

## Corporate & Institutional Clients Cont'd

Fixed Deposits	Amount in GMD
Minimum balance/opening amount	GMD 50,000.00
Interest rate	5% per annum or as advised based on market conditions
Premature Termination of Fixed Deposit	50% accrued interest forfeited
<b>Telegraphic Transfers</b>	
<b>Outward Telegraphic Transfers</b>	
<b>OTT from Local Currency Account</b>	
Commission	GMD 1,000
Swift fee	GMD 1,000
Same day value	GMD 1,500
Overseas charges	EUR 30 GBP 15 USD 30 GMD equivalent
<b>OTT from Foreign Currency Account</b>	
Commission	0.5% of transfer amount or min. of EUR 70 GBP 65 USD 95 GMD 1,000
<b>OTT Amendment</b>	
<b>Visa Electron Debit Card</b>	
Card Issuance Fee	GMD 1,000.00
Card Replacement Fee	GMD 1,000.00
Quarterly Maintenance Fee	GMD 125 per quarter
Card Usage - SC Gambia ATMs	FREE
Card Usage - Other banks' ATMs	GMD 15 per transaction
Card Usage - POS and Online	4% of transaction
<b>Import Bills For Collection</b>	
Commission fee	2% of bill amount
Courier Service	DHL cost
Holding fee	GMD 500
Protest fee	GMD 1,000.00
Avalisation	1.5% per quarter or part thereof of bill amount
Postal parcels directed through the bank to be delivered against payment/acceptance	GMD 500.00 per parcel
<b>Export Bills For Collection</b>	
Commission	1% of bill amount
Courier Service	DHL cost
Communication fee	GMD 1000.00
<b>Documentary Credits</b>	
<b>Import Letters of Credit</b>	
Establishment fee/ Opening commission	1% -1.5% per quarter or part thereof
Confirmation fee	0.75% per quarter or part thereof
Communication fee	GMD 1,000.00
Ordinary Postage	GMD 125.00
Courier	DHL cost
Amendment fee	GMD 1,000.00
Discrepancy fee	USD 80 or GMD equivalent
<b>Export Letters Of Credit</b>	
Advising fee --account holders	GMD 1,250.00 or 0.5% (whichever is higher)
Advising fee --non-account holders	GMD 2,000.00
Negotiation Commission	1% flat
Amendment fee	GMD 1,000.00
Confirmation fee	1% per quarter
Courier Service	DHL cost

## Corporate & Institutional Clients Cont'd

Guarantees	Amount in GMD
Issuance Commission	2 % of guarantee amount or min. GMD 3,000.00 per quarter or part thereof
Amendment / extension / increase in value	2% of guarantee amount or min. GMD 1,000
Overseas bank guarantee issuance commission	2% or min. USD500
Overseas bank guarantee issuance commission- other banks	2 % of guarantee amount or min. of USD 500.00( whichever is higher)
<b>Currency Shipment</b>	
Spot sale against bank notes purchased	1.5% of purchase amount
Spot sale against cheques purchased	2% of cheque value
Exchange commission	1.5%
Shipment commission	1%
<b>General Banking Services</b>	
<b>Cheques</b>	
<b>Cheque Book Issuance</b>	
25 Leaves	GMD 85.00 Per book
50 Leaves	GMD 135.00 Per book
100 Leaves	GMD 185.00 Per book
Returned Cheque	GMD 500
Stop payment instructions	GMD 100 per cheque or max. of GMD 300
Bank Cheque issuance fee	0.5% or minimum of GMD 500
Bank Draft commission	1.5% or minimum of GMD 1,000
<b>Foreign Currency Cheques</b>	
FCY Cheque deposit same day value	EUR 50 GBP 40 GMD 2,500
FCY Cheque purchase commission	1.5% or min. of EUR 25 GBP 20 GMD 1,200
Travellers Cheque purchase commission	0.5% or min. of GMD 500
<b>Payment Instructions</b>	
Automated Standing Order	GMD 150
Third Party Payment/ Email Instruction	GMD 400
<b>RTGS and ACH/ACP</b>	
RTGS	GMD150.00 per transaction
other Bank's Cheque (deposit)	GMD10.00 per cheque
Direct Credit	GMD 5.00 per transaction
<b>Document Retrieval from Archives/swift</b>	
Under 1 month	GMD 75.00 per copy/min. GMD 200.00
1 month and under 6 months	GMD 100 per copy/min GMD 250.00
6 months and under 1 year	GMD 100 per copy/min GMD500.00
1 year and under 2 years	GMD 150 per copy/min GMD750.00
2 years and over	GMD 200 per copy/min GMD1,000.00
<b>Sale of Foreign Currency Notes</b>	
Commission purchase on all sale	1.5% or minimum of GMD 500
<b>Other Services</b>	
Opinion letters	GMD 1,200
Amendment fee on Opinion letters	GMD 500
Verification of bank/ Institution documents	GMD 750 per document
International telephone call	GMD 100 per minute
International facsimile	GMD 100
Account print out	GMD 15 per sheet

## Branch directory

**Banjul**  
8 Ecowas Avenue  
Banjul  
Tel: (220) 4222962

**Serrekunda**  
1 Kairaba Avenue,  
KMC  
Tel: (220) 4374341

**Kairaba**  
Bertil Harding-Highway  
KMC  
Tel: (220) 4396482

**Senegambia Agency**  
Kololi, WR  
Tel: (220) 4463277

**Basse**  
Basse Santu Su  
Upper River Region  
Tel: (220) 5668218

## 2015 Service and Price Guide



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## Standard Chartered Bank Gambia Ltd Revised Tariff 12th May 2015

### Personal Banking Clients

<b>Current Accounts (GMD)</b>	<i>Amount in GMD</i>
Minimum opening amount	GMD 2,500
Credit Interest	NIL
Debit Interest	Prime rate plus margin. Prime rate is currently at 23% per annum and will be reviewed from time to time in line with market conditions. Minimum of GMD 100 monthly Penalty debit rate of 30% per annum charged monthly
Commission on Turnover	GMD 3 per mille /GMD 150 minimum per month
<b>Current Accounts (Foreign Currency)</b>	
Minimum opening amount	USD 1,000 / EUR 1,000 / GBP 1,000
<b>Cash deposit charge</b>	1% or minimum of:
EUR	EUR 20
GBP	GBP 10
USD	USD 25
<b>Cash withdrawal charge</b>	1.5% or minimum of:
EUR	EUR 20
GBP	GBP 10
USD	USD 25
Third party funds transfer in FCA	0.3% of transfer amount
<b>Savings Accounts Regular Savings</b>	
Minimum balance/opening amount	GMD 5, 000.00
GMD 5,000 - GMD 50,000	3.5% Per annum
GMD 50,001 and above	0.5% Per annum
<b>Linksave Account</b>	
Minimum balance/opening amount	GMD 2, 000.00
GMD 2,000 - GMD 25,000	2% Per annum
GMD 25,001 and above	0.5% per annum
<b>My Dream Account</b>	
Minimum balance/opening amount	GMD 2, 000.00
GMD 2,000 and above	4% per annum (interest applied quarterly)
<b>Supersavers Account</b>	
Minimum balance/opening amount	GMD 20, 000.00
GMD 20,000 and above	4% per annum (interest applied quarterly)
<b>All Savings Accounts</b>	
Account closure fee	GMD 500.00
Below minimum balance fee	GMD 300 per month
<b>Fixed Deposits</b>	
Minimum balance/opening amount	GMD 50,000
Interest rate	5% per annum or as advised based on market conditions
Premature termination of Fixed Deposit	50% of accrued interest forfeited
<b>Telegraphic Transfers</b>	
<b>Outward Telegraphic Transfers</b>	
<b>OTT from Local Currency Account</b>	
Commission	0.5% or min. of GMD 1,000
Swift fee	GMD 1,000
Same day value	GMD 1,500
Overseas charges	EUR 30 GBP 15 USD 30 GMD equivalent

### Personal Banking Clients Cont'd

	<i>Amount in GMD</i>
<b>OTT from Foreign Currency Account</b>	
Commission	1% of transfer amount EUR 70 GBP 65 USD 95 GMD 1,000
<b>OTT Amendment</b>	
<b>Inward Telegraphic Transfers</b>	
Commission	EUR 7 GBP 5 USD 10 GMD 250
<b>Visa Electron Debit Card</b>	
Card Issuance Fee	GMD 500.00
Card Replacement Fee	GMD 500.00
Quarterly Maintenance Fee	GMD 125 per quarter
Card Usage - SC Gambia ATMs	FREE
Card Usage - Other banks' ATMs	GMD 15 per transaction
Card Usage - POS and Online	4% of transaction
<b>Business Clients</b>	
<b>Current Accounts (GMD)</b>	
Minimum opening amount	GMD 5,000
Credit Interest	NIL
Debit Interest	Prime rate plus margin. Prime rate is currently at 23% per annum and will be reviewed from time to time in line with market conditions. Minimum of GMD 100 monthly Penalty debit rate of 30% per annum charged monthly
Commission on Turnover	GMD 3 per mille /GMD 150 minimum per month
<b>Current Accounts (Foreign Currency)</b>	
Minimum opening amount	USD 2,000 / EUR 2,000 / GBP 2,000
<b>Cash deposit charge</b>	0.4% of deposit amount
<b>Cash withdrawal charge</b>	1.5% or minimum of:
EUR	EUR 20
GBP	GBP 10
USD	USD 25
Third party funds transfer in FCA	0.3% of transfer amount
<b>Loan and Overdraft Accounts Local Currency GMD</b>	
Debit Interest	Prime rate + Margin. Prime rate is currently at 23% per annum and will be reviewed from time to time in line with market conditions.
Arrangement fee for BC loans and overdrafts	2% of principal amount
Facility renewal fee for BC loans and overdrafts	1% of outstanding loan amount or min of GMD 1,500
Loans Against Trust Receipt (LATR)	Libor plus margin
Refinance commission	2% per quarter
Penalty interest rate will be applied in case of overdue trade bills at 3% over the effective interest rate(s).	

### Business Clients Cont'd

<b>Savings Accounts Regular Savings</b>	<i>Amount in GMD</i>
Minimum balance/opening amount	GMD 5, 000.00
GMD 5,000 - GMD 50,000	3.5% Per annum (interest applied bi-annually)
GMD 50,001 and above	0.5% Per annum
<b>Linksave Account</b>	
Minimum balance/opening amount	GMD 2, 000.00
GMD 2,000 - GMD 25,000	2% Per annum (interest applied bi-annually)
GMD 25,001 and above	0.5% per annum
<b>My Dream Account</b>	
Minimum balance/opening amount	GMD 2, 000.00
GMD 2,000 and above	4% per annum (interest applied quarterly)
<b>Supersavers Account</b>	
Minimum balance/opening amount	GMD 20, 000.00
GMD 20,000 and above	4% per annum (interest applied quarterly)
<b>All Savings Accounts</b>	
Account closure fee	GMD 500.00
Below minimum balance fee	GMD 300 per month
<b>Call Deposits</b>	
GMD 30,000.00 - GMD 199,999.00	0.25% per annum
GMD 200,000.00 - GMD 499,999.00	1% per annum
GMD 500,000.00 -GMD 999,999.00	3% per annum
OVER - GMD 1,000,000.00	4% per annum
<b>Note:</b> When a withdrawal is to be made on a 7 day or 30 day notice account without usual notice, a penalty fee of 7 days or 30 days interest on the account may be collected.	
<b>Fixed Deposits</b>	
Minimum balance/opening amount	GMD 50,000
Interest rate	5% per annum or as advised based on market conditions
Premature termination of Fixed Deposit	50% of accrued interest forfeited
<b>Telegraphic Transfers</b>	
<b>Outward Telegraphic Transfers</b>	
<b>OTT from Local Currency Account</b>	
Commission	0.25% or min. of GMD 1,000
Swift fee	GMD 1,000
Same day value	GMD 1,500
Overseas charges	EUR 30 GBP 15 USD 30 GMD equivalent
<b>OTT from Foreign Currency Account</b>	
Commission	0.5% of transfer amount EUR 70 GBP 65 USD 95 GMD 1,000
<b>OTT Amendment</b>	
<b>Inward Telegraphic Transfers</b>	
Commission	EUR 7 GBP 5 USD 10 GMD 250

### Business Clients Cont'd

<b>Visa Electron Debit Card</b>	<i>Amount in GMD</i>
Card Issuance Fee	GMD 1,000.00
Card Replacement Fee	GMD 1,000.00
Quarterly Maintenance Fee	GMD 125 per quarter
Card Usage - SC Gambia ATMs	FREE
Card Usage - Other banks' ATMs	GMD 15 per transaction
Card Usage - POS and Online	4% of transaction
<b>Import Bills For Collection</b>	
Commission fee	2% of bill amount
Courier Service	DHL cost
Holding fee	GMD 500
Protest fee	GMD 1,000.00
Avalisation	1.5% per quarter or part thereof of bill amount
Postal parcels directed through the bank to be delivered against payment/ acceptance	GMD 500.00 per parcel
<b>Export Bills For Collection</b>	
Commission	1% of bill amount
Courier Service	DHL cost
Communication fee	GMD 1000.00
<b>Documentary Credits</b>	
<b>Import Letters Of Credit</b>	
Establishment fee/ Opening commission	1% -1.50% per quarter or part thereof
Confirmation fee	0.75% per quarter or part thereof
Communication fee	GMD 1000.00
Ordinary Postage	GMD 125.00
Courier	DHL cost
Amendment fee	GMD 1000.00
Discrepancy fee	USD 80 or GMD equivalent
<b>Export Letters Of Credit</b>	
Advising fee --account holders	GMD 1,250.00 or 0.5% (Whichever is higher)
Advising fee --non-account holders	GMD 2,000.00
Negotiation Commission	1% flat
Amendment fee	GMD 1,000.00
Confirmation fee	1% per quarter
Courier Service	DHL cost
<b>Guarantees</b>	
Issuance Commission	2 % of guarantee amount or min. GMD 3,000.00 per quarter or part thereof
Amendment / extension / increase in value	2% of guarantee amount or min. GMD 1,000
Overseas bank guarantee issuance commission	2% or minimum USD500
Overseas bank guarantee issuance commission- other banks	2 % of guarantee amount or min. USD 500.00( whichever is higher)
<b>Currency Shipment</b>	
Spot sale against bank notes purchased	1.5% of purchase amount
Spot sale against cheques purchased	2% of cheque value
Exchange commission	1.5%
Shipment commission	1%

### Corporate & Institutional Clients

<b>Current Accounts (GMD)</b>	<i>Amount in GMD</i>
Minimum opening amount	GMD 5,000
Credit Interest	NIL
Debit Interest	Prime rate plus margin. Prime rate is currently at 23% per annum and will be reviewed from time to time in line with market conditions.  Penalty debit rate of 30% per annum charged monthly
<b>Current Accounts (Foreign Currency)</b>	
Minimum opening amount	USD 2,000 / EUR 2,000 / GBP 2,000
<b>Cash deposit charge</b>	1% of minimum
EUR	EUR 20
GBP	GBP 10
USD	USD 25
<b>Cash withdrawal charge</b>	1.5% or minimum of:
EUR	EUR 20
GBP	GBP 10
USD	USD 25
<b>Loan and Overdraft Accounts Local Currency (GMD)</b>	
Debit Interest	Prime rate + Margin. Prime rate is currently at 23% per annum and will be reviewed from time to time in line with market conditions. 1% - 3% of principal amount
Arrangement fee for CIC loans and overdrafts	1% - 3% of outstanding loan amount
Facility renewal fee for CIC loans and overdrafts	Libor plus margin
Loans Against Trust Receipt (LATR)	2% per quarter
Refinance commission	2% per quarter
Penalty interest rate will be applied in case of overdue trade bills at 3% over the effective interest rate(s).	
<b>Savings Accounts Regular Savings</b>	
Minimum balance/opening amount	GMD 5, 000.00
GMD 5,000 - GMD 50,000	3.5% Per annum (interest applied bi-annually)
GMD 50,001 and above	0.5% Per annum
<b>Linksave Account</b>	
Minimum balance/opening amount	GMD 2, 000.00
GMD 2,000 - GMD 25,000	2% Per annum (interest applied bi-annually)
GMD 25,001 and above	0.5% per annum
<b>My Dream Account</b>	
Minimum balance/opening amount	GMD 2, 000.00
GMD 2,000 and above	4% per annum (interest applied quarterly)
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Minimum balance/opening amount	GMD 20, 000.00
GMD 20,000 and above	4% per annum (interest applied quarterly)
<b>All Savings Accounts</b>	
Account closure fee	GMD 500.00
Below minimum balance fee	GMD 300 per month
<b>Call Deposits</b>	
GMD 30,000.00 - GMD 199,999.00	0.25% per annum
GMD 200,000.00 - GMD 499,999.00	1% per annum
GMD 500,000.00 -GMD 999,999.00	3% per annum
OVER - GMD 1,000,000.00	4% per annum
<b>Note:</b> When a withdrawal is to be made on a 7 day or 30 day notice account without usual notice, a penalty fee of 7 days or 30 days interest on the account may be collected.	