



INDICATIVE RATES APPLICABLE FOR TODAY

24-Jun-26

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.8800	12.0000	11.4400
EUR / GHS	12.2966	13.6668	12.9817
GBP / GHS	14.2865	15.8376	15.0621

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1302	1.1394	1.1348
GBP / USD	1.3131	1.3203	1.3167
EUR / GBP	0.8563	0.8677	0.8620
USD / ZAR	16.3478	16.7058	16.5268

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

T-Bill rates	
91- Day	4.25%
182-Day	6.00%
364-Day	8.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.8800	11.5000	11.1900
EUR / GHS	12.2966	13.0974	12.6970
GBP / GHS	14.2865	15.1777	14.7321
ZAR / GHS	0.6669	0.7035	0.6852
CHF / GHS	13.7311	14.0061	13.8686
CNY / GHS	1.6199	1.7411	1.6805
JPY / GHS	0.0634	0.0754	0.0694
GHS / XOF	50.9501	52.4501	51.7001
GHS / NGN	120.0175	124.0175	122.0175

	BID	OFFER	MID Rate
USD / ZAR	16.3478	16.7028	16.5253
EUR / USD	1.1302	1.1389	1.1346
GBP / USD	1.3131	1.3198	1.3165
EUR / GBP	0.8563	0.8673	0.8618
CNY / USD	0.1432	0.1514	0.1473
USD / XOF	554.3371	603.1762	578.76
EUR / XOF	626.5118	690.4573	658.48

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	11.2045
EUR / GHS	12.7494
GBP / GHS	14.7760
ZAR / GHS	0.6771
CNY / GHS	1.6499
JPY / GHS	0.0694
GHS / NGN	122.0175
GHS / XOF	51.4501

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.