

APPROVED WEALTH MANAGEMENT PRODUCT PRICING SCHEDULE

Products	Market	Minimum Subscription Amount	Maximum Charge
Wealth Builder	Secondary	\$500 per month/quarter	Up to 5% of monthly/quarterly contribution
Mutual Funds	Secondary	Initial subscription amount is \$1,000. Subsequent amount is \$1,000	Up to 5% of investment amount. Annual Management Fee: Fund House charges client Annual Management Fee as defined in the mutual fund's prospectus and Bank receives part of the Annual Management Fee from the fund house.
Government of Ghana (GOG) Bonds	Secondary	GHS 10,000	Up to 3% spread on the clean price at subscription on cash price No minimum charges for redemption
Treasury Bills	Secondary	GHS 100	No charge
Foreign Currency Bonds	Secondary	The Issuers Minimum Lot Size	Up to 3 % on Investment Amount for Subscription. No minimum charge for redemption
Foreign Exchange (Spot & Forward)	Secondary	\$5,000 and its equivalent for advised deals	Per regulatory pricing policy client rate for deal must not be more than 0.2% above interbank regulatory reference rate. **WM pricing policy will apply to profit margin on deals
Insurance	Pricing for insurance products is set by the insurance product providers and refers to the premiums payable by policy holders		No fees on premiums paid by clients. Insurance product providers pays the bank commission for the distribution of its products

Wealth Lending						
	Priority clients		Personal clients		Penal rate	Arrangement Fee
Rate (GHS)	22%		24%		35%	1%
Rate (Foreign Currency)	6%		6%		10%	1%
Arrangement Fee	1%		1%			