ZENITH



TARIFF GUIDE 2026

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CHARGES ON CARD PRODUCTS

Service Type	2026 Charges
EzyPass Cards	
Issuance Fee	GH₵ 25.00
Replacement Fee	GH₵ 25.00
Monthly Maintenance Fee	GH₵ 5.00
Loading Fee	Free
Transaction Fees	
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%
e-Zwich Cards	
Balance Enquiry	GH₵ 0.10
Transaction List/Statement	GH₵ 0.20
Loading Fee	Free
Transaction Fees	
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)
EazyPay GH-Link Dual Card	
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 (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	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 (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%
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 upfront/annual
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 (Upfront on new issuance)
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 Upfront/Annual
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 flat
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	2026 Charges
Corporate Internet Banking (Formerly ADPS)	
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)
Z-Transfer API	
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)
Z-Transfer Web	
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
ACH Direct Debit	
Set-up Fee	Associations & Schools - GH₵ 500.00 Investment companies, Insurance companies, Churches etc - GH₵ 1,000.00
Transaction Fee	GH₵ 3.00 per presentment

E-Redemption (Corporate Account)	
Set-up Fee	GH₵ 1,000.00
Transaction Fee	GH₵ 10.00 per transaction
XPATH	
Service Fee (One Time)	GH₵ 200.00

Retail	
E-Bundle Fee (USSD, Internet Banking, ZMobile, ZPrompt	GH₵ 8.00 Monthly

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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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
Merchant Settlement	
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
Merchant Settlement	
Mastercard, Visa + Gh-link	0.5% to 3% depending on merchant category
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



LOCAL ACCOUNT CHARGES

Service Type	2026 Charges
COT	
Individuals	GH₵ 1.00 per mille Min GH₵ 2.00/Max GH₵ 10.00
SME Sole Proprietorship	GH₵ 50.00
SME Micro	GH₵ 50.00
SME Small & Medium	GH₵ 100.00
Corporates	GH₵ 1.50 per mille Min GH₵ 10.00/Max GH₵ 5,000.00
Opening Balance	
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
Aspire Account Discount	
Aspire Account	50% reduction on regular banking charges on e-channels
Minimum Balance	
All Savings Accounts	GH₵ 50.00
Aspire Account	GH₵ 20.00
Salary Processing	
Internal	Free
Corporate Search fee	
	GH₵ 50.00
External (via ACH)	
Bulk Salary Processing via ACH Express	GH₵ 8.00 per item
Bulk Salary Processing via ACH Standard	GH₵ 6.50 per item
Standing Order	
Internal (Intra-Account)	Free
Internal (Inter-Account)	GH₵ 2.50

External/via ACH	GH₵ 15.00
Insufficient Funds	Free
ACH Direct Debit/Credit (Walk-in)	
ACH Direct Debit	GH₵ 3.00 per transaction
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 per transaction
Near Real Time (ACH NRT) - Bulk	GH₵ 10.00 per item
ACH Direct Debit Returns	N/A
GIS Transfer (Walk-in)	
Transfer to Third Party/Other Bank	GH₵ 50.00
Amendments/Recalls	GH₵ 20.00 per transaction
Cheque/Voucher Retrieval	
Up to 3 months	GH₵ 20.00 per voucher/Instrument
3 months to 1 year	GH₵ 30.00 per voucher/Instrument
1 - 3 years	GH₵ 50.00 per voucher/Instrument
3 - 5 years	GH₵ 60.00 per voucher/Instrument
Cheques	
Counter Cheque	GHC 15.00
Stopped Cheque	GHC 10.00 per leaflet GHC 50.00 (5 or more leaflets)
Transit Cheque Clearing (Normal)	N/A
On-us Cheque Clearing Returns (Normal)	N/A
Special Clearing	0.25% of face value Min GH₵ 50.00/Max GH₵ 50.00
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	½% of face value (Min GH₵ 15.00/Max GH₵ 40.00)
Non-Customer Transfer (Non-Customer to Non-Customer) Over the Counter	½% of face value (Min GH₵ 25.00/Max GH₵ 50.00)

Payment Orders/Manager's Cheque	
Customers	½% of face value (Min GH₵ 10.00/Max GH₵ 50.00)
Non-Customers	½% 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 per pick
Weekends/Holidays	GH₵ 300.00 per pick

Service Type	
Inter-City Arrangement	Subject to negotiation
On-site Teller	GH₵ 2,000.00 per pick

Custodian Services	
Funds under management	0.18% - 0.28% per annum

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)



FOREIGN ACCOUNT CHARGES

Service Type	2026 Charges
Opening Balance	
FEA/FCA	$500/£500/€500
BoG Fees on smaller Dollar denominations ($1, $2, $5, $10, $20)	2% of face value
COT	
Foreign Exchange Account (Locally Generated Funds)	Not Applicable at present
Foreign Currency Account (Offshore Account)	Not Applicable at present
Cheque	
Stop cheque	$15/£11.80/€13.80 per leaflet $30/£24.50/€28.20 5 or more leaflets
Counter cheque	$4/£3.20/€3.75
Closure of A/Cs	Free
Cheque Books	
Individual	
25 leaves	$4/£3.20/€3.75
50 leaves	$8/£6.40/€7
Corporate	
50 leaves	$8/£6.40/€7
100 leaves	$10/£8.10/€9.40
Statement Request	
Monthly/Regular (via email)	Free
Paper	$8/£6.30/€7.40 flat
Embassies/Bank's Endorsement Statement	
1-15 pages	$10/£8/€9.40 flat
Every additional page above 15 pages	$2/£1.60/€1.90 per sheet
Cash Withdrawal	
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	2026 Charges
Local Forex Transfer (FEA-FEA) to other Banks	1% of face value Ceiling: $200, Floor: $25
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 Min $20.00
Amendments/Recalls (SWIFT/GIS)	GH₵ 20.00 per transaction
Returns (SWIFT/GIS)	GH₵ 30.00 per transaction
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 (Customers) 1% Min $50.00 (Non-Customers)
GIPC Confirmation Processing Fee (Equity)(Initial)	GH₵ 200.00
GIPC Confirmation Processing Fee	GH₵ 150.00
GIS on CIB (ADPS)	GH₵ 40.00

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TRADE CHARGES

LETTERS OF CREDIT (IMPORTS)

Service Type	2026 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	
	GH₵ 100.00 + SWIFT
Discrepancy	
	$150/£80/€100
Increase in Amount/Extension	
	As per LC charge
LC Payment	
	0.5% Min of $300

LETTERS OF CREDIT (EXPORTS)

ADVICING COMMISSION

Customers	GH₵ 50.00 per bill
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 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	GH₵ 100.00

DOCUMENTARY BILL FOR COLLECTION (INWARD-IMPORTS)

Handling commission	0.75% FV Max $300
Avalisation	1% Per quarter upfront
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 Max $300.00
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		
Overdraft	Processing	1.5%	GH₵ 2000.00 Min
	Management	1.5%	GH₵ 2000.00 Min
	Default charge	2% on outstanding facility	GH₵ 2000.00 Min
	Arrangement Fee	1%	GH₵ 2000.00 Min
	Half Yearly monitoring fee	0.35% on facility amount	GH₵ 2000.00 Min
	Penal rate	45%	
Term loans	Processing	1.5%	GH₵ 2000.00 Min
	Management	1.5%	GH₵ 2000.00 Min
	Default charge	2% on outstanding facility	GH₵ 2000.00 Min
	Arrangement Fee	1%	GH₵ 2000.00 Min
	Half Yearly monitoring fee	0.35% on facility amount	GH₵ 2000.00 Min
	Penal rate	45%	
Guarantees	Guarantee Fee	2.5%	GH₵ 2000.00 Min
	Processing Fee	1%	GH₵ 2000.00 Min
	Guarantee monitoring fee	1%	GH₵ 2000.00 Min
	Quarterly fee	0.25%	GH₵ 2000.00 Min
Bid Bonds	Issuance	2.5%	GH₵ 2000.00 Min
	Processing	0.5%	GH₵ 2000.00 Min
Import Finance	Management	1.5% on the facility line	GH₵ 2000.00 Min
	Processing	0.5% per tranche disbursed	GH₵ 2000.00 Min
	Default charge	2% on outstanding facility	GH₵ 2000.00 Min
Non-Commital Letters			GH₵ 4000.00 Min
Retail Loans	Management	1.5% on the facility line	GH₵ 2000.00 Min
	Processing	1% on the facility line	GH₵ 2000.00 Min
	Insurance Fee	1% on outstanding facility	GH₵ 2000.00 Min
	Default charge	1% on outstanding facility	

For all facilities			
Facility Restructuring/ Extension fee		1%	GH₵ 2000.00 Min
Commitment fee		1%	GH₵ 2000.00 Min
Collateral Processing fee		1%	GH₵ 2000.00 Min

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

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