

# CBG 2022 DEC TARIFF GUIDE - STAFF

PRODUCT / FEATURES	CHARGES / BALANCES
<b>E-PRODUCTS</b>	
<b>CARDS</b>	
<b>1. CBG Proprietary Card (GH-Link)</b>	
Card Issuance	GHS 15.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GHS 15.00
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	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
Access Fee for International Cards on CBG ATMs	GHS 15.00
<b>International ATMs:</b>	
CBG Cards used on Foreign ATMs	4% of transaction
Online & POS Transaction Charges:	Free
<b>3. MasterCard (Gold)</b>	
Card Issuance	GHS 35.00
Replacement (Lost/Damaged/Stolen)/ Renewal	GHS 35.00
Monthly International Card Fee	GHS12.00
<b>Local ATMs:</b>	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GHS 8.00
Access Fee for International Cards on CBG ATMs	GHS 15.00
<b>International ATMs:</b>	
CBG Cards used on Foreign ATMs	4% of transaction
Online & POS Transaction Charges:	Free
<b>4. CBG E-zwich Card</b>	
Issuance	FREE
Replacement (Lost/Damaged/Stolen)	GHS 15.00

<b>E-XPERIENCE BUNDLES</b>	
<b>5. E-XPERIENCE BUNDLES</b>	
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)
<b>6. E-XPERIENCE BUNDLES - FOREIGN CURRENCY CURRENT ACCOUNTS</b>	
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)
<b>OTHER E-PRODUCTS</b>	
<b>7. Transaction Fees</b>	
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
<b><u>GHIPSS Instant Pay</u></b>	
Below GH¢ 50.00	50Gp
From GH¢ 50.00 To Below GH¢ 500.00	1% of transaction
Above GH¢ 500.00	GHS 5.00 per transaction
<b><u>Internet Banking (Business/Corporate)</u></b>	

Salary Processing/ Bulk Payments	GHS 3.00 per beneficiary
<b>CURRENT ACCOUNT PRODUCTS</b>	
<b>8. Classic Current Account</b>	
Min Opening Deposit	GHS 50.00
Monthly Service Fee	GHS 17.00 (FREE E-BUNDLE)
<b>9. Classic Current Account – FEA</b>	
Min opening Deposit	50 Units
Transaction Charge	3% on forex withdrawals where payment is against cheques/transfer
<b>10. Classic Current Account – FCA</b>	
Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals
<b>11. Corporate Current Account</b>	
Min Opening Deposit	GHS 200.00
Monthly Service Fee	1.5 per mille, min. GHS100.00 - max GHS 3,000.00
<b>12. Corporate Current Account – FEA</b>	
Min Opening Deposit	200 Units
Transaction Charge	3% on forex withdrawals where payment is against cheque/transfer
<b>13. Corporate Current Account – FCA</b>	
Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals
<b>14. Business Current Account</b>	
Min Opening Deposit	GHS 100.00
Monthly Service Fee	1.7 per mille, min. GHS70.00 - max GHS 250.00
<b>15. Business Current Account– FEA</b>	
Min Opening Deposit	100 Units
Transaction Charge	3% of forex withdrawals where payment is against cheque/transfer

<b>16. Business Current Account – FCA</b>																	
Transaction Charge	3% on forex withdrawals; no charge on cedi withdrawals																
<b>17. Flex Current Account</b>																	
Min Opening Deposit	GHS 100.00																
Monthly Service Fee	GHS 25.00 (FREE E-BUNDLE, FREE INSURANCE, PLUS MORE)																
<b>18. Priority Current Account</b>																	
Min Opening Deposit	GHS 200.00																
Monthly Service Fee	GHS 60.00 (FREE E-BUNDLE, FREE INSURANCE, PLUS MORE)																
Deposit Covenant (Average monthly balance at which no charges will be applied)	GHS 60,000.00																
<b>SAVINGS ACCOUNT PRODUCTS</b>																	
<b>19. Classic Savings Account</b>																	
Min Opening Deposit	GHS 50.00																
Min Operating Balance	GHS 20.00																
Credit Interest Rate	Tiered 0.50% - 6% p.a.																
	<table> <tr> <th>Tiers</th><th>Interest Rate</th></tr> <tr> <td>0 – 999</td><td>0</td></tr> <tr> <td>1,000 - 49,999</td><td>0.50%</td></tr> <tr> <td>50,000 - 199,999</td><td>1.50%</td></tr> <tr> <td>200,000 - 499,999</td><td>2.50%</td></tr> <tr> <td>500,000 - 999,999</td><td>4.00%</td></tr> <tr> <td>1,000,000 - 1,499,999</td><td>5.00%</td></tr> <tr> <td>&gt;=1,500,000</td><td>6.00%</td></tr> </table>	Tiers	Interest Rate	0 – 999	0	1,000 - 49,999	0.50%	50,000 - 199,999	1.50%	200,000 - 499,999	2.50%	500,000 - 999,999	4.00%	1,000,000 - 1,499,999	5.00%	>=1,500,000	6.00%
Tiers	Interest Rate																
0 – 999	0																
1,000 - 49,999	0.50%																
50,000 - 199,999	1.50%																
200,000 - 499,999	2.50%																
500,000 - 999,999	4.00%																
1,000,000 - 1,499,999	5.00%																
>=1,500,000	6.00%																
Min Interest Balance	GHS 1,000.00																
<b>20. YOLO Account (Students Account)</b>																	
Min Opening Deposit	GHS 20.00																
Min Operating Balance	GHS 10.00																
Credit Interest Rate	Tiered 0.50% - 6% p.a.																
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0-499	0																
500-49,999	0.50%																
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200,000 - 499,999	2.50%																

	500,000 - 999,999	4.00%
	1,000,000 -1,499,999	5.00%
	>=1,500,000	6.00%
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	Tiered 0.50% - 6% p.a.	
	Tiers	Interest Rate
	0 -14,999	0
	15,000 - 99,999	0.50%
	100,000 - 499,999	1.50%
	500,000 - 1,499,999	2.50%
	1,500,000 - 2,499,999	4.00%
	2,500,000 - 3,499,999	5.00%
	>=3,500,000	6.00%
Min Interest Balance	GHS 15,000.00	
22. 1st Account (Trust Account for Minors)		
Min Opening Deposit	GHS 200.00	
Min Operating Balance	GHS 200.00	
Credit Interest Rate	Tiered 0.50% - 6% p.a.	
	Tiers	Interest Rate
	0 - 199	0.00
	200 - 1,999	0.50%
	2,000 - 9,999	1.00%
	10,000 - 24,999	1.50%
	25,000 - 49,999	2.00%
	50,000 - 99,999	3.00%
	100,000 - 199,999	4.00%
	200,000 - 299,999	5.00%
	>=300,000	6.00%
Min Interest Balance	GHS 200.00	
Frequency of withdrawals	No withdrawal in 1 <sup>st</sup> 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	Tiered 0.50% - 2% p.a.	
	<b>Tiers</b>	<b>Interest Rate</b>
	0 - 14,999	0
	15,000 - 99,999	0.50%
	100,000 - 499,999	0.80%
	500,000 - 999,999	1.00%
	1,000,000 - 1,499,999	1.20%
	>=15,000,000	2.00%
Min Interest Balance	GHS 15,000.00	
<b>24. Business Plus Account (Current/Savings Hybrid)</b>		
Min Opening Deposit	GHS 200.00	
Min Operating Balance	GHS 100.00	
Monthly Service Fee	GHS 30.00	
Credit Interest Rate	Tiered 0.50% - 2% p.a.	
	<b>Tiers</b>	<b>Interest Rate</b>
	0 - 49,999	0
	50,000 - 499,999	0.50%
	500,000 - 1,499,999	0.80%
	1,500,000 - 2,499,999	1.00%
	2,500,000 - 3,999,999	1.20%
	>=4,000,000	2.00%
Min Interest Balance	GHS 50,000.00	
<b>INVESTMENT ACCOUNT PRODUCTS</b>		
<b>25. Platinum Investment Account (Goal Investment Account)</b>		
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 <sup>st</sup> 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
<b>INTERNATIONAL TRADE PRODUCTS</b>	
<b>26. Letters of Credit (LCs) - Secured</b>	
Establishment Commission	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
<b>27. 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>28. Increase in Amount</b>	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
<b>29. Increase in Amount</b>	
Unsecured	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
<b>30. Period Extension</b>	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
<b>31. Period Extension</b>	
Unsecured	Minimum Commission - \$200.00

	Commission - 1.25% per quarter
<b>32. General Amendments</b>	
Commission	\$30.00 + SWIFT Charge
<b>INTERNATIONAL TRADE PRODUCTS – Letters of Credit (Exports)</b>	
<b>33. Advising</b>	
Commission	GHS 100.00
<b>34. Handling Charges</b>	
Commission	\$100.00
<b>35. Confirmation</b>	
Minimum Commission	\$100.00
Commission	0.5% per quarter
<b>36. Negotiation</b>	
Minimum Commission	\$100.00
Commission	1%
<b>37. Courier</b>	
Commission	\$60.00
<b>INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)</b>	
<b>38. Handling Charges</b>	
Commission	GHS 100.00
<b>39. Payment Charges</b>	
Minimum Commission	\$50.00
Commission	0.50%
<b>40. Transfer of Documents to other Banks</b>	
Commission	GHS 100.00
<b>INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)</b>	
<b>41. Handling Charges</b>	
Commission	\$100.00
<b>42. Courier</b>	
Commission	\$60.00
<b>INTERNATIONAL TRADE PRODUCTS – Forex Drafts</b>	
<b>43. Offshore</b>	



Minimum Commission	\$20.00
Maximum Commission	0.50%
<b>44. Local (BOG)</b>	
Minimum Commission	\$20.00
Maximum Commission	0.50%
<b>INTERNATIONAL TRADE PRODUCTS – Outward Remittance (SWIFT TRANSFER)</b>	
<b>45. Transfer Commission</b>	
Commission	1.00% (Min. \$50.00)
<b>46. Other Charges</b>	
SWIFT Charge	\$20.00
Correspondent Bank Charge	\$50.00
<b>INTERNATIONAL TRADE PRODUCTS – Cheque Lodgments</b>	
<b>47. Local Cheques</b>	
Commission	NIL
<b>48. Foreign Cheques for Collection</b>	
Commission	NIL
<b>49. Stopped Cheques</b>	
Commission	\$20.00
<b>INTERNATIONAL TRADE PRODUCTS – Commission on Forex Cash Withdrawals</b>	
<b>50. Foreign Currency Account</b>	
Commission	3%
<b>51. Foreign Exchange A/C (Transfers / Cheque Withdrawals)</b>	
Commission	3%
<b>OTHER SERVICES</b>	
<b>52. EXPRESS (CCC)</b>	
Presentment	GHS 50.00
Returns	NIL
<b>53. DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE</b>	
Presentment	GHS 15.00 per beneficiary
Returns	NIL

<b>54. EXPRESS DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE</b>	
Presentment	GHS 20.00 per beneficiary
<b>55. NEAR REAL TIME (NRT) – INDIVIDUAL/CORPORATE</b>	
Presentment	GHS 30.00 per beneficiary
<b>56. DIRECT DEBITS</b>	
Presentment	GHS 1.00 per transaction
Returns	NIL
<b>57. 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>58. STANDING ORDERS</b>	
Presentment Internal (CBG Account to CBG Account)	NIL
External - Current	GHS 5.00 per transaction
<b>59. SWIFT (Inward Transfers via GIS)</b>	
Presentment	Free
<b>60. SWIFT (Outward Transfers via GIS)</b>	
<u>Presentment</u> Below GH¢ 100,000.00	GHS 10.00
<u>Presentment</u> From GH¢ 100,000.00 to GH¢ 1,000,000.00	GHS 30.00
<u>Presentment</u> Above GH¢ 1,000,000.00	GHS 50.00
<b>OTHER SERVICES –</b>	
<b>CHEQUE BOOK REQUISITION</b>	
<b>61. CURRENT ACCOUNTS - Individuals</b>	

50 Leaflets	GHS 20.00
<b>62. CURRENT ACCOUNTS - Individuals (FAST TRACK)</b>	
50 Leaflets	GHS 35.00
<b>63. CURRENT ACCOUNTS - Non-Individual (NORMAL)</b>	
100 Leaflets	GHS 35.00
<b>64. CURRENT ACCOUNTS - Non-Individual (FAST TRACK)</b>	
100 Leaflets	GHS 55.00
<b>65. COUNTER CHEQUES</b>	
Per leaflet	GHS 10.00
<b>66. FOREIGN ACCOUNTS</b>	
50 Leaflets	USD 7 EUR 6 GBP 4
100 Leaflets	USD 10 EUR 9 GBP 5
<b>OTHER SERVICES</b>	
<b>67. RETURNED CHEQUES</b>	
Presentment	N/A
Returns	As Stipulated by Bank of Ghana
<b>68. STOPPED CHEQUES</b>	
Local Cheque	GHS 20.00
Foreign Cheque	GHS 20.00 equivalent
<b>69. STATEMENT REQUEST – Regular Print out/Hard Copy</b>	
Individuals - Flat fee	GHS 20.00
Non-individuals - Flat fee	GHS 50.00

<b>70. STATEMENT REQUEST – VISA</b>	
Flat fee	GHS 50.00
<b>71. PAYMENT ORDER - Customers</b>	
Issuance Fee	0.25% of Face Value (GHS10 min - GHS 25 max)
<b>72. PAYMENT ORDER - School Fee and Other Education Related Payments</b>	
Issuance Fee	GHS 10.00
<b>73. PAYMENT ORDER–Walk-in Customers</b>	
Issuance Fee	0.5% on Face Value (GHS15 min - GHS30 max)
<b>74. EXTERNALIZATION FEE</b>	
Externalization Fee	1.25%
<b>75. AUDITORS/EMBASSY CONFIRMATION</b>	
Fee	GHS 100.00
<b>76. VOUCHER RETRIEVAL</b>	
Voucher/Document Retrieval Charges for 0-1 Year	GHS 20.00
Voucher/Document Retrieval Charges for Above 1 Year	GHS 100.00
<b>LENDING</b>	
<b>77. PERSONAL LOANS</b>	
Facility Fee	2%
<b>78. BUSINESS LOANS</b>	
Facility Fee (Express Temporary Overdraft)	3%
Facility Fee (Other Business Loans)	2%
<b>79. BID SECURITY</b>	
Fee	2% (MIN GHS 500.00)
<b>80. PERFORMANCE GUARANTEE</b>	
Fee	2%

	0.25% PER QUARTER
<b>81. ADVANCE PAYMENT GUARANTEE</b>	
Fee	2%
	0.25% PER QUARTER
<b>82. RETENTION GUARANTEE</b>	
Fee	1%
<b>83. LETTER OF INTENT</b>	
Fee	GHS 500.00 PER LETTER