



INDICATIVE RATES APPLICABLE FOR TODAY

7-Oct-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	12.3500	12.9700	12.6600
EUR / GHS	14.5038	15.2008	14.8523
GBP / GHS	16.6169	17.4965	17.0567

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1615	1.1730	1.1673
GBP / USD	1.3407	1.3500	1.3454
EUR / GBP	0.8610	0.8749	0.8680
USD / ZAR	17.1818	17.2245	17.2032

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	12.3500	12.8500	12.6000
EUR / GHS	14.5038	15.0602	14.7820
GBP / GHS	16.6169	17.3347	16.9758
ZAR / GHS	0.7192	0.7462	0.7327
CHF / GHS	15.2472	15.9660	15.6066
CNY / GHS	1.7561	1.8504	1.8033
JPY / GHS	0.0777	0.0897	0.0837
GHS / XOF	44.5307	46.1307	45.3307
GHS / NGN	115.2693	119.2693	117.2693

	BID	OFFER	MID Rate
USD / ZAR	17.1818	17.2215	17.2017
EUR / USD	1.1615	1.1720	1.1668
GBP / USD	1.3407	1.3490	1.3449
EUR / GBP	0.8610	0.8742	0.8676
CNY / USD	0.1378	0.1440	0.1409
USD / XOF	549.9541	592.7795	571.37
EUR / XOF	739.9633	799.6595	769.81

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%

GAB RATE	
USD / GHS	12.5500
EUR / GHS	14.6975
GBP / GHS	16.9168
ZAR / GHS	0.7292
CNY / GHS	1.7661
JPY / GHS	0.0837
GHS / NGN	117.2693
GHS / XOF	44.6307

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.