



INDICATIVE RATES APPLICABLE FOR TODAY

30-Sep-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	12.2800	12.9000	12.5900
EUR / GHS	14.4216	15.1923	14.8070
GBP / GHS	16.5227	17.3789	16.9508

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1697	1.1787	1.1742
GBP / USD	1.3422	1.3482	1.3452
EUR / GBP	0.8682	0.8782	0.8732
USD / ZAR	17.2381	17.3060	17.2721

ZISA/ZIPA rate	4.50%
ZIRA rate	5.00%
SME ISA rate	5.00%

T-Bill rates	
91- Day	9.00%
182-Day	11.15%
364-Day	12.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	12.2800	12.7500	12.5150
EUR / GHS	14.4216	15.0157	14.7187
GBP / GHS	16.5227	17.1768	16.8498
ZAR / GHS	0.7091	0.7369	0.7230
CHF / GHS	15.1851	15.8550	15.5201
CNY / GHS	1.7327	1.8360	1.7844
JPY / GHS	0.0776	0.0896	0.0836
GHS / XOF	44.9550	46.5550	45.7550
GHS / NGN	117.4613	121.4613	119.4613

	BID	OFFER	MID Rate
USD / ZAR	17.2381	17.3030	17.2706
EUR / USD	1.1697	1.1777	1.1737
GBP / USD	1.3422	1.3472	1.3447
EUR / GBP	0.8682	0.8774	0.8728
CNY / USD	0.1378	0.1440	0.1409
USD / XOF	552.0474	593.5763	572.81
EUR / XOF	742.7798	799.6659	771.22

Call Deposits	
5,001 - 10,000	0.50%
10,001 - 50,000	1.00%
50,001 - 100,000	1.25%
100,001 - 500,000	1.50%
500,001 - 1,000,000	1.75%
1,000,001 - 3,000,000	2.00%
Above 3,000,000	2.50%

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	1.00%	1.25%	1.75%	2.00%	2.25%
10,001-50,000	1.25%	1.50%	2.00%	2.25%	2.50%
50,001 - 100,000	1.50%	1.75%	2.25%	2.50%	2.75%
100,001 -500,000	2.00%	2.50%	3.00%	3.25%	3.00%
500,001 -1,000,000	2.25%	2.50%	3.25%	3.50%	3.25%
Above 1,000,000	2.50%	3.00%	4.00%	3.75%	3.50%

Zenith Fixed Deposits (USD) Offshore

Tenor	3m	6m	1y
10,001-50,000	0.25%	0.50%	0.75%
50,001 - 100,000	0.50%	0.75%	1.00%
100,001 -500,000	1.00%	1.25%	1.50%
500,001 -1,000,000	1.25%	1.50%	1.75%
Above 1,000,000	1.50%	2.00%	2.25%

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.

GAB RATE	
USD / GHS	12.4103
EUR / GHS	14.5591
GBP / GHS	16.6702
ZAR / GHS	0.7191
CNY / GHS	1.7427
JPY / GHS	0.0836
GHS / NGN	119.4613
GHS / XOF	45.0550