



TARIFF GUIDE 2023



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CHARGES ON CARD PRODUCTS

Service Type	2023 Charges
Shell Cards	
Issuance Fee	Free
Replacement Fee	Free
Transaction Fee	Free
EzyPass Cards	
Issuance Fee	Free
Replacement Fee	GHC 40.00
Monthly Maintenance Fee	GHC 5.00
Loading Fee	Free
Transaction Fees	
International ATM	2.5% + \$5.00
International POS	2.5%
Domestic ATM On-Us	GHC 2.00
Domestic ATM Not-On-Us	GHC 4.00 + 1%
Domestic POS Not-On-us	GHC 5.00
e-Zwich Cards	
Balance Enquiry	GHC 0.10
Transaction List/Statement	GHC 0.20
Loading Fee	Free
Transaction Fees	
e-Zwich ATM	GHC 0.5% (Min GHC 0.20/Max GHC 1.50)

e-Zwich POS	GHC 1% (Min GHC 0.20/Max GHC 5.00)
e-Zwich Money Transfer (Card to Card)	GHC 0.25% (Min GHC 1.00/Max GHC 5.00)
e-Zwich Money Transfer (Without Card)	GHC 0.25% (Min GHC 1.00/Max GHC 10.00)
e-Zwich Card to Bank/Bank to Card	GHC 0.50
e-Zwich Card to Other	GHC 0.25% (Min GHC 0.50/Max GHC 2.50)

EazyPay GH-Link Dual Card

Issuance Fee	GHC 20.00
Replacement Fee	GHC 20.00
PIN Regeneration Fee	GHC 5.00
e-Zwich Loading Fees	Free
Monthly Maintenance Fees	Free

Transaction Fees

Domestic ATM On-Us	GHC 1.00
Domestic ATM Remote-On-Us	GHC 6.00
Domestic POS	Free

Visa Global Travel Wallet

Issuance Fee	Free
Replacement Fee	Free
Activation Fee	\$5.00
PIN Regeneration Fee	\$1.25
Quarterly Maintenance Fees	\$3.00
Initial Minimum Load	\$20.00
Cash Out Fee	\$10.00
Loading Fee	Free
Monthly Inactivity Fee (Inactivity after 12 months)	\$5.00

Transaction Fees	
International ATM	\$2.00 + 2.5%
International POS	1% (Min \$1.00)
Online	1% (Min \$1.00)

Visa & Mastercard Debit Cards	
Issuance Fee	GHC 25.00
Replacement Fee	GHC 25.00
Monthly Maintenance Fees	GHC 10.00
PIN Regeneration Fee	GHC 5.00
Transaction Fees	
Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GHC 3.00 + 1%
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

Visa & MasterCard Prepaid Cards	
Issuance Fee	GHC 40.00
Replacement Fee	GHC 40.00
Annual Maintenance Fee	GHC 72.00 (Upfront)
PIN Regeneration Fee	GHC 5.00
Loading Fee	GHC 2.00

Transaction Fees	
Domestic ATM On-US	Free
Domestic ATM Remote-On-US	GHC 3.00 + 1%
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

Visa Credit Cards	
Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Monthly Maintenance Fees	GHC 20.00
PIN Regeneration Fee	GHC 5.00
Late Payment Fee	5% of the amount
Over Limit Fee	GHC 200.00

Transaction Fees	
Domestic ATM On-US	2% of the amount
Domestic ATM Remote-On-US	4.5% of the amount
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

Visa Platinum Debit Cards

Issuance Fee	GHC 75.00
Replacement Fee	GHC 75.00
Monthly Maintenance Fees	GHC 20.00
PIN Regeneration Fee	GHC 5.00

Transaction Fees

Domestic ATM On-US	Free
Domestic ATM Remote-On-US	GHC 3.00 + 1%
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

Executive Travel Card/MasterCard Platinum Prepaid Card

Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Annual Maintenance Fees	GHC 75.00 (Upfront)
PIN Regeneration Fee	GHC 5.00
Initial Minimum Load	GHC 5,000.00
Loading Fee	Free

Transaction Fees

Domestic ATM On-US	Free
Domestic ATM Remote-On-US	GHC 3.00 + 1%
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

MasterCard Platinum Credit Cards

Issuance Fee	GHC 100.00
Replacement Fee	GHC 100.00
Monthly Maintenance Fees	GHC 20.00
PIN Regeneration Fee	GHC 5.00
Late Payment Fee	5% of the amount
Over Limit Fee	GHC 200.00

Transaction Fees

Domestic ATM On-US	2% of the amount
Domestic ATM Remote-On-US	4.5% of the amount
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

Corporate MasterCard Debit Cards

Issuance Fee	GHC 50.00
Replacement Fee	GHC 50.00
Annual Maintenance Fee	GHC 75.00 (Upfront)
PIN Regeneration Fee	GHC 5.00

Transaction Fees

Domestic ATM On-US	Free
Domestic ATM Remote-On-US	GHC 3.00 + 1%
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

Corporate MasterCard Prepaid Cards

Issuance Fee	GHC 150.00
Replacement Fee	GHC 150.00
Annual Maintenance Fees	GHC 75.00 (Upfront)
PIN Regeneration Fee	GHC 5.00
Loading Fee	GHC 2.00
Transaction Fees	
Domestic ATM On-US	Free
Domestic ATM Remote-On-US	GHC 3.00 + 1%
Domestic POS	Free
International ATM	\$2.00 + 2.5%
International POS	2.5%
Online	2.5%

General Card Fees (For All Card Types)

3D Secure Enrollment Fee	\$5.00 (Upfront)
3D Secure Annual Maintenance Fee	\$5.00
3D Secure Transaction Fee	GHC 5.00 per transaction
Balance Enquiry (Credit Card)	GHC 1.00
SMS Notification Fee (Monthly)	GHC 1.00
Email Notification Fee (Monthly)	Free
Electronic Statements (Credit Card)	GHC 5.00

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E-BUSINESS CHARGES

Service Type	2023 Charges
Corporate Internet Banking (Formerly ADPS)	
Token Issuance Fee	Free
Token Replacement Fee	GHC 25.00 for each token
Set-up Fees	Free
Monthly Maintenance Fees	GHC 50.00
GIS/Swift Transaction Fee (on CIB)	GHC 15.00 per transaction
Amendment/Recall	GHC 20.00 per transaction
zTransfer	
Set-up Fees	GHC 500.00
Transfer within Zenith	Free
Other Banks/Mobile Money	1% of amount (Min GHC 1.00/Max GHC 20.00)
E-Redemption (Corporate Account)	
Set-up Fees	GHC 500.00
Transaction Fees	GHC 5.00 per transaction
Retail	
Bundle Fees (USSD, Internet Banking, ZMobile, ZPrompt)	GHC 5.00 Monthly
Internet Banking	
Transfer within Zenith	Free
Transfer to other Banks	GHC 5.00 (Next day), GHC 10.00 (NRT) 1% of amount (Min GHC 1.00/Max GHC10.00 (GIP))
Zenith Cash Out (Internet Banking, USSD & ZMobile)	
	1% of Amount Min GHC 2.00/Max GHC 10.00

USSD

GHC 5.00 (Next day)

1% of amount (Min GHC 1.00/Max GHC10.00 (GIP)

BANK2WALLET

1% of amount Max GHC 15.00

Z-Mobile

Transfer to other Bank Accounts

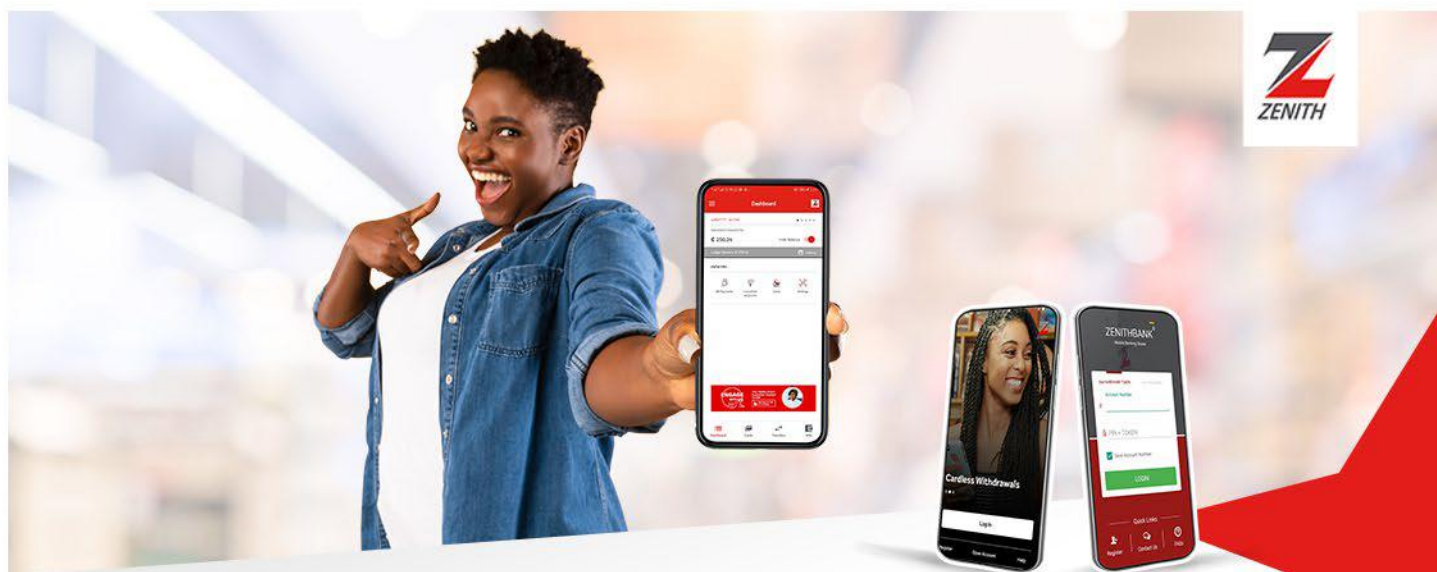
1% of amount (Min GHC 1.00/Max GHC10.00 (GIP)

ACH GHC 5.00

NRT GHC 10.00

Transfers to Mobile Money Wallets

1% of amount Max GHC 15.00



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Merchant Pay

Set-up Fees	GHC 100.00
Transfer within Zenith	Free
Mobile Wallet Payments	1% of Amount Max GHC 10.00

ACH Direct Debit

Set-up Fees	GHC 500.00
Transaction Fee	GHC 2.00 per presentment

PoS

Set-up Fees	GHC 150.00
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Merchant Settlement

Mastercard, Visa + GH-Link	0.5% to 3% depending on merchant category
Diners Club/China Union	Max 5%
Mobile Money on POS	1%
GH-Link	Max 2%

Global Pay

Set-up Fee

Integration	GHC 1,000.00
Storefront	N/A

Settlement Commission

Cards	2% - 5%
Momo	1% of amount Max GHC 10.00

Merchant Settlement

Merchant/Agent Set-up Fee

Cardless ATM withdrawal	1% of transaction amount or a min of 50 pesewas for transactions below GHC50.00 and max charge of GHC10.00 for transactions above GHC 1,000.00.
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LOCAL ACCOUNT CHARGES

Service Type	2023 Charges
COT	
Individuals	GHC 1.00 per mille, Min GHC 2.00/Max GHC 10.00
Corporates	GHC 1.50 per mille, Min GHC 10.00/ Max GHC 5000.00
Opening Balance	
Current Account (Individuals)	GHC 50.00
Savings Account	GHC 50.00
Corporates	GHC 100.00
ZECA	GHC 100.00
ZECA Plus	GHC 500.00
Salary Processing	
Internal	Free
External (via ACH)	
Bulk Salary processing via ACH (express clearing)	GHC 5.00 per item
Bulk Salary processing via ACH (normal clearing)	GHC 3.50 per item
Standing Order	
Internal	GHC 2.50 per transaction
External (via ACH)	GHC 10.00 per transaction
Insufficient funds	Free
ACH Direct Debit/Credit (Walk-in)	
ACH Direct Debit	GHC 2.00 per transaction
ACH Credit One off (Normal)	GHC 15.00
ACH Credit One off (Express)	GHC 20.00
Near Real Time (NRT) - One off	GHC 25.00
Amendments/Recall	GHC 20.00 per transaction

Near Real Time (NRT) - Bulk	GHC 6.00 per item
ACH Direct Debit Returns	GHC 2.15
GIS Transfer (Walk-in)	
Transfer to Third Party/Other Bank	GHC 50.00
Amendments/Recalls	GHC 20.00 per transaction
Cheque/Voucher Retrieval	
Up to 3 months	GHC 20.00 per voucher/instrument
3 months to 1 year	GHC 30.00 per voucher/instrument
1 - 3 years	GHC 50.00 per voucher/instrument
3 - 5 years	GHC 60.00 per voucher/instrument
Cheques	
Counter Cheque	GHC 15.00
Stopped Cheques	GHC 10.00 per leaflet GHC 50.00 (5 or more leaflets)
Transit Cheque Clearing (Normal)	GHC 5.00
On-Us Cheque Clearing Returns (Normal)	GHC 5.00
Special Clearing	0.25 % of face value Min GHC50.00/Max GHC 200.00
On-Us Cheque Clearing Returns (Express)	GHC 11.00
Cheque Books	
Personal	
25 leaves	GHC 30.00
50 leaves	GHC 60.00

Corporate

50 leaves	GHC 60.00
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100 leaves	GHC 110.00
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Cheque + Save

25 leaves	GHC 30.00
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Platinum

25 leaves	GHC 30.00
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50 leaves	GHC 60.00
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Funds Transfer

Transfer across our network	Free
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Transfer through internet banking (NRT)	GHC 10.00
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Transfer through internet banking (GIP)	1% of amount (Min GHC 1.00/Max GHC10.00 (GIP))
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Transfer through internet banking (ACH Normal)	GHC 5.00
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Transfer to Third Party (Customer to Non-Customer) Over the Counter	1/2 % of face value Min GHC 15.00 Max GHC 40.00
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Non-Customer Transfer (Non-Customer to Non-Customer) Over the Counter	1/2 % of face value Min GHC 25.00 Max GHC 50.00
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Payment Orders/Manager's Cheque

Customers	1/2 % of face value. Min GHC 10.00/Max GHC 50.00
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Non-Customers	1/2 % of face value. Min GHC 20.00/Max GHC 50.00
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School fees/Exams fees	GHC 15.00
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Statement Request

Monthly/Regular (via email)	Free
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Duplicate copy (paper)	GHC 5.00 per sheet
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Up to 1 year (paper)	GHC 7.50 per sheet
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1 year and over (paper)	GHC 10.00 per sheet
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Embassies/Bank's Endorsement Statement

1-15 pages	GHC 100.00 flat
16 pages and above	GHC 5.00 per sheet

External Correspondence Letters

Auditors Confirmation	GHC 100.00
Reference - Corporate	GHC 50.00
Reference - Individual	GHC 50.00
Clearance - Corporate/Individual	GHC 50.00
Introductory - Corporate	GHC 50.00
Introductory - Individual	GHC 50.00
Confirmation - Corporate	GHC 50.00
Confirmation - Individual	GHC 50.00

Cash Pick Ups

Weekdays	GHC 250 per pick
Weekends/Holidays	GHC 300 per pick

Service Type

Inter-City arrangement	Subject to negotiation
On-site Teller	GHC 2,000 per pick

Custodian Services

Funds under management	0.18% - 0.28% per annum
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Platinum

Customers with salary GHC 15,000 and above	GHC 50.00
Customers with DDA balance GHC 50,000 and above	Free

Funeral collection charges

3% of total collections (Min GHC 5,000)

FOREIGN ACCOUNT CHARGES

Service Type	2023 Charges
Opening Balance	
FEA/FCA	\$500/€500/£500
COT-Foreign Exchange Account (locally generated funds)	Not Applicable at present
COT-Foreign Currency Account (offshore account)	Not Applicable at present
Stop cheque	\$15/£13.40/€11.50 <i>per leaflet</i> \$30/£24.50/€28.20 <i>(5 or more leaflets)</i>
Counter cheque	\$4/£3.20/€3.75
Closure of A/Cs	Free
Cheque Books (USD)	
Individual	
25 leaves	\$4/£3.20/€3.75
50 leaves	\$8/£6.40/€7
Corporate	
50 leaves	\$6.00/£4.80/€5.60
100 leaves	\$10.00/£8.10/€9.40
Statement Request	
Monthly/Regular (via email)	Free
Up to 1 year (Paper)	\$4/£3.20/€3.75 <i>per sheet</i>
1 year and above (Paper)	\$5.0/£4.0/€4.7 <i>per sheet</i>
Embassies/Bank Endorsed statement	
1-15 pages	\$10/£8/€9.40 flat
16 pages and above	\$2/£1.60/€1.90 <i>per sheet</i>

TREASURY OPERATIONS CHARGES (TROPs)

Service Type	2023 Charges
Local Forex Transfer (FEA-FEA) to other Banks	1% of face value Ceiling: \$200, Floor \$25
GIS Transaction Processing Fees	GHC 50.00
Request for extension of cut-off time	GHC 550.00
Payment sent beyond cut-off time	GHC 250.00
Request for cancellation of payments	GHC 150.00
Interbank settlement of forex payment cheques	N/A
Interbank settlement of local forex transfer	N/A
Commission on forex withdrawal	3% of face value, Min \$20.00
Amendments/Returns/Recalls (SWIFT/GIS)	GHC 20.00 per transaction
Amendments/Returns/Recalls (FX Transfers)	\$10.00
Returns/Recalls of Foreign Inflows	\$50.00
Offshore Draft Charge	1% Min \$25.00 (Customers) 1% Min \$50.00 (Non-Customers)
Equity Processing Fee (Initial)	GHC 200.00
Equity Processing Fee (Additional)	GHC 100.00

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TRADE CHARGES

LETTERS OF CREDIT (IMPORTS)

Service Type	2023 Charges
Cash Covered (100%)	
Sight	1% per quarter Min of \$200
Deferred	1.5% per quarter Min of \$200
Partial Cash Covered (Min 50%)	
Sight	Refer to cash and non-cash covered charges
Deferred	1.75% per quarter Min of \$200
Non-Cash	
Sight	1.5% per quarter Min of \$200
Deferred	2% per quarter Min of \$200
SWIFT	
	\$30
Confirmation	
	1% per quarter Min of \$500
Cancellation	
	\$150 + SWIFT
General amendment	
	GHC 100.00 + SWIFT
Discrepancy	
	\$150/€100/£80
Increase in Amount/Extension	
	As per LC charge

LC Payment

0.5% Min of \$300

LETTERS OF CREDIT (EXPORTS)

ADVISING COMMISSION

Customers	GHC 50.00 per bill
Non-Customers	\$75
Other Banks	\$100
Acceptance/Deferred payments	According to commercial/country risk rating, subject to a minimum of €500 per quarter
Confirmation commission	According to commercial/country risk rating, subject to a minimum of €500 per quarter
Negotiating Commission	1% of FOB value. Min \$300
Document Examination	0.125%. Min \$300
Cancellation	\$150 + SWIFT
Expired/Utilized Letters of Credit	\$150 + SWIFT
Postage/Courier	\$50
Transfer of L/C	0.125% Min \$300 + SWIFT
Handling Commission	GHC 100.00

DOCUMENTARY BILL FOR COLLECTION (INWARD-IMPORTS)

Handling Commission	0.75% FV Max \$300
Avalisation	1% per quarter upfront
Reminder on Overdue Bills	GHC 60.00
Document Transfer to other Banks	GHC 200.00

EXPORT DOCUMENTARY BILLS FOR COLLECTION

Handling Commission	0.75% FV Max \$300
Status of Bill(Tracers)/Advice of Fate	GHC 50.00 + SWIFT
Courier	\$50

PAYMENT COMMISSION

Own resources (FCA)	0.75% FV + SWIFT charge
Own resources (FEA)	2% FV + SWIFT charge
Cedi account	1% FV + SWIFT charge
Amendments to SWIFT transfer	GHC 100.00 + SWIFT charge

Zenith BANK2WALLET Service

Send money instantly from your Zenith account to your Mobile Money wallet using the **Zenith Bank2Wallet** Service.



CHARGES FOR FEES FOR LENDING PRODUCTS AND SERVICES

Facility Type	Approved Fees		
Overdraft	Processing	1.5%	GHC 2000.00 Min
	Management	1.5%	GHC 2000.00 Min
	Default charge	2% on outstanding facility	GHC 2000.00 Min
	Arrangement Fee	1%	GHC 2000.00 Min
	Half Yearly monitoring fee	0.35% on facility amount	GHC 2000.00 Min
	Penal rate	42.40%	
Term Loans	Processing	1.5%	GHC 2000.00 Min
	Management	1.5%	GHC 2000.00 Min
	Default charge	2% on outstanding facility	GHC 2000.00 Min
	Arrangement Fee	1%	GHC 2000.00 Min
	Half Yearly monitoring fee	0.35% on facility amount	GHC 2000.00 Min
	Penal rate	42.40%	
Guarantees	Guarantee Fee	2.5%	GHC 2000.00 Min
	Processing Fee	1%	GHC 2000.00 Min
	Guarantee Monitoring Fee	1%	GHC 2000.00 Min
	Quarterly Fee	0.25%	GHC 2000.00 Min
Bid Bonds	Issuance	2.5%	GHC 2000.00 Min
	Processing	0.5%	GHC 2000.00 Min
Import Finance	Management	1.5% on the facility line	GHC 2000.00 Min
	Processing	0.5% per tranche disbursed	GHC 2000.00 Min
	Default charge	2% on outstanding facility	GHC 2000.00 Min
Non-Committal Letters			GHC 4000.00 Min
Retail Loans	Management	1.5% on the facility line	
	Processing	1% on the facility line	
	Issuance Fee	1% on outstanding facility	
Facility Restructuring/ Extension Fee		1%	GHC 2000.00 Min
Commitment Fee		1%	GHC 2000.00 Min
Collateral Processing Fee		1%	GHC 2000.00 Min



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