



CBG

CONSOLIDATED BANK GHANA LTD.

Tariff Guide

October 2026

CBG TARIFF GUIDE – OCTOBER 1, 2026

PRODUCT / FEATURES	CHARGES / BALANCES
E-SERVICES	
CARDS AND VALUE PACKS	
1. CBG Proprietary Card (GH-Link)	
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 8.00
Online & POS Transaction Charges	FREE
Link Value Pack Monthly Fee (GH-Link Card/SMS Alert/*924#/Mobile App/Internet Banking/E-mail Alert)	• GHS 10.00 (Individuals). • GHS 12.00 (Businesses). • Free (Students and B.L.O.O.M. Customers without card). • GHS 3.00 (For Students and B.L.O.O.M. Customers with GH Link Card). • Free (1st Account *).
2. MasterCard (Classic)	
Card Issuance Fee	GHS 30.00
Replacement (Lost/Damaged/Stolen/Renewal)	GHS 30.00
Card Only Monthly Fee	GHS 8.00
Classic Value Pack Monthly Fee (Mastercard Classic/Mastercard Classic Discount Offers/ CBG Discount Offers/SMS Alert/*924#/Mobile App/Internet Banking/E-mail Alert)	GHS 16.00 (for Individuals) GHS 10.00 (for Students)
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	4.00% of the transaction amount
Online & POS Transaction Charges:	FREE
Online & POS FX Transaction Rates	Prevailing Bank of Ghana USD rate plus up to 7.50%
3. MasterCard (Gold)	
Card Issuance Fee	GHS 40.00
Replacement (Lost/Damaged/Stolen/Renewal)	GHS 40.00
Card Only Monthly Fee	GHS 14.00
Gold Value Pack Monthly Fee (Mastercard Gold/Mastercard Gold Discount Offers/ CBG Discount Offers/SMS Alert/*924#/Mobile App/Internet Banking/E-mail Alert)	GHS 22.00 (for Individuals and Businesses)
Flex Value Pack Monthly Fee (Mastercard Classic or Gold/Mastercard Classic or Gold Discount Offers/ CBG Discount Offers/SMS Alert/*924#/Mobile App/Internet Banking/E-mail Alert/Insurance Package)	GHS 28.00
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	4.00% of the transaction amount
Online & POS Transaction Charges:	FREE
Online & POS FX Transaction Rates	Prevailing Bank of Ghana USD rate plus up to 7.50%
4. Access Fee for International Cards on CBG ATMs	GHS 30.00

5. CBG E-Zwich Card	
Card Issuance Fee	GHS 20.00
Replacement (Lost/Damaged/Stolen/Renewal)	GHS 20.00
Usage Fee per withdrawal (Customers)	0.70% (min 50p)
OTHER E-SERVICES	
6. Transaction Fees	
Money Voucher Transfer	FREE
ACH (Two Days) Transfer	GHS 7.00 per beneficiary
ACH (Express) Transfer	GHS 15.00 per beneficiary
ACH (NRT) Transfer	GHS 11.00 per beneficiary
Account to Mobile Money Wallet	1.00% of transaction (Max. GHS20.00)
Mobile Money Wallet to Account	1.10% of transaction (Max. GHS22.00)
Monthly E-Statements	FREE
Adhoc E-Statements	FREE
GHIPSS Instant Pay	
GHS 0.01 - GHS 50.00	GHS 0.50
GHS 50.01 - GHS 2,000.00	1.00% of transaction
Above GHS 2,000.00	GHS 20.00 per transaction
Internet Banking (Business/Corporate)	
Salary Processing/ Bulk Payments	GHS 3.00 Per beneficiary
ACCOUNT PRODUCTS	
CURRENT ACCOUNT PRODUCTS	
7. Personal Current Account	
Min. Opening Deposit	GHS 100.00
Monthly Service Fee (General)	GHS 15.00
Monthly Service Fee (B.L.O.O.M)	GHS 14.00
8. Personal Current Account – FEA	
Min. Opening Deposit	50 Units
Withdrawal Fee	A 6.50% charge applies to forex withdrawals made against cheque or transfer deposits. No charges shall apply to cedi withdrawals.
No card issued with this account	
9. Personal Current Account – FCA	
Withdrawal Fee	A 6.50% charge shall apply to all forex withdrawals. No charges shall apply to cedi withdrawals.
No card issued with this account	
10. Business Current Account	
Min. Opening Deposit	GHS 200.00
Monthly Service Fee (General)	1.70 per mille, Min. GHS 80.00 – Max. GHS 350.00
Monthly Service Fee (B.L.O.O.M.)	1.70 per mille, Min. GHS 70.00 – Max. GHS 300.00
Monthly Service Fee (E.C.O)	1.70 per mille, Min. GHS 70.00 – Max. GHS 300.00
11. Corporate Current Account	
Min. Opening Deposit	GHS 200.00
Monthly Service Fee	1.50 per mille, Min. GHS 100.00 – Max. GHS 3,000.00

12. Business/Entity Current Account – FEA	
Min. Opening Deposit	100 Units
Withdrawal Fee	A 6.50% charge applies to forex withdrawals made against cheque or transfer deposits. No charges shall apply to cedi withdrawals.
No card issued with this account	
13. Business/Entity Current Account – FCA	
Withdrawal Fee	A 6.50% charge shall apply to all forex withdrawals. No charges shall apply to cedi withdrawals.
No card issued with this account	
HYBRID ACCOUNT PRODUCTS	
14. Personal Fuse Account	
Min. Opening Deposit	GHS 200.00
Min. Operating Balance	GHS 100.00
Monthly Service Fee	GHS 12.00
Credit Interest Rate	0.20% - 0.50% p.a.- Tiered
Min. Interest Balance	GHS 20,000.00
15. Business Fuse Account	
Min. Opening Deposit	GHS 300.00
Min. Operating Balance	GHS 100.00
Monthly Service Fee	GHS 60.00
Credit Interest Rate	0.10% - 0.50% p.a.- Tiered
Min. Interest Balance	GHS 50,000.00
SAVINGS ACCOUNT PRODUCTS	
16. Personal Savings Account	
Min. Opening Deposit	GHS 50.00
Min. Operating Deposit	GHS 20.00
Credit Interest Rate	0.10% - 1.50% p.a.- Tiered
Min. Interest Balance	GHS 1,000.00
17. Platinum Investment Savings Account	
Min. Opening Deposit	GHS 200.00
Min. Operating Balance	GHS 200.00
Credit Interest Rate	Tiered interest rate from 1.00% to 5.00% p.a. (Credited Quarterly)
Min. Interest Balance	GHS 2,000.00
Grounds for accrued interest forfeiture	Accrued interest shall be forfeited upon any customer-initiated debit transaction within each calendar quarter.
No card issued with this account	
18. 1st Account (Trust Account for Minors)	
Min. Opening Deposit	GHS 50.00
Min. Operating Balance	GHS 50.00
Credit Interest Rate	0.10% - 1.50% p.a.- Tiered
Min. Interest Balance	GHS 200.00
No card issued with this account	
19. C.A.F.E. Savings Account (Churches/Associations & Clubs/Fund Managers/Estates)	
Min. Opening Deposit	GHS 500.00
Min. Operating Balance	GHS 200.00

Credit Interest Rate	0.20% - 0.50% p.a.- Tiered
Min. Interest Balance	GHS 20,000.00
PRIORITY BANKING	
20. Priority Plus Account	
Min. Opening Deposit	GHS 1,000.00
Monthly Service Fee	GHS 100.00
Credit Interest Rate	0.20% -0.50%p.a. – Tiered
Min. Interest Balance	GHS 100,000.00
SERVICES	
INTERNATIONAL TRADE PRODUCTS	
21. Letters of Credit (LCs) – Secured	
Establishment Commission	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
22. 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 \$100.00 (+Swift charge)
INTERNATIONAL TRADE PRODUCTS - Amendments	
23. Increase in Amount	
Secured	Minimum Commission -\$200.00
	Commission - 0.75% per quarter
24. Increase in Amount	
Unsecured	Minimum Commission -\$200.00
	Commission - 1.25% per quarter
25. Period Extension	
Secured	Minimum Commission -\$200.00
	Commission - 0.75% per quarter
26. Period Extension	
Unsecured	Minimum Commission -\$200.00
	Commission - 1.25% per quarter
27. General Amendments	
Commission	\$30.00 + SWIFT Charge
INTERNATIONAL TRADE PRODUCTS – Letters of Credit (Exports)	
28. Advising	
Commission	\$30.00
29. Handling Charges	
Commission	\$100.00
30. Confirmation	
Minimum Commission	\$100.00
Commission	0.50% per quarter
31. Negotiation	
Minimum Commission	\$100.00
Commission	1.00%
32. Courier	
Commission	\$80.00

INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)	
33. Handling Charges	
Commission	\$30.00
34. Payment Charges	
Commission	0.75% (Min. \$50.00)
35. Transfer of Documents to Other Banks	
Commission	GHS 100.00
INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)	
36. Handling Charges	
Commission	\$100.00
37. Courier	
Commission	\$80.00
38. Local (BoG)	
Minimum Commission	\$20.00
Maximum Commission	0.50%
INTERNATIONAL TRADE PRODUCTS – Outward Remittance (SWIFT TRANSFER)	
39. Transfer Commission	
Commission	1.00% (Min. \$50.00)
40. Other Charges	
SWIFT Charge	\$20.00
Correspondent Bank Charge	\$50.00
SWIFT Amendment Fee	\$50.00
INTERNATIONAL TRADE PRODUCTS – Cheque Lodgments	
41. Local FCY Cheques	
Commission	NIL
42. Stopped FCY Cheques	
Commission	Equivalent of \$20.00
INTERNATIONAL TRADE PRODUCTS – Africa	
43. PAPSS –Pan African Payments Settlement Systems	
T1 - 0-200	\$3.00 + 0.75% of transaction amount (min \$5.00)
T2 - 201-2,000	\$6.00 + 0.75% of transaction amount (min \$5.00)
T3 – 2,001-15,000	\$12.00 + 0.75% of transaction amount (min \$5.00)
T4 – 15,000 plus	\$19.00 + 0.75% of transaction amount (min \$5.00)
OTHER SERVICES	
44. EXPRESS (CCC)	
Presentment	GHS 60.00
Returns	NIL
45. DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE	
Presentment	GHS 15.00 per beneficiary
Returns	NIL
46. EXPRESS DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE	

Presentment	GHS 20.00 per beneficiary
47. NEAR REAL TIME (NRT) – INDIVIDUAL/CORPORATE	
Presentment	GHS 30.00 per beneficiary
48. DIRECT DEBITS	
Presentment	GHS 5.00 per transaction
Returns	NIL
49. SALARY PROCESSING	
Presentment: ACH transfer (external):	GHS 7.00 per beneficiary
Presentment: Express ACH transfer (external):	GHS 15.00 per beneficiary
Presentment: NRT transfer (external):	GHS 11.00 per beneficiary
Presentment: In-house:	NIL
50. STANDING ORDERS	
Presentment Internal (CBG Account to CBG Account)	NIL
External – Current	GHS 5.00 per transaction
51. SWIFT (Inward Transfers via GIS)	
Presentment	FREE
52. SWIFT (Outward Transfers via GIS)	
Presentment: Up to GHS 1,000,000.00	GHS 30.00
Presentment: Above GHS 1,000,000.00	GHS 50.00
53. STATEMENT REQUEST – Regular Print out/Hard Copy	
Individuals – Per Page	GHS 6.00
Non-individuals – Per Page	GHS 8.00
54. STATEMENT REQUEST – VISA APPLICATION	
Individuals and Non-individuals Per Page	GHS 15.00 per page
55. PAYMENT ORDER - Customers	
Issuance Fee	0.25% of face value, subject to a minimum GHS15.00 and a maximum of GHS30.00
56. PAYMENT ORDER - School Fee and Other Education-Related Payments	
Issuance Fee	GHS 15.00
57. PAYMENT ORDER–Walk-in Customers	
Issuance Fee	0.5% of face value, subject to a minimum GHS20.00 and a maximum of GHS50.00
58. EXTERNALIZATION FEE	
Externalization Fee	1.25%
59. AUDITORS/EMBASSY CONFIRMATION	
Fee	GHS 150.00
60. 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

61.GHANA GOLD COIN	
Coin Buy Back	0.15% of previous day's LBMA PM Price
Customer Safe Custody	0.10% of the average value of the coin per annum
BoG Safe Custody	0.03% of the average value of the coin per annum
Ghana Gold Coin Service Fee	GHS50.00 per coin
OTHER SERVICES - CHEQUES	
62. CURRENT ACCOUNTS - Individuals	
50 Leaflets	GHS 70.00
63. CURRENT ACCOUNTS - Non-Individual	
100 Leaflets	GHS 130.00
64. COUNTER CHEQUES	
Per leaflet	GHS 25.00
65. FOREIGN ACCOUNTS	
50 Leaflets	USD 7.00 EUR 6.00 GBP 5.00
100 Leaflets	USD 10.00 EUR 9.00 GBP 8.00
66. RETURNED CHEQUES	
Fee	Bank of Ghana advised fee to apply
67. STOPPED CHEQUES	
Local Cheques	GHS 30.00 (Per request)
LENDING PRODUCTS	
68. PERSONAL LOANS	
Facility Fee	2.00% (1.00% for Priority Banking)
69. BUSINESS LOANS	
Facility Fee (Express Temporary Overdraft)	3.00%
Facility Fee (Other Business Loans)	2.00%
70. BID SECURITY	
Fee	2.00% (Min. GHS 500.00)
71. PERFORMANCE GUARANTEE	
Fee	2.00% (0.25% per quarter)
72. ADVANCE PAYMENT GUARANTEE	
Fee	2.00% (0.25% per quarter)
73. RETENTION GUARANTEE	
Fee	1.00%
74. LETTER OF INTENT	
Fee	GHS 500.00 per letter