minors)	
Min Opening Deposit	GHS 50.00
Min Operating Balance	GHS 50.00
Credit Interest Rate	Tiered 0.50% - 6% p.a.
Min Interest Balance	GHS 200.00
HYBRID PRODUCTS	
21. Flex Plus Account (Hybrid Account)	
Min Opening Deposit	GHS 200.00
Min Operating Balance	GHS 100.00
Monthly Service Fee	GHS12.00
Credit Interest Rate	Tiered 0.50% - 2% p.a.
Min Interest Balance	GHS 20,000.00

22. Business Plus Account (Hybrid Account)		
Min Opening Deposit	GHS 300.00	
Min Operating Balance	GHS 100.00	
Monthly Service Fee	GHS 50.00	
Credit Interest Rate	Tiered 0.50% - 2% p.a.	
Min Interest Balance	GHS 50,000.00	
INVESTMENT ACCOUNT PRODUCTS		
23. 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 2,000.00	
Frequency of withdrawals	Loss of interest after any withdrawal within given quarter.	
PRIORITY BANKING		
24. Priority Plus Account (Hybrid Account)		
Min Opening Deposit	GHS 1,000.00	
Monthly Service Fee	GHS 80.00 (PRIORITY SERVICES, FREE E-BUNDLE, FREE INSURANCE, PLUS MORE)	
Credit Interest Rate	Tiered 0.50% - 3% p.a.	
Min Interest Balance	GHS 50,000.00	
INTERNATIONAL TRADE PRODUCTS		
25. Letters of Credit (LCs) - Secured		
Establishment Commission	Minimum Commission - \$200.00	
	Commission - 0.75% per quarter	
26. 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)	
27. Increase in Amount	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
28. Increase in Amount	
Unsecured	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
29. Period Extension	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
30. Period Extension	
Unsecured	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
31. General Amendments	
Commission	\$30.00 + SWIFT Charge
INTERNATIONAL TRADE PRODUCTS – Letters of Credit (Exports)	
32. Advising	
Commission	\$ 30.00
33. Handling Charges	
Commission	\$100.00
34. Confirmation	
Minimum Commission	\$100.00

Commission	0.5% per quarter
35. Negotiation	
Minimum Commission	\$100.00
Commission	1%
36. Courier	
Commission	\$80.00
INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)	
37. Handling Charges	
Commission	\$30.00
38. Payment Charges	
Commission	0.75% (Minimum of \$50.00)
39. Transfer of Documents to other Banks	
Commission	GHS 100.00
INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)	
40. Handling Charges	
Commission	\$100.00
41. Courier	
Commission	\$60.00
42. Local (BOG)	
Minimum Commission	\$20.00
Maximum Commission	0.50%
INTERNATIONAL TRADE PRODUCTS – Outward Remittance (SWIFT TRANSFER)	
43. Transfer Commission	
Commission	1.00% (Min. \$50.00)
44. Other Charges	
SWIFT Charge	\$20.00
Correspondent Bank Charge	\$50.00
SWIFT Amendment Fee	\$50.00
INTERNATIONAL TRADE PRODUCTS – Cheque Lodgments	
45. Local FCY Cheques	
Commission	NIL

46. Stopped FCY Cheques	
Commission	\$20.00
OTHER SERVICES	
47. EXPRESS (CCC)	
Presentment	GHS 50.00
Returns	NIL
48. DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE	
Presentment	GHS 15.00 per beneficiary
Returns	NIL
49. EXPRESS DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE	
Presentment	GHS 20.00 per beneficiary
50. NEAR REAL TIME (NRT) – INDIVIDUAL/CORPORATE	
Presentment	GHS 30.00 per beneficiary
51. DIRECT DEBITS	
Presentment	GHS 2.00 per transaction
Returns	NIL
52. 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> NRT transfer (external):	GHS 10.00 per beneficiary
<u>Presentment:</u> In-house:	NIL
53. STANDING ORDERS	
Presentment Internal (CBG Account to CBG Account)	NIL
External - Current	GHS 5.00 per transaction
54. SWIFT (Inward Transfers via GIS)	
Presentment	Free

55. SWIFT (Outward Transfers via GIS)	
<u>Presentment</u> Up to GH¢ 1,000,000.00	GHS 30.00
<u>Presentment</u> Above GH¢ 1,000,000.00	GHS 50.00
OTHER SERVICES –	
CHEQUE BOOK REQUISITION	
56. CURRENT ACCOUNTS - Individuals	
50 Leaflets	GHS 70.00
57. CURRENT ACCOUNTS - Non-Individual	
100 Leaflets	GHS 130.00
58. COUNTER CHEQUES	
Per leaflet	GHS 12.00
59. FOREIGN ACCOUNTS	
50 Leaflets	USD 7 EUR 6 GBP 5
100 Leaflets	USD 10 EUR 9 GBP 8
OTHER SERVICES	
60. RETURNED CHEQUES	
Fee	As Stipulated by Bank of Ghana
61. STOPPED CHEQUES	
Local Cheques	GHS 30.00
62. STATEMENT REQUEST – Regular Print out/Hard Copy	
Individuals – Per Page	GHS 6.00
Non-individuals – Per Page	GHS 8.00
63. STATEMENT REQUEST – VISA APPLICATION	

Individuals and Non-individuals Per Page	GHS 10.00
64. PAYMENT ORDER - Customers	
Issuance Fee	0.25% of Face Value (GHS15 min - GHS 30 max)
65. PAYMENT ORDER - School Fee and Other Education Related Payments	
Issuance Fee	GHS 15.00
66. PAYMENT ORDER–Walk-in Customers	
Issuance Fee	0.5% on Face Value (GHS20 min – GHS50 max)
67. EXTERNALIZATION FEE	
Externalization Fee	1.25%
68. AUDITORS/EMBASSY CONFIRMATION	
Fee	GHS 100.00
69. VOUCHER RETRIEVAL	
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
LENDING	
70. PERSONAL LOANS	
Facility Fee	2%
71. BUSINESS LOANS	
Facility Fee (Express Temporary Overdraft)	3%
Facility Fee (Other Business Loans)	2%
72. BID SECURITY	
Fee	2% (MIN GHS 500.00)
73. PERFORMANCE GUARANTEE	
Fee	2%

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	0.25% PER QUARTER
74. ADVANCE PAYMENT GUARANTEE	
Fee	2%
	0.25% PER QUARTER
75. RETENTION GUARANTEE	
Fee	1%
76. LETTER OF INTENT	
Fee	GHS 500.00 PER LETTER