



INDICATIVE RATES APPLICABLE FOR TODAY

25-Mar-26

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.7800	11.6500	11.2150
EUR / GHS	12.4261	13.5338	12.9800
GBP / GHS	14.4032	15.6471	15.0251

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1527	1.1622	1.1575
GBP / USD	1.3361	1.3436	1.3399
EUR / GBP	0.8582	0.8698	0.8640
USD / ZAR	16.8216	17.1796	17.0006

ZISA/ZIPA rate	3.00%
ZIRA rate	3.50%
SME ISA rate	3.50%

T-Bill rates	
91- Day	4.00%
182-Day	5.95%
364-Day	7.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.7800	11.1000	10.9400
EUR / GHS	12.4261	12.8949	12.6605
GBP / GHS	14.4032	14.9084	14.6558
ZAR / GHS	0.6331	0.6612	0.6472
CHF / GHS	13.5001	14.2001	13.8501
CNY / GHS	1.5589	1.6572	1.6081
JPY / GHS	0.0630	0.0750	0.0690
GHS / XOF	51.1772	52.6772	51.9272
GHS / NGN	124.3795	128.3795	126.3795

	BID	OFFER	MID Rate
USD / ZAR	16.8216	17.1766	16.9991
EUR / USD	1.1527	1.1617	1.1572
GBP / USD	1.3361	1.3431	1.3396
EUR / GBP	0.8582	0.8695	0.8639
CNY / USD	0.1411	0.1493	0.1452
USD / XOF	551.6902	584.7169	568.20
EUR / XOF	635.9333	682.7656	659.35

Call Deposits	
5,001 - 10,000	0.15%
10,001 - 50,000	0.25%
50,001 - 100,000	0.50%
100,001 - 500,000	0.65%
500,001 - 1,000,000	1.15%
1,000,001 - 3,000,000	1.25%
Above 3,000,000	1.50%

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	0.25%	0.45%	0.75%	0.50%	0.35%
10,001-50,000	0.45%	0.55%	1.00%	0.75%	0.45%
50,001 - 100,000	0.55%	0.75%	1.25%	1.00%	0.55%
100,001 -500,000	0.75%	1.00%	1.50%	1.20%	0.75%
500,001 -1,000,000	1.00%	1.15%	1.75%	1.25%	1.00%
Above 1,000,000	1.15%	1.25%	2.00%	1.50%	1.15%

GAB RATE	
USD / GHS	10.9500
EUR / GHS	12.6934
GBP / GHS	14.6659
ZAR / GHS	0.6433
CNY / GHS	1.5889
JPY / GHS	0.0690
GHS / NGN	126.3795
GHS / XOF	51.6772

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.