

Service and Price Guide Ghana

Effective January 31st, 2018



Personal Banking

Personal banking		
Current Account		(
Initial Opening Balance		ī
Standard Current Account	100	I
Access 247	20	I
Monthly Service Charge		
Standard Current Account	15 Flat	Ī
Access 247	Free	I
Savings Account		
Initial Opening Balance		ł
Savings Plus *	100	
My Dream Account		
(For kids below 18yrs)	200	ī
Minimum Operating Balance**		I
Savings Plus	100	I
My Dream Account	100	I
Savings account monthly service		I
charge	Free	
*After 4 branch withdrawals, customer		
forfeits interest for the month		I
**Customers will not be allowed to		(
withdraw below the minimum balance		
Debit Cards		(
Card issuance/re-issuance fee		١
Visa Gold	15	١
Visa Gold (Access 247)	15	
Maintenance fee per month		1
Visa Gold	15	1
Non collection of cards after 3 months	15	
Lost/damaged cards	15	I
Withdrawal fee per transaction from		
SCB ATMs	Free	1
Other Bank ATMs (Domestic)	5	
Other Bank ATMs (International)	\$2, €1.6, £1.1	(
In- Branch Cash Withdrawal of less		(
than GHS1,000	5	
Payments via POS terminals	Free	
Optional Issuer Fee (OIF)	4.5% of the exchange rate	(
Other Banks (per transaction)	GHS 6	I
Description		
Personal Loans		
Arrangement Fee		
(Spread over loan term)		
New Loans	2.5%	1
Top Ups	2.0%	
Early Settlement Fee	0.25% (on loan balance)	

Premium Service

Current Account	
Initial Opening Balance	
Premium Current Account	1,000
Diva Club Current Account	1,000
	.,
Monthly Service Charge	
Premium Current Account *	
Diva Club Current Account	18 Flat
Diva Club Current Account	TO FIAL
* No Monthly Service Charge for	
average balances above GHS 10,000	
Savings Account	
Initial Opening Balance	
Premium Savings Account	1,000
Minimum Operating Balance	
Premium Savings Account	500
Monthly Service Charge	Free
,	
Minimum Relationship	
Balance Requirement	
Priority Banking	
(Total balance on all accounts held)	150,000
	100,000
Debit Cards	
Card issuance/re-issuance	
	50
Visa Platinum	50 De institution
Visa Infinite	By invitation
Maintenance fee per month	
Visa Platinum	25
Visa Infinite	35
Non collection of cards after 3 months	10
Lost/damaged cards - Platinum	50
Lost/damaged cards - Infinite	100
Withdrawal fee per transaction from	
SCB ATMs	Free
Other ATMs (Domestic)	5
Other ATMs (International)	\$2, €1.6, £1.1
Payments via POS terminals	¢_, cc, ∞ Free
	1100
Optional Issuer Fee (OIF)	
Platinum	4%
Infinite	3%
Credit Card	
Annual Fee Primary (GHS)	Platinum 120.00
	Infinite 300.00
Annual Fee Supplementary	
	Distinues 00.00
First 2 cards Free (GHS)	Platinum 60.00 Infinite 150.00
Late payment charge (GHS)	Platinum 25.00
	Infinite 25.00



Over credit limit charge (GHS)	Platinum 25.00	Online Transaction	
	Infinite 25.00	Local Transfer- GIP, GIS or ACH	
Card replacement fee (GHS)	Platinum 50.00 Infinite 50.00	platform	0.25% of Face
			Value, Min 8, Max 100
Interest rate of Retail Spend (p.a)	41.88%	Outward TT International(All others)- Manual	1.5% of value,
Interest rate of Cash withdrawal (p.a)	41.88%		Min GHS160, \$40,
Cash withdrawal charge			EUR36, GBP30, No Max
(whichever is higher)	3% / GHS 25.00	International (All others)- Online	0.75% of value,
		International (All others)- Offine	min GHS80, \$20,
General Banking			EUR18, GBP15, No Max
Services		Correspondence bank charges	Min USD30, GBP12,
			EUR20 and Max USD 40,
Local Currency Cheques			GBP15 and EUR25
Personal Cheque/Withdrawal book		Amendment for outward transfer	
		instruction	100 Flat
50 leaflets Savings Account withdrawal book	20	Local Transfer	
50 leaflets Current Account	20	Inward TT	
cheque book	20		0.5% of Face Value Min
Clearing			GHS 100, \$25, Eur20,
Special Clearing	50 Flat		GBP15 and Max GHS1,000, \$250
Local Clearing	Free		Eur 200 and GBP 200
Returned Cheque		Bank Cheque/Cashiers' Order	
Insufficient funds	10% of value	Purchase / Repurchase	0.25% of value,
Other Technical Reasons	12	·	Min 20, Max 50
Counter Cheque	5	School Fees / Exams Fees	10 Flat
Stopped Cheque	20 Flat	Salary Processing	
Cheque/Voucher retrieval	20	Straight2Bank (Internet)	Free
Account Closure	Free	Automated Processing	Free
Statements		Manual Processing	Free
Dating beyond 1 year	5 per sheet	Divited Developer Convision	
Over 3 years	5 per sheet	Digital Banking Services Online Banking (Internet)	Free
Duplicate statements Visa statements	5 per sheet	e-Statements	Free
visa statements	5 per sheet	SMS-Alerts	1.5 (monthly)
Standing Orders		Mobile Banking	Free
Internal	Free	Foreign Currency	
External Standing order default for insufficient	5	•	
Standing order default for insufficient funds	10	Initial Opening Balance	
Note Instruction will be cancelled after		Current Account	\$500, £250, €300
third instance of default		Internal Trade Account	
		SCB to SCB	Free
Money Transfer (In Country)		International (All Other)	0.5% of face value min
In-Branch Request Local Currency		Monthly Service Charge	GBP60, \$40, EUR40
Transfer across SCB network	Free	Average Credit Balance	USD EUR GBP
Transfer to another bank	0.25% of value,	<5k 5k-10k	5 5 5
	Min 15, Max 200	5K-10K 10k-25k	15 15 15 25 25 25
Foreign Currency	0.25% of value,	25k-50k	45 45 45
Transfer to another bank	Min USD5, GBP5, EUR5	50k-100k 100k-200k	65 65 65 80 80 80
	and Max USD50, GBP50	>200k	100 100 100
	and EUR50		



Visa Gold \$5, €4, £3 Visa Platinum \$115, €12 £10 Visa Infinite By invitation Maintenance fee per month Sta Gold Visa Gold \$3, €2.5, £2 Visa Infinite \$6, €5, £3 Foreign Cash Withdrawal FCA Accounts FCA Accounts 2.5% of value if funds came from off-shore Free PEA Accounts 2.5% of face Value, No Max Foreign Deposits 2.5% of face Value, No Max Cash deposit into FEA account Free Foreign Transfer from a 2.5% of face Value, No Max Foreign Transfer from a 2.5% of face Value, No Max Foreign Currency 10% of transaction value Statement Request VISA Statement Equivalent of GHS VISA Statement Equivalent of GHS 5 per sheet Duplicate Statement Equivalent of GHS 5 per sheet Mitial Opening Balance 4,000 4,000 Currency 4,000 5 per sheet 5 per sheet	Debit Cards		
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Special Clearing 0.25% of value, min 50 max 200			lı
min 50 max 200			lr
	Special Clearing	,	S
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		nee	

Poturnod Choquo	
Returned Cheque	10% of value
Other Technical Reasons	10 % 01 value
Stopped Cheque	25
Cheque/Voucher retrieval	30
Screen Printed/Interim Statement	50
(per sheet)	5 Flat
Account Closure	Free
Standing Orders	
Internal	Free
External	5
Standing order default for insufficient funds	20
Note Instruction will be cancelled after third instance of default	
Digital Channels	
Straight2Bank	
Set-up	Free
Maintenance Fee	Free
Transactional Fees	Manual Online
Book Transfer	1.0 Free
Automated Clearing House (ACH)	2.5 2
Local Bank Cheque (LBC)	3.0 2.0
Corporate Cheques (Bank's Forms)	3.0
Corporate Cheques (Customer's Forms)	0.5
Business Banking	
Business Banking	
Statements	
Screen printed statements	3 per sheet
Duplicate statements	5 per sheet
Visa statements	5 per sheet
Introductory/Comfort Letter	50
Auditors Confirmation /Account	300
Confirmation / Letter of Intent	
Equity Confirmation	350
Dating beyond 1yr	GHS 5 per sheet
Over 3yrs	GHS 5 per sheet
Screen Printed/Interim Statement (per sheet)	GHS 5 per sheet GHS 5 per sheet
Screen Printed/Interim	
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation	
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services	GHS 5 per sheet
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation	GHS 5 per sheet
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services	GHS 5 per sheet 200 40 per pick 45 per pick
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated)	GHS 5 per sheet 200 40 per pick
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated) Business Banking	GHS 5 per sheet 200 40 per pick 45 per pick
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated) Business Banking Local Currency	GHS 5 per sheet 200 40 per pick 45 per pick
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated) Business Banking Local Currency International Trade Account Charges	GHS 5 per sheet 200 40 per pick 45 per pick
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated) Business Banking Local Currency International Trade Account Charges Internal Trade Account	GHS 5 per sheet 200 40 per pick 45 per pick delivery/Holidays
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated) Business Banking Local Currency International Trade Account Charges Internal Trade Account SCB to SCB	GHS 5 per sheet 200 40 per pick 45 per pick delivery/Holidays Free
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated) Business Banking Local Currency International Trade Account Charges Internal Trade Account	GHS 5 per sheet 200 40 per pick 45 per pick delivery/Holidays Free 0.5% of face value min
Screen Printed/Interim Statement (per sheet) Business Registration Confirmation Pick Up/Delivery Services Cash/Cheque Pick up (intra city) (inter-city charge will be negotiated) Business Banking Local Currency International Trade Account Charges Internal Trade Account SCB to SCB	GHS 5 per sheet 200 40 per pick 45 per pick delivery/Holidays Free



		Export Bills	
International (SCB to SCB)	Free Pree	Negotiation Commission	600 Flat
International (All others) - Manual	0.75% of value, Min	Courier Charges	As per DHL Tarif
	GHS160, \$40, Eur36,	Chaser Charges	100
	GBP30, No Max		
International (All others) - Online	0.5% of value,	Bank Guarantees / Performance Bonds	
	min GHS80, \$20,Eur18,	Establishment	1% of face value
	GBP15, No Max	Amendments	1% of face value
Amendment for outward transfer instruction	100 flat	Extension	0.5% of face value
Local Transfer			
(GIP, GIS or ACH platform)	0.25% of Face Value,	Business Banking	
	Min 8, Max 100	Foreign Currency	
Inward TT	0.5% of Face Value	Initial Opening Balance	
	Min GHS100, \$25,	Current Account	\$1,000, £1,000, €1,000
	Eur20, GBP15 and Max	Savings Account	\$1,000, £1,000, €1,000
	GHS1,000, \$250 Eur 200		
	and GBP200	Monthly Service Charge	
Letters of Credit		Average Credit Balance	USD EUR GBF
Import LCs		<5k	5 5 5
Establishment	1.0% pq(sight) and	5k-10k	15 15 15
	1.5% pq(usance) or	10k-25k	25 25 25
	part thereof + SWIFT +	25k-50k	45 45 45
	Courier cost	50k-100k	65 65 65
	(to be taken upfront)	100k-200k	80 80 80
Amendment Commission	As above on the	>200k	100 100 100
Amendment Commission	enhanced (extension or	Outward Tale merchis Transform	
	increase in amount)	Outward Telegraphic Transfers Outward transfer - Manual	1.5% of value,
	amount + SWIFT	Outward transfer - Manual	Min GHS160, \$40,
			Eur36, GBP30, No Max
Subsequent Months	0.5% per month		
	(Min 400)	Outward transfers - Online	0.75% of value,
			min GHS80, \$20,
Business Banking			Eur18, GBP15, No Max
Import LCs		Amendment for outward transfer	
	150 Flat Extension/General	instruction	100 flat
Amendments		Inward Transfer	0.5% of Face Value,
Import LC Cancellation	150 + swift		Min GHS100, \$25, Eur20,
	Discrepancy 150		GBP15 Max GHS500,
	350 + SWIFT		\$125 Eur100, GBP80
	000 1 0001 1	Foreign Deposits	+ · _ o o o o o
Export LCs		Cash deposit into FEA account	Free
Advising Commission	150	Cheque deposit into FEA account	2.5% of value,
Export LC Amendment			No Max
Amendment Notification	500	Foreign Transfer from a Resident Bank	2.5% of face
Confirmation	0.75%, Min 600		value, No Max
Commution	0.7070, Will 000	Foreign Transfer from FCA into FEA	2.5% of face
Bills for Collection			Value, No Max
Import Bills		Foreign Cash Withdrawal	
Acceptance commission/Handling Fee	e 0.25% of bill	FCA Accounts	2.5% of value
Payment Commission	0.75% (Min 200)	FEA Accounts	2.3% of value Free
Swift Charges	150 Flat	FEA Accounts	2.5% of value if funds
Chaser Charges	100 Flat		came from off-shore
č			



Statement Request		Local Currency Inter-Bank Transfer	
VISA Statement	GHS 5 per sheet	Electronic ACH / GIS / RTGS Instruction	GHS 2.50
Duplicate Statement	GHS 1 per sheet	Manual ACH / GIS / RTGS Instruction	GHS 7.5
		Inward Direct Debit	GHS 2.50
Corporate &		Outgoing Ghana Instant Pay (GIP)	
Corporate & Institutional Banking		transaction	GHS 10
/Commercial Banking		Manual Salary Processing	GHS 2.50
		Eletronic Salary Processing	GHS 1.0
Local Currency		Book Transfers	
Initial Opening Balance	1.000	Electronic LCY Book Transfer	No Charge
Current Account	1,000	*Electronic FCY Book Transfer	No Charge
Savings Account	3,000	"FEA to FCA transfers are not permitted by law"	. te enaige
Minimum Operating Balance		Manual Book Transfer (LCY & FCY*)	GHS 1.00
Current Account	0		USD 1.00
Savings Account	2,000	Foreign Currency Transfers/OTT	
		Electronic Transfer	0.75% of Value, subject
Local Currency Current Account			to a minimum of
Account maintenance fee per account	GHS 120 per month		GHS 150
		Manual payment request	1.5% of Value, subject to
Foreign Currency Current Account			a minimum of GHS 200
Account service fee per major		Correspondent Bank charges	
currency account	USD: \$35, GBP:	(applicable for OUR charge options)	Approx GHS
	£25, EUR: €27		equivalent of USD 40*
*all other currency accounts will be		*Actual amount dependent on fees charged by	
charged the equivalent of USD 35		the relevant correspondent bank	
Foreign currency cash withdrawal		Foreign Currency Collections / ITT	
(FCA & offshore funds from FEA)	2.5% of value	Inward Telegraphic transfer	0.1% of Value
Virtual Associate			
Virtual Accounts Per setup - one off	GHS 100	Cheques issuance	
Maintenance fee – per month	GHS 35	Local Currency Cheque book Issuance	
		Foreign Currency Cheque book Issuanc	
		Electronic Local Bank Cheque issuance	
Corporate & Institutional Banking /Commercial Banking		Manual Local Bank Cheque issuance	GHS 30
Institutional Banking			
/Commercial Banking		Corporate &	
		Institutional Banking	
Statement and Reporting		/Commercial Banking	
Monthly online account statement	Free	Returned Cheques	
Monthly paper account statement	GHS 1.5 per sheet	Insufficient funds	10% of value, Min 50
Monthly paper interest statement	GHS 1.5 per sheet	Other Reasons	GHS 20
Daily paper statement	GHS 3 per sheet	Cheque Purchase	0.5 % of value, Min10
Statement retrieval request (<6 months)		Cheque/Voucher retrieval	GHS 30
Statement retrieval request (>6 months)		Stopped Cheques	GHS 25
SWIFT end of day reporting (MT940)	GHS 150 per		
SWIFT intraday reporting (MT942)	account per month GHS 200 per month	Collections Services	
Visa Statement	GHS 5 per sheet	Direct Debit Transactions	0110.0
Duplicate Statement (Hard copy)	GHS 3 per sheet	Electronic interbank credit	GHS 0
Duplicate Statement (Soft copy)	GHS 0.5 per sheet	Direct Debits (credit on value date)	GHS 2
		Direct Debit from SCB (Manual)	GHS 4.5
Payment Services		Direct Debit from 3rd party	
Mobile Money Transfers		(Electronic only) Direct Debit from SCB (Electronic)	GHS 2 GHS 1.50
Funds transfer from account to Airtel		Direct Debits Mandates	6131.30
mobile wallet	GHS 1.50	Management	GHS 0.80 per mandate
Inward Transfer from Airtel mobile wallet to bank account	GHS 2	Direct Debit Rejects (per reject)	GHS 0.80 per mandate GHS 1.50
		Direct Debit Returns (per return)	No charge
			No charge



Local Currency (GHS) Cash &		Inquiry > 6 months	
Cheque Deposits			
Cheque deposit	Free	Recall of funds	Free
Cash Deposit	Free	Amendment request	Free
Stop payment request	GHS 20	Cancellation request	Free
Special clearing		Non receipt of funds	Free
(Local currency cheque)	GHS 25	Unable to apply	Free
Special clearing			
(Foreign currency cheque) -	USD 25, EURO 25, GBP20	Trade Imports	
Cheque image request	GHS 10	Letter of Credits excl VAT	
Cash deposit at Branch/Cash Centre	Free	Issuance Commission for Sight/	
Customised Deposit book	Up to GHS20 per book	Usance LCs	1% per quarter (sight)
oustonnised Deposit book			and 1.5% per quarter
Pick Up/Delivery Services			(usance) or part thereof + SWIFT + Courier
Cash/Cheque Pickup (intra city)	GHS 50 per pick		cost (to be taken upfront)
	weekday; GHS 55 per		
	pick weekend/holiday.	SWIFT	GHS 100
	Inter city charge to be	Drawing under LC (Presentation)	0.5% of value
	negotiated	Discrepancy Fee	GHS 250
Onsite Teller	GHS 1600 monthly	LC Confirmation	Commission charged
	per teller		at 0.50% per quarter
	· ·		upfront
Channels: Straight2Bank (S2B) Web		Back-to-Back Letter of Credits	
Setup and Implementation			1% per quarter
S2B – Setup and implementation	Free		(sight and 1.5%
S2B – Monthly Maintenance fee	Free		per quarter (usance)
S2B – Approver token (per device)	Free		or part thereof
S2B – Password resets user	Free		+ SWIFT + Courier cost
S2B – Replacement of approver device			(to be taken upfront)
S2B – Reactivation of expired user profile	Free	Revolving Letter of Credits	
S2B – Retraining	GHS 150		1% per quarter
S2B – Info Manager access fees	Free		(sight and 1.5% per quarter (usance) or part
H2H – Set UP and Implementation	GHS1500		thereof + SWIF + Courier
			cost((to be taken upfront)
Corporata 9			. ,
Corporate & Institutional Banking		•	
Commercial Banking		Corporate &	

/Commercial Banking

Virtual Accounts	
Per setup - one off	GHS 100
Maintenance fee - per month	GHS 35
Miscellaneous	
One off charges	
Bank Confirmation	Free
Full Audit confirmation	GHS 25
Proof of payment (SWIFT)	GHS 10
Beneficiary advising (e-mail & Fax)	GHS 0.50
Investigations	
Inquiry > 6 months: Best effort	
Recall of funds	Free
Amendment request	Free
Cancellation request	Free

Institutional Banking /Commercial Banking

Standby Letter of Credits	
Issuance Commission	Commission charged up front at 1% negotiated per quarter, subject to a minimum of GHS 500
Amendments to Letter of Credits	
Amendment Commission (Extension/Increase in amount)	As per issuance
	commission on the enhanced amount + SWIFT
General Amendments	GHS 200 + SWIFT



Documentary Import Bills for Collection		Amendment Extension/	
Acceptance Commission /Handling		Increase in Value	As above on the
Fee 400 Flat	0.25% of bill amount		enhanced amount
Payment Commission 0.75% (Min 200)	0.75% (Min 200)		+SWIFT
Swift Charges 150 Flat	150 flat	Amendments (others)	GHS 100 + SWIFT
Chaser Charges 100 Flat	100 flat	Shipping Guarantee.	0.5% per quarter,
Trada Eve arta			subject to a minimum of GHS 250 to be
Trade Exports			taken upfront
Letter of Credits		Open Account Transfer	
Advice of letter of credit	GHS 100	Open Account Transfer	0.750/
Advice of documentary credit		Settlement Commission (Payment)	0.75% of bill amount,
(Non A/C Holders)	GHS 100		subject to
Amendment of documentary credit	GHS 100		a minimum of
Amendment of documentary credit			GHS 200
(Non A/C Holders)	GHS 100		
Negotiating Commission Under LC	0.5% (Min 500)+	Miscellaneous	
	Courier cost per parcel	Per Swift message	GHS 100
Confirmation of Letters of Credits		Discrepancy fee	
Confirmation	0.50% per quarter,	(on each set of documents)	GHS 250 will be
Commutation	subject to a minimum		charged for each set of
	of GHS 500		discrepant documents
		Courier fees dependent on	Actual charge delivery
Transfer of Letter of Credits		Obditer lees dependent of	location
Transfer of LCs	0.5% of the LC		
	value+ SWIFT Charge		
Discounts			
Discounts	1 month Libor +		
	10% per annum		
Export Bills for Collection			
Issuance Handling Commission	GHS 100		
Settlement Commission	0.1% of bill amount		
	+ Courier cost		
Export Under Credit	0.75% of bill amount		
	+ Courier cost		
Corporato 9			
Corporate & Institutional Banking /Commercial Banking			
Institutional Banking			
Commercial Banking			
Trade Exports			
- Guarantees/Bonds			
Issuance of guarantee	Commission charged		
U	upfront at 1%	* GHS fees for foreign currency acco	ounts may change
	negotiated per	subject to changes in FX rates	
	quarter, subject to		
	a minimum of		
	GHS 500	* All fees quoted above exclude taxe	95