



INDICATIVE RATES APPLICABLE FOR TODAY

8-Jul-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.2200	10.8300	10.5250
EUR / GHS	11.9881	12.7469	12.3675
GBP / GHS	13.8880	14.7710	14.3295

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1699	1.1780	1.1740
GBP / USD	1.3589	1.3649	1.3619
EUR / GBP	0.8578	0.8669	0.8623
USD / ZAR	17.7535	17.8085	17.7810

ZISA/ZIPA rate	6.50%
ZIRA rate	7.00%
SME ISA rate	7.00%

T-Bill rates	
91- Day	13.75%
182-Day	14.50%
364-Day	15.00%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	5.00%	5.50%	6.00%	6.25%	6.50%
10,001-50,000	5.50%	5.75%	6.25%	6.50%	6.75%
50,001 - 100,000	5.75%	6.00%	6.50%	5.75%	7.00%
100,001 -500,000	6.00%	6.50%	7.00%	7.25%	7.50%
500,001 -1,000,000	6.25%	7.50%	8.00%	8.25%	8.50%
Above 1,000,000	6.50%	8.00%	8.50%	8.75%	8.75%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.2200	10.7000	10.4600
EUR / GHS	11.9881	12.5939	12.2910
GBP / GHS	13.8880	14.5937	14.2408
ZAR / GHS	0.5570	0.6009	0.5790
CHF / GHS	12.8216	13.7880	13.3048
CNY / GHS	1.4324	1.5704	1.5014
JPY / GHS	0.0649	0.0769	0.0709
GHS / XOF	54.0266	55.6266	54.8266
GHS / NGN	145.8440	149.8440	147.8440

	BID	OFFER	MID Rate
USD / ZAR	17.7535	17.8055	17.7795
EUR / USD	1.1699	1.1770	1.1735
GBP / USD	1.3589	1.3639	1.3614
EUR / GBP	0.8578	0.8661	0.8620
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	552.1519	595.2046	573.68
EUR / XOF	750.3192	811.7996	781.06

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	1.75%
50,001 - 100,000	2.25%
100,001 - 500,000	2.75%
500,001 - 1,000,000	3.25%
1,000,001 - 3,000,000	4.00%
Above 3,000,000	4.50%

GAB RATE	
USD / GHS	10.3500
EUR / GHS	12.1190
GBP / GHS	14.0859
ZAR / GHS	0.5820
CNY / GHS	1.4424
JPY / GHS	0.0709
GHS / NGN	147.8440
GHS / XOF	54.1266

PLEASE NOTE THAT THESE EXCHANGE RATES ARE INDICATIVE AND CAN ONLY BE USED TO PROCESS TRANSACTIONS UP TO USD 5000, EUR 5000 AND GBP 5000 .
WE ADVISE THAT YOU CONTACT OUR TREASURY DEPARTMENT FOR FIRM QUOTES FOR TRANSACTIONS ABOVE THESE AMOUNTS.