

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 - SAVINGS/HYBRID/INVESTMENT ACCOUNTS

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)	
E-Xperience Mini Bundle - SMS Alert/ *9 24# (Default on all Savings/Hybrid/Investment Accounts)	GH¢ 2.00 (monthly)	

7. E-EXPERIENCE BUNDLES - CURRENT ACCOUNTS

E-Xperience Bundle (Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	FREE	
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App *924# E-Alert SMS Alert GH-Link Card	FREE	



7a. E-EXPERIENCE BUNDLES - FOREIGN CURRENCY CURRENT ACCOUNTS

E-Xperience Bundle (Individual) - Internet Banking Mobile App	GH¢ 5.00 equivalent (monthly)	
E-Alert SMS Alert		
E-Xperience Bundle (Non-Individual) - Internet Banking Mobile App	GH¢ 10.00 equivalent (monthly)	
E-Alert SMS Alert		

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	

CURRENT ACCOUNT PRODUCTS

9. Classic Current Account

Min Opening Deposit	GH¢ 50.00	
Monthly Bundle 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 all forex withdrawals; no charge on cedi withdrawals	
--------------------	--	--

12. Corporate Current Account

Min Opening Deposit	GH¢ 200.00	
Monthly Bundle Fee	GH¢ 110.00	

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	
	Initial transfer must be within 30 days of account opening.	

15. Business Current Accounts

Min Opening Deposit	GH¢ 100.00	
Monthly Bundle Fee	Based on segment:	
	Small Business Current Account: GH¢ 40.00	
	Medium Business Current Account: GH¢ 60.00	

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	
	Initial transfer must be within 30 days of account opening.	



18. Flex Current Account (Classic and Gold)		
Min Opening Deposit	GH¢ 200.00	
Monthly Bundle Fee (Classic)	GH¢ 25.00	
Monthly Bundle Fee (Gold)	GH¢ 30.00	

19. Priority Current Account		
Min Opening Deposit	GH¢ 1,000.00	
Monthly Bundle 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 Bundle 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	GH¢ 50.00	
Min Operating Balance	GH¢ 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	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.	
	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	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.	
	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	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.	
	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	GH¢ 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	4 free withdrawals per month (Withdrawals over 4 times attract a surcharge of GHC 5.00 per withdrawal in that month)	

26. Business Plus Account (Current/Savings Hybrid)		
Min Opening Deposit	GHC 200.00	
Min Operating Balance	GHC 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	GHC 2,000.00	
Frequency of withdrawals	4 free withdrawals per month (Withdrawals over 4 times attract a surcharge of GHC 10.00 per withdrawal in that month)	

INVESTMENT PRODUCTS		
27. Platinum Investment Account (Goal Investment Account)		
Min Opening Deposit	GHC 200.00	
Min Operating Balance	GHC 200.00	
Credit Interest Rate	91-day Treasury Bill Rate minus three (3)	
Min Interest Balance	GHC 500.00	
Minimum Monthly Contribution	GHC 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	GHC 20.00	
Min Operating Balance	GHC 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	GHC 100.00	
E-Xperience Mini Bundle (*924#/SMS Alert)	GHC 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)	

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. Swift Charges		
Commission	\$20.00	

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	
61. EXPRESS DIRECT CREDIT (ACH) - CORPORATE		
Presentment	GH¢ 8.00 per beneficiary	
62. ACH (INWARDS)		
Presentment	NIL	
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	
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¢ 15.00	
69. CURRENT ACCOUNTS - Individuals (FAST TRACK)		
50 Leaflets	GH¢ 30.00	
70. CURRENT ACCOUNTS - Non-Individual (NORMAL)		
100 Leaflets	GH¢ 30.00	
71. CURRENT ACCOUNTS - Non-Individual (FAST TRACK)		
100 Leaflets	GH¢ 50.00	
72. COUNTER CHEQUES		
Per leaflet	GH¢ 5.00	
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	
77. STATEMENT REQUEST - VISA		
Fee per page	GH¢ 5.00 per page	
78. PAYMENT ORDER - Customers		
Issuance Fee	0.25% of Face Value	
	GH¢ 10.00 (minimum)	
	GH¢ 25.00 (maximum)	

79. PAYMENT ORDER - School Fee Payments		
Issuance Fee	GH¢ 10.00	
80. PAYMENT ORDER – Walk-in Customers		
Issuance Fee	0.5% on face value (GH¢15 min - GH¢30 max)	
81. EXTERNALIZATION FEE		
Externalization Fee	1.25%	
LENDING		
82. PERSONAL LOANS		
Facility Fee	2%	
83. BUSINESS LOANS		
Facility Fee	2%	
84. BID SECURITY		
Fee	2% (MIN GH¢500.00)	
85. PERFORMANCE GUARANTEE		
Fee	2%	
	0.25% PER QUARTER	
86. ADVANCE PAYMENT GUARANTEE		
Fee	2%	
	0.25% PER QUARTER	
87. RETENTION GUARANTEE		
Fee	1%	
88. LETTER OF INTENT		
Fee	GH¢ 500.00 PER LETTER	

