



# TARIFF GUIDE 2025

Z ZENTH BANK

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Z ZENTH BANK

## CHARGES ON CARD PRODUCTS

Service Type	2025 Charges
<b>EzyPass Cards</b>	
Issuance Fee	GH¢ 25.00
Replacement Fee	GH¢ 25.00
Monthly Maintenance Fee	GH¢ 5.00
Loading Fee	Free
<b>Transaction Fees</b>	
International ATM	\$6.00 + 2.5%
Online (Local)	Free
Domestic ATM On-Us	GH¢ 3.00
Domestic ATM Not-On-Us	GH¢ 6.00 + 1%
Domestic POS On-Us	Free
Domestic POS Not-On-Us	GH¢ 6.00
Fees for International Card Transactions	7.5%
<b>e-Zwich Cards</b>	
Balance Enquiry	GH¢ 0.10
Transaction List/Statement	GH¢ 0.20
Loading Fee	Free
<b>Transaction Fees</b>	
e-Zwich ATM	GH¢ 0.5% (Min GH¢ 0.20/Max GH¢ 1.50)
e-Zwich POS	GH¢ 1% (Min GH¢ 0.20/Max GH¢ 5.00)
e-Zwich Money Transfer (Card to Card)	GH¢ 0.25% (Min GH¢ 1.00/Max GH¢ 5.00)
e-Zwich Money Transfer (Without Card)	GH¢ 0.25% (Min GH¢ 1.00/Max GH¢ 10.00)
e-Zwich Card to Bank/Bank to Card	GH¢ 0.50
e-Zwich Card to Other	GH¢ 0.25% (Min GH¢ 0.50/Max GH¢ 2.50)
<b>EazyPay GH-Link Dual Card</b>	
Issuance Fee	GH¢ 20.00
Replacement Fee	GH¢ 20.00
PIN Regeneration Fee	GH¢ 5.00
e-Zwich Loading Fee	Free
Monthly Maintenance Fee	Free

**Transaction Fees**

Domestic ATM On-Us	GH¢ 1.00
Domestic ATM Remote-On-Us	GH¢ 6.00
POS Cash Out (In Branch)	4% of face value
Online (Local)	1.5%

**Visa Global Travel Wallet**

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

**Transaction Fees**

International ATM	\$2.00 + 2.5%
International POS	1% <small>(Min \$1.00)</small>
Online	1% <small>(Min \$1.00)</small>

**Visa & Mastercard Debit Cards**

Issuance Fee	GH¢ 30.00
Replacement Fee	GH¢ 30.00
Monthly Maintenance Fee	GH¢ 8.00
PIN Regeneration Fee	GH¢ 5.00

**Transaction Fees**

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GH¢ 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Domestic POS	Free
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

**Visa & Mastercard Prepaid Cards**

Issuance Fee	GH¢ 40.00
Replacement Fee	GH¢ 40.00
Annual Maintenance Fee	GH¢ 50.00 <small>(Upfront on new issuance)</small>
PIN Regeneration Fee	GH¢ 5.00
Loading Fee	GH¢ 2.00

**Transaction Fees**

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GH¢ 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Domestic POS	Free
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

**Visa Credit Cards**

Issuance Fee	GH¢ 40.00
Replacement Fee	GH¢ 40.00
Maintenance Fee	GH¢ 100.00 <small>upfront/annual</small>
PIN Regeneration Fee	GH¢ 5.00

Late Payment Fee	5%
Over Limit Fee	GH¢ 200.00
Interest Rate (Annually)	ATM - 52.5% POS - 42.5%

**Transaction Fees**

Domestic ATM On-Us	GH¢ 2.00 + 1%
Domestic ATM Remote-On-Us	GH¢ 5.00 + 3%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Domestic POS	Free
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

**Visa Platinum Debit Cards**

Issuance Fee	GH¢ 75.00
Replacement Fee	GH¢ 75.00
Monthly Maintenance Fee	GH¢ 20.00
PIN Regeneration Fee	GH¢ 5.00

**Transaction Fees**

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GH¢ 3.00 +1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Domestic POS	Free
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

**Executive Travel Card/MasterCard Platinum Prepaid Card**

Issuance Fee	GH¢ 100.00
Replacement Fee	GH¢ 100.00
Annual Maintenance Fee	GH¢ 75.00 <small>(Upfront on new issuance)</small>
PIN Regeneration Fee	GH¢ 5.00
Initial Minimum Load	GH¢ 5,000.00
Loading Fee	Free

**Transaction Fees**

Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GH¢ 3.00 +1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

**MasterCard Platinum Credit Card**

Issuance Fee	GH¢ 40.00
Replacement Fee	GH¢ 40.00
Maintenance Fee	GH¢ 100.00 <small>Upfront/Annual</small>
PIN Regeneration Fee	GH¢ 5.00
Late Payment	5%
Over Limit Fee	GH¢ 200.00

Transaction Fees	
Domestic ATM On-Us	GH¢ 2.00 + 1%
Domestic ATM Remote-On-Us	GH¢ 5.00 + 3%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Domestic POS	Free
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

MasterCard Corporate Debit Card	
Issuance Fee	GH¢ 50.00
Replacement Fee	GH¢ 50.00
Annual Maintenance Fee	GH¢ 75.00 (Upfront on new issuance)
PIN Regeneration Fee	GH¢ 5.00

Transaction Fees	
Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GH¢ 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Domestic POS	Free
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

MasterCard Corporate Prepaid Card	
Issuance Fee	GH¢ 50.00
Replacement Fee	GH¢ 50.00
Annual Maintenance Fee	GH¢ 75.00 (Upfront on new issuance)
PIN Regeneration Fee	GH¢ 5.00
Loading Fee	GH¢ 2.00

Transaction Fees	
Domestic ATM On-Us	Free
Domestic ATM Remote-On-Us	GH¢ 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Fees for International Card Transactions	7.5%

Domestic POS	Free
Online (Local)	1.5%

### Zenith Visa Gold Card (For FEA & FCA)

Card Issuance Fee	\$5.00
Replacement Fee	\$5.00
Monthly Maintenance Fee	\$3.00
PIN Regeneration Fee	\$5.00

### Transaction Fees

Domestic POS	Free
International ATM	\$2.00 + 2.5%
Online (Local)	1.5%
POS Cash Out (In Branch)	4% of face value
Domestic ATM (Not-On-Us)	\$2.00 + 1%
Domestic ATM (On-Us)	\$2.00 <small>flat</small>
Fees for International Card Transactions	7.5%

### SME Business Card

Card Issuance Fee	GH¢ 100.00
Replacement Fee	GH¢ 100.00
Monthly Maintenance Fee	N/A
PIN Regeneration Fee	GHC 5.00

### Transaction Fees

Domestic ATM (On-Us)	Free
Domestic ATM (Remote-On-Us)	GH¢ 3.00 + 1%
POS Cash Out (In Branch)	4% of face value
International ATM	\$2.00 + 2.5%
Online (Local)	1.5%
Fees for International Card Transactions	7.5%

### General Card Fees (For all Card types)

Access fee for International card usage on all Zenith Bank ATMs	GH¢ 20.00
3D Secure Enrollment Fee	Free

Foreign Transaction Fees (OIF + Card TXN Fees)*	7.5%
Fees for Int'l Card Transactions in Ghana Cedis (DCC)**	7.5%
Electronic Statements (Credit Card & Prepaid Card)	GH¢ 5.00

\*OIF - A fee applied on card transactions that involve a currency conversion

\*\*DCC - A fee applied on card transactions billed in a local currency but settled to foreign merchants

## E-BUSINESS CHARGES

Service Type	2025 Charges
<b>Corporate Internet Banking (Formerly ADPS)</b>	
Token Issuance Fee	Free for first 3 users. After that, GH¢ 20.00 per user
Token Replacement Fee	GH¢ 100.00 for each token
Set-up Fee	Free
Monthly Maintenance Fee	GH¢ 50.00
GIP Transaction Fee	1% capped at GH¢ 10.00 per transaction
NRT Transaction Fee	GH¢ 20.00 per transaction
GIS Transaction Fee	0.25% of face value (Min GH¢ 30.00/Max GH¢ 40.00)
Amendment/Recall	GH¢ 30.00 per transaction
Local SWIFT	1% of face value being transferred (\$25.00/Max \$200.00)
<b>Z-Transfer API</b>	
Set-up Fee	GH¢ 500.00
Transfer within Zenith	Free
Other Banks/Mobile Money	1% of face value (Min GH¢ 6.00/Max GH¢ 30.00)
<b>Z-Transfer Web</b>	
Set-up Fee	SME - GH¢ 50.00 Corporate - GH¢ 100.00
GIP Transaction Fee	1% of face value capped at GH¢ 10.00
NRT Transaction Fee	GH¢ 20.00 per transaction
ACH Transaction Fee	GH¢ 15.00 per transaction
Amendment/Recall Fee	GH¢ 30.00 per transaction
<b>ACH Direct Debit</b>	
Set-up Fee	Associations & Schools - GH¢ 500.00 Investment companies, Insurance companies, Churches etc - GH¢ 1,000.00
Transaction Fee	GH¢ 3.00 per presentation

**E-Redemption (Corporate Account)**

Set-up Fee	GH¢ 1,000.00
Transaction Fee	GH¢ 10.00 <i>per transaction</i>

**XPATH**

Service Fee (One Time)	GH¢ 200.00
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**Retail**

E-Bundle Fee (USSD, Internet Banking, ZMobile, ZPrompt)	GH¢ 8.00 <i>Monthly</i>
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**Internet Banking**

Transfer within Zenith	Free
Transfer to other Banks	GH¢ 15.00 (ACH Standard - Next day) GH¢ 20.00 (ACH NRT) 1% of value (Min GH¢ 2.00/Max GH¢ 10.00 (GIP))

**USSD**

GIP 1% of value (Min GH¢ 2.00/Max GH¢ 10.00 (GIP))

**Mobile Money Transfers (USSD, Internet Banking, ZMobile)**

Bank2Wallet	1% of value capped at GH¢ 20.00
Wallet2Bank	MTN - Free AT - Free Telecel - 1% of face value capped at GH¢ 10.00 GhanaPay - Free
Zenith Cash Out	1% of face value (Min GH¢ 5.00/Max GH¢ 25.00)

**ZMobile**

Transfer to other Bank Accounts	1% of value (MinGH¢ 2.00/Max GH¢ 10.00 (GIP)) ACH Standard (Next Day) GH¢ 15.00 ACH (NRT) GH¢ 20.00
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**EVERYONE  
CAN BANK WITH  
US!**

*Talk to us today.*

## MERCHANT PAY

Set-up Fee	SMEs - GH¢ 100.00 Corporates - GH¢ 150.00
Transfer within Zenith	Free
Mobile Wallet Payments	MTN - 1% of face value capped at GH¢ 20.00 AT - 2.5% Telecel - 1% of faced value capped at GH¢ 10.00
<b>Merchant Settlement</b>	
Cardless ATM Withdrawal	1% of transaction amount or a minimum of GH¢ 0.50p for transactions below GH¢ 50.00 and maximum charge of GH¢ 10.00 for transactions above GH¢ 1,000.00.

## PoS

Set-up Fee	GH¢ 200.00
Inactive Fee (30 Days)	GH¢ 200.00
<b>Merchant Settlement</b>	
Mastercard, Visa + Gh-link	0.5% to 3% <i>depending on merchant category</i>
Diners Club/China Union	Max 4%
Mobile Money on POS	1%
Gh-link	Max 2%

## GlobalPAY

Set-up Fee	GH¢ 1,000.00
Integration	GH¢ 1,000.00
Pay By Link	GH¢ 200.00

## Settlement Commission

Cards	2.5% - 5%
Momo	1.5% capped at GH¢ 30.00

**On a Zenith POS...**

...you have **various payment options!**

Simply Tap to Pay with your Zenith Contactless Card, your smart device or pay via your mobile money wallet.

✓ Fast   ✓ Easy   ✓ Secure



## LOCAL ACCOUNT CHARGES

Service Type	2025 Charges
<b>COT</b>	
Individuals	GH¢ 1.00 per mille <small>Min GH¢ 2.00/Max GH¢ 10.00</small>
SME Sole Proprietorship	GH¢ 50.00
SME Micro	GH¢ 50.00
SME Small & Medium	GH¢ 100.00
Corporates	GH¢ 1.50 per mille <small>Min GH¢ 10.00/Max GH¢ 5,000.00</small>
<b>Opening Balance</b>	
Current Account (Individuals)	GH¢ 50.00
Savings Account	GH¢ 50.00
Corporates	GH¢ 200.00
ZECA	GH¢ 100.00
ZECA Plus	GH¢ 500.00
All SME accounts	GH¢ 100.00 min
<b>Aspire Account Discount</b>	
Aspire Account	50% reduction on regular banking charges on e-channels
<b>Minimum Balance</b>	
All Savings Accounts	GH¢ 50.00
Aspire Account	GH¢ 20.00
<b>Salary Processing</b>	
Internal	Free
<b>Corporate Search fee</b>	
	GH¢ 50.00
<b>External (via ACH)</b>	
Bulk Salary Processing via ACH Express	GH¢ 8.00 <small>per item</small>
Bulk Salary Processing via ACH Standard	GH¢ 6.50 <small>per item</small>
<b>Standing Order</b>	
Internal (Intra-Account)	Free
Internal (Inter-Account)	GH¢ 2.50

External/via ACH	GH¢ 15.00
Insufficient Funds	Free
<b>ACH Direct Debit/Credit (Walk-in)</b>	
ACH Direct Debit	GH¢ 3.00 <i>per transaction</i>
ACH Credit One-off (ACH Standard)	<GH¢ 1m - GH¢ 20.00 GH¢ 1m - GH¢ 5m - GH¢ 30.00 GH¢ 5m - GH¢ 10m - GH¢ 50.00 GH¢ 10m and above - GH¢ 60.00
ACH Credit One-off (ACH Express)	GH¢ 30.00
Near Real Time (ACH NRT) - One-off	<GH¢ 1m - GH¢ 30.00 GH¢ 1m - GH¢ 5m - GH¢ 40.00 GH¢ 5m - GH¢ 10m - GH¢ 60.00 GH¢ 10m and above - GH¢ 100.00
Amendments/Recall	GH¢ 20.00 <i>per transaction</i>
Near Real Time (ACH NRT) - Bulk	GH¢ 10.00 <i>per item</i>
ACH Direct Debit Returns	N/A
<b>GIS Transfer (Walk-in)</b>	
Transfer to Third Party/Other Bank	GH¢ 50.00
Amendments/Recalls	GH¢ 20.00 <i>per transaction</i>
<b>Cheque/Voucher Retrieval</b>	
Up to 3 months	GH¢ 20.00 <i>per voucher/Instrument</i>
3 months to 1 year	GH¢ 30.00 <i>per voucher/Instrument</i>
1 - 3 years	GH¢ 50.00 <i>per voucher/Instrument</i>
3 - 5 years	GH¢ 60.00 <i>per voucher/Instrument</i>
<b>Cheques</b>	
Counter Cheque	GHC 15.00
Stopped Cheque	GHC 10.00 <i>per leaflet</i> GHC 50.00 <i>(5 or more leaflets)</i>
Transit Cheque Clearing (Normal)	N/A
On-us Cheque Clearing Returns (Normal)	N/A
Special Clearing	0.25% of face value <i>Min GH¢ 50.00/Max GH¢ 200.00</i>
On-us Cheque Clearing Returns (Express)	N/A

**Cheque Book****Personal**

25 leaves GH¢ 30.00

50 leaves GH¢ 60.00

**Corporate**

50 leaves GH¢ 60.00

100 leaves GH¢ 110.00

**Cheque + Save**

25 leaves GH¢ 30.00

**Platinum**

25 leaves GH¢ 30.00

50 leaves GH¢ 60.00

**Funds Transfer**

Transfer across our network Free

Transfer through Internet Banking (ACH NRT) GH¢ 20.00

Transfer through Internet Banking (GIP) 1% (Min GH¢ 2.00/Max GH¢ 10.00 (GIP))

Transfer through Internet Banking (ACH Standard) GH¢ 15.00

Transfer to Third Party (Customer to Non-Customer) Over the Counter  $\frac{1}{2}$ % of face value (Min GH¢ 15.00/Max GH¢ 40.00)Non-Customer Transfer (Non-Customer to Non-Customer) Over the Counter  $\frac{1}{2}$ % of face value (Min GH¢ 25.00/Max GH¢ 50.00)**Payment Orders/Manager's Cheque**Customers  $\frac{1}{2}$ % of face value (Min GH¢ 10.00/Max GH¢ 50.00)Non-Customers  $\frac{1}{2}$ % of face value (Min GH¢ 20.00/Max GH¢ 50.00)

School Fees/Exam Fees GH¢ 15.00

**Statement Request**

Monthly/Regular (via email) Free

Paper GH¢ 10.00 per sheet

**Embassies/Bank's Endorsement Statement**

1 - 15 pages GH¢ 100.00 flat

Every additional page above 15 pages GH¢ 5.00 per sheet

**External Correspondence Letters**

Auditors Confirmation	GH¢ 100.00
Reference - Corporate	GH¢ 50.00
Reference - Individual	GH¢ 50.00
Clearance - Corporate/Individual	GH¢ 50.00
Introductory - Corporate	GH¢ 50.00
Introductory - Individual	GH¢ 50.00
Confirmation - Corporate	GH¢ 50.00
Confirmation - Individual	GH¢ 50.00

**Cash Pick Ups**

Weekdays	GH¢ 250.00 <i>per pick</i>
Weekends/Holidays	GH¢ 300.00 <i>per pick</i>

**Service Type**

Inter-City Arrangement	Subject to negotiation
On-site Teller	GH¢ 2,000.00 <i>per pick</i>

**Custodian Services**

Funds under management	0.18% - 0.28% <i>per annum</i>
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**Platinum**

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

**Funeral collection charges**3% of total collections *(Min GHC 5,000)***Grab yours *instantly!****Visit any Zenith Bank Branch and sign up for a Zenith Card today!***Zenith EazyPay GH Dual Card****Zenith Visa Card****Zenith Mastercard**

Issued instantly
  Fully Activated
  Ready to use



## FOREIGN ACCOUNT CHARGES

Service Type	2025 Charges
<b>Opening Balance</b>	
FEA/FCA	\$500/£500/€500
BoG Fees on smaller Dollar denominations (\$1, \$2, \$5, \$10, \$20)	2% of face value
<b>COT</b>	
Foreign Exchange Account (Locally Generated Funds)	Not Applicable at present
Foreign Currency Account (Offshore Account)	Not Applicable at present
<b>Cheque</b>	
Stop cheque	\$15/£11.80/€13.80 <small>per leaflet</small> \$30/£24.50/€28.20 <small>5 or more leaflets</small>
Counter cheque	\$4/£3.20/€3.75
Closure of A/Cs	Free
<b>Cheque Books</b>	
<b>Individual</b>	
25 leaves	\$4/£3.20/€3.75
50 leaves	\$8/£6.40/€7
<b>Corporate</b>	
50 leaves	\$8/£6.40/€7
100 leaves	\$10/£8.10/€9.40
<b>Statement Request</b>	
Monthly/Regular (via email)	Free
Paper	\$8/£6.30/€7.40 <small>flat</small>
<b>Embassies/Bank's Endorsement Statement</b>	
1-15 pages	\$10/£8/€9.40 <small>flat</small>
Every additional page above 15 pages	\$2/£1.60/€1.90 <small>per sheet</small>
<b>Cash Withdrawal</b>	
Accounts funded with physical cash deposits	Free
Accounts funded with transfers	6.5% of the face value of the transaction

## TREASURY OPERATIONS CHARGES (TROPs)

Service Type	2025 Charges
Local Forex Transfer (FEA-FEA) to other Banks	1% of face value <small>Ceiling: \$200, Floor: \$25</small>
GIS Transaction Processing Fees	GH¢ 50.00
Request for extension of cut-off time	GH¢ 550.00
Payment sent beyond cut-off time	GH¢ 250.00
Request for cancellation of payments	GH¢ 150.00
Interbank settlement of local forex payment cheques	N/A
Interbank settlement of local forex transfer	N/A
Commission on forex withdrawal	3% of face value <small>Min \$20.00</small>
Amendments/Recalls (SWIFT/GIS)	GH¢ 20.00 <small>per transaction</small>
Returns (SWIFT/GIS)	GH¢ 30.00 <small>per transaction</small>
Amendments/Recalls (FX Transfers)	\$10.00
Returns (FX Transfers)	\$25.00
Returns/Recalls of Foreign Inflows	\$50.00
Offshore Draft Charge	1% Min \$25.00 <small>(Customers)</small> 1% Min \$50.00 <small>(Non-Customers)</small>
GIPC Confirmation Processing Fee (Equity)(Initial)	GH¢ 200.00
GIPC Confirmation Processing Fee	GH¢ 150.00
GIS on CIB (ADPS)	GH¢ 40.00

### THE ZENITH E-BUNDLE SERVICE



**Your electronic financial needs in  
one bundle**

*"Value for Money"*

## TRADE CHARGES

### LETTERS OF CREDIT (IMPORTS)

Service Type	2025 Charges
<b>Cash Covered (100%)</b>	
Sight	1% per quarter <small>Min of \$200</small>
Deferred	1.5% per quarter <small>Min of \$200</small>
<b>Partial Cash Covered (Min 50%)</b>	
Sight	Refer to cash and non-cash covered charges
Deferred	1.75% per quarter <small>Min of \$200</small>
<b>Non-Cash</b>	
Sight	1.5% per quarter <small>Min of \$200</small>
Deferred	2% per quarter <small>Min of \$200</small>
<b>SWIFT</b>	
	\$30
<b>Confirmation</b>	
	1% per quarter <small>Min of \$500</small>
<b>Cancellation</b>	
	\$150 + SWIFT
<b>General Amendment</b>	
	GH¢ 100.00 + SWIFT
<b>Discrepancy</b>	
	\$150/£80/€100
<b>Increase in Amount/Extension</b>	
	As per LC charge
<b>LC Payment</b>	
	0.5% <small>Min of \$300</small>

**LETTERS OF CREDIT (EXPORTS)****ADVISING COMMISSION**

Customers	GH¢ 50.00 <small>per bill</small>
Non-Customers	\$75
Other Banks	\$100
Acceptance/Deffered 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 <small>Min \$300</small>
Document examination	0.125% <small>Min \$300</small>
Cancellation	\$150 + SWIFT
Expired/Utilized Letters of Credit	\$150 + SWIFT
Postage/Courier	\$50
Transfer of L/C	0.125% <small>Min \$300 + SWIFT</small>
Handling commission	GH¢ 100.00

**DOCUMENTARY BILL FOR COLLECTION (INWARD-IMPORTS)**

Handling commission	0.75% FV <small>Max \$300</small>
Avalisation	1% <small>Per quarter upfront</small>
Reminder on Overdue Bills	GH¢ 60.00
Document Transfer to other Banks	GH¢ 200.00

**EXPORT DOCUMENTARY BILLS FOR COLLECTION**

Handling commission	0.75% FV <small>Max \$300.00</small>
Status of Bill (Tracers)/Advice of Fate	GH¢ 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	GH¢ 200.00 + SWIFT charge

## PAPSS Charges

## Account Type

## Corporate Account

**PAPSS Network Fee (Cedi equivalent will be charged)**

1% of the transaction fee with a minimum fee of \$2.00 and a maximum fee of \$12.00

**Zenith Bank Fee Percentage on Transaction Value**

0.5% of the transaction value with a minimum fee of \$3.00 and a maximum fee of \$38.00

## Individual Account

**PAPSS Network Fee (Cedi equivalent will be charged)**

1% of the transaction fee with a minimum fee of \$2.00 and a maximum fee of \$12.00

**Zenith Bank Fee Percentage on Transaction Value**

0.5% of the transaction value with a minimum fee of \$2.00 and a maximum fee of \$8.00

## CHARGES FOR FEES FOR LENDING PRODUCTS & SERVICES

Facility Type	Approved Fees		
<b>Overdraft</b>	Processing	1.5%	GH¢ 2000.00 <small>Min</small>
	Management	1.5%	GH¢ 2000.00 <small>Min</small>
	Default charge	2% on outstanding facility	GH¢ 2000.00 <small>Min</small>
	Arrangement Fee	1%	GH¢ 2000.00 <small>Min</small>
	Half Yearly monitoring fee	0.35% on facility amount	GH¢ 2000.00 <small>Min</small>
	Penal rate	45%	
<b>Term loans</b>	Processing	1.5%	GH¢ 2000.00 <small>Min</small>
	Management	1.5%	GH¢ 2000.00 <small>Min</small>
	Default charge	2% on outstanding facility	GH¢ 2000.00 <small>Min</small>
	Arrangement Fee	1%	GH¢ 2000.00 <small>Min</small>
	Half Yearly monitoring fee	0.35% on facility amount	GH¢ 2000.00 <small>Min</small>
	Penal rate	45%	
<b>Guarantees</b>	Guarantee Fee	2.5%	GH¢ 2000.00 <small>Min</small>
	Processing Fee	1%	GH¢ 2000.00 <small>Min</small>
	Guarantee monitoring fee	1%	GH¢ 2000.00 <small>Min</small>
	Quarterly fee	0.25%	GH¢ 2000.00 <small>Min</small>
<b>Bid Bonds</b>	Issuance	2.5%	GH¢ 2000.00 <small>Min</small>
	Processing	0.5%	GH¢ 2000.00 <small>Min</small>
<b>Import Finance</b>	Management	1.5% on the facility line	GH¢ 2000.00 <small>Min</small>
	Processing	0.5% per tranche disbursed	GH¢ 2000.00 <small>Min</small>
	Default charge	2% on outstanding facility	GH¢ 2000.00 <small>Min</small>
<b>Non-Committal Letters</b>			GH¢ 4000.00 <small>Min</small>
<b>Retail Loans</b>	Management	1.5% on the facility line	GH¢ 2000.00 <small>Min</small>
	Processing	1% on the facility line	GH¢ 2000.00 <small>Min</small>
	Insurance Fee	1% on outstanding facility	GH¢ 2000.00 <small>Min</small>
	Default charge	1% on outstanding facility	
<b>For all facilities</b>			
<b>Facility Restructuring/ Extension fee</b>		1%	GH¢ 2000.00 <small>Min</small>
<b>Commitment fee</b>		1%	GH¢ 2000.00 <small>Min</small>
<b>Collateral Processing fee</b>		1%	GH¢ 2000.00 <small>Min</small>

This document and its contents is subject to review based on changes in market conditions.

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