

TARIFF GUIDE

PRODUCT / FEATURES	CHARGES / BALANCES
E-PRODUCTS	
CARDS	
1. CBG Proprietary Card (GH-Link)	
Card Issuance	GH¢ 10.00
Maintenance: Monthly e-Xperience Bundle Charge	GH¢5.00 - Individual/ SME (GH-Link Bundle)
CBG cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GH¢ 3.00
Online & POS Transaction Charges	FREE
2a. MasterCard (Classic)	
Card Issuance	GH¢ 20.00
Maintenance: Monthly e-Xperience Bundle Charge	GH¢10.00 - Individual/ SME (MasterCard Classic Bundle)
Local ATMs:	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GH¢ 4.00
International ATMs:	
CBG Cards used on Foreign ATMs	5% of transaction
Online & POS Transaction Charges:	Free
2b. MasterCard (Gold)	
Card Issuance	GH¢ 30.00
Maintenance: Monthly e-Xperience Bundle Charge	GH¢15.00 - Individual/ SME (MasterCard Gold Bundle) GH¢15.00 - (Enterprise/Commercial/Corporate/Institutional)
Local ATMs:	
CBG Cards on CBG ATMs	FREE
CBG cards on other local banks' ATMs	GH¢ 4.00
International ATMs:	
CBG Cards used on Foreign ATMs	5% of transaction
Online & POS Transaction Charges:	Free

2c. Master Card (Prepaid)		
Card Issuance	GH¢ 20.00	
Local ATMs:		
CBG Cards on CBG ATMs	Free	
CBG Cards on other local banks' ATMs	GH¢ 4.00 per transaction	
International ATMs:		
CBG Cards used on Foreign ATMs	5% per transaction	
Online & POS Transaction Charges:	1.5% of transaction	
Loading Fee	Free	
3. CBG E-zwich Card		
Issuance	GH¢ 15	
E-XPERIENCE BUNDLES		
4. Internet Banking		
<u>Maintenance: Monthly e- Xperience Bundle Charge</u>	GH¢5.00 - Individual/ SME	Internet Banking alone
	GH¢5.00 - Individual/ SME	Internet Banking with any one or more of the following; GH-Link Card, Mobile Banking/USSD, SMS Alert, E-Alert
	GH¢10.00 - Individual/ SME	Internet Banking with any one or more of the following; MasterCard Classic, Mobile Banking/USSD, SMS Alert, E-Alert
	GH¢15.00 - Individual/ SME	Internet Banking with any one or more of the following; MasterCard Gold, Mobile Banking/USSD, SMS Alert, E-Alert
	GH¢15.00 - Enterprise/ Commercial/ Corporate/ Institutional	Internet Banking alone
	GH¢15.00 - Enterprise/ Commercial/ Corporate/ Institutional	Internet Banking with any one or more of the following; MasterCard Gold, Mobile Banking/USSD, SMS Alert, E-Alert
<u>Transaction Fees</u>		
Money Voucher Transfer	GH¢3.00 per transaction	
ACH (Two Days) Transfer	GH¢5.00 per transaction	
Account to Mobile Money Wallet	1% of transaction	

Mobile Money Wallet to Account	1% of transaction	
<u>GHIPSS Instant Pay</u>		
Below GHs50.00	50p	
Between GHS50.00 & GHS500.00	1% of transaction	
Above GHS500.00 – GHS2,000.00	GH¢5.00 per transaction	
5. Mobile Banking/ USSD		
<u>Maintenance: Monthly e-Xperience Bundle Charge</u>	GH¢5.00 - Individual/ SME	Mobile Banking/ USSD alone
	GH¢5.00 - Individual/ SME	Mobile Banking/ USSD with any one or more of the following; GH-Link Card, Internet Banking, SMS Alert, E-Alert
	GH¢10.00 - Individual/ SME	Mobile Banking/ USSD with any one or more of the following; MasterCard Classic, Internet Banking, SMS Alert, E-Alert
	GH¢15.00 - Individual/ SME	Mobile Banking/ USSD with any one or more of the following; MasterCard Gold, Internet Banking, SMS Alert, E-Alert
	GH¢15.00 - Enterprise/ Commercial/ Corporate/ Institutional	Mobile Banking/ USSD alone
	GH¢15.00 - Enterprise/ Commercial/ Corporate/ Institutional	Mobile Banking/ USSD with any one or more of the following; MasterCard Gold, Internet Banking, SMS Alert, E-Alert
<u>Transaction Fees</u>		
Money Voucher Transfer	GH¢3.00 per transaction	
ACH (Two Days) Transfer	GH¢5.00 per transaction	
Account to Mobile Money Wallet	1% of transaction	
Mobile Money Wallet to Account	1% of transaction	
<u>GHIPSS Instant Pay</u>		
Below GHs50.00	50GHp	
Between GHS50.00 & GHS500.00	1% of transaction	

Above GHS500.00 – GHS2,000.00	GH¢5.00 per transaction	
6. E-Alerts		
<u>Maintenance: Monthly e-Xperience Bundle Charge</u>	GH¢5.00 - Individual/ SME:	E-Alerts alone
	GH¢5.00 - Individual/ SME :	E-Alerts with any one or more of the following; GH-Link Card, Mobile Banking/USSD, SMS Alert, Internet Banking
	GH¢10.00 - Individual/ SME:	E-Alerts with any one or more of the following; MasterCard Classic, Mobile Banking/USSD, SMS Alert, Internet Banking
	GH¢15.00 - Individual/ SME	E-Statements with any one or more of the following; MasterCard Gold, Mobile Banking/USSD, SMS Alert, Internet Banking
	GH¢15.00 - Enterprise/ Commercial/ Corporate/ Institutional	E-Alerts alone
	GH¢15.00 - Enterprise/ Commercial/ Corporate/ Institutional	E-Statements with any one or more of the following; MasterCard Gold, Mobile Banking/USSD, SMS Alert, Internet Banking
7. SMS Alerts		
	GH¢1.50 - Individual/ SME (Mandatory)	SMS Alerts alone
	GH¢5.00 - Individual/ SME	SMS Alerts with any one or more of the following; GH-Link Card, Mobile Banking/USSD, E-Alert, Internet Banking

<u>Maintenance: Monthly e-Xperience Bundle Charge</u>	GH¢10.00 - Individual/ SME	SMS Alerts with any one or more of the following; MasterCard Classic, Mobile Banking/USSD, E-Alert, Internet Banking
	GH¢15.00 - Individual/ SME	SMS Alerts with any one or more of the following; MasterCard Gold, Mobile Banking/USSD, E-Alert, Internet Banking
	GH¢1.50 - Enterprise/ Commercial/ Corporate/ Institutional (Mandatory)	SMS Alerts alone
	GH¢15.00 - Enterprise/ Commercial/ Corporate/ Institutional	SMS Alerts with any one or more of the following; MasterCard Gold, Mobile Banking/USSD, E-Alert, Internet Banking
OTHER E-PRODUCTS		
8. E-Statements	Free	
CURRENT ACCOUNT PRODUCTS		
9. Classic Current Account		
Min Opening Deposit	GH¢ 50.00	
Monthly Maintenance Charge	GH¢ 5.00	
10. Classic Current Account – FEA		
Min opening Deposit	50 Units	
Transaction Charge	3% on forex withdrawals where payment is against cheques/transfer	
11. Classic Current Account – FCA		
Transaction Charge	3% on all forex withdrawals; no charge on cedi withdrawals	
12. Corporate Current Account		
Min Opening Deposit	GH¢ 200.00	
Monthly Maintenance Charge	GH¢ 100.00	

13. Corporate Current Account – FEA	
Min Opening Deposit	200 Units
Transaction Charge	3% on forex withdrawals where payment is against cheque/transfer
14. Corporate Current Account – FCA	
Transaction Charge	3% on forex withdrawals
	No charge on cedi withdrawals
	Initial transfer must be within 30 days of account opening.
15. Business Current Accounts	
Min Opening Deposit	GH¢ 100.00
Monthly Maintenance Charges	Based on segment:
	SME Current Account: GH¢ 10.00
	Enterprise Current Account: GH¢ 30.00 Commercial Current Account: GH¢ 50.00
16. Business Current – FEA	
Min Opening Deposit	100 Units
Transaction Charge	3% of forex withdrawals where payment is against cheque/transfer
17. Business Current – FCA	
Transaction Charge	3% on forex withdrawals
	No charge on cedi withdrawals
	Initial transfer must be within 30 days of account opening.
18. B.O.G.A. (Banking Operations for Ghanaians Abroad) Account	
Ghanaians resident abroad may open and operate this type of current account directly from their location abroad.	
Min Opening Deposit	100 Units
Min Operating Balance	50 Units
SAVINGS ACCOUNT PRODUCTS	
19. Classic Savings Account	
Min Opening Deposit	GH¢ 50.00

Min Operating Balance	GH¢ 50.00			
Credit Interest Rate	<u>Tiered 0.5% - 5% p.a.</u>			
	GH¢ 50.00	to	GH¢ 499.00	- 0.5%
	GH¢ 500.00	to	GH¢ 999.00	- 1.0%
	GH¢ 1,000.00	to	GH¢ 1,499.00	- 1.5%
	GH¢ 1,500.00	to	GH¢ 1,999.00	- 2.0%
	GH¢ 2,000.00	to	GH¢ 2,499.00	- 2.5%
	GH¢ 2,500.00	to	GH¢ 2,999.00	- 3.0%
	GH¢ 3,000.00	to	GH¢ 3,499.00	- 3.5%
	GH¢ 3,500.00	to	GH¢ 3,999.00	- 4.0%
	GH¢ 4,000.00	to	GH¢ 4,999.00	- 4.5%
	GH¢ 5,000.00	and above		- 5.0%
Min Interest Balance	GH¢ 50.00			
20. YOLO Account				
Min Opening Deposit	GH¢ 20.00			
Min Operating Balance	GH¢ 10.00			
Credit Interest Rate	2% p.a.			
Min Interest Balance	GH¢ 100.00			
21. Corporate Savings Account				
Min Opening Deposit	GH¢ 10,000.00			
Min Operating Balance	GH¢ 5,000.00			
Credit Interest Rate	1% p.a.			
Min Interest Balance	GH¢ 10,000.00			
22. SME Savings Account				
Min Opening Deposit	GH¢ 100.00			
Min Operating Balance	GH¢ 50.00			
Credit Interest Rate	<u>Tiered up to 2.5%</u>			
	GH¢ 50.00	to	GH¢ 499.00	- 0.0%
	GH¢ 500.00	to	GH¢ 999.00	- 1.0%
	GH¢ 1,000.00	to	GH¢ 1,499.00	- 1.5%
	GH¢ 1,500.00	to	GH¢ 1,999.00	- 2.0%
	GH¢ 2,000.00	and above		- 2.5%
Min Interest Balance	GH¢ 500.00			
23. Mane Me Account				

Inward remittance money is credited directly to the bank account of the recipient. The source of the initial deposit must be an inward remittance. Subsequent deposits may come from any other source.

- The recipient of the inward remittance will receive an alert indicating receipt of the funds in his/her account.
- Recipient may use any ATM to cash the money.
- Recipient may use his/her mobile phone to move the money to a MM wallet or another account.

Min Opening Deposit	GH¢ 20.00
Min Operating Balance	GH¢ 10.00
Credit Interest Rate	2.5% p.a.
Min Interest Balance	GH¢ 20.00



24. 1st Account

➤ A Trust Account for a minor (i.e. below 18 years)

Min Opening Deposit	GH¢ 200.00
Min Operating Balance	GH¢ 200.00
Credit Interest Rate	3% p.a.
Min Interest Balance	GH¢ 200.00
Frequency of withdrawals	One withdrawal per quarter



HYBRID PRODUCTS

25. Classic Plus Account (C-Plus)

An Interest-bearing current account for individuals.

Min Opening Deposit	GH¢ 500.00
Min Operating Balance	GH¢ 200.00
Credit Interest Rate	3% p.a.
Min Interest Balance	GH¢ 500.00
Frequency of withdrawals	4 free withdrawals per month (Withdrawals over 4 times attract a surcharge of GH¢ 5.00 per withdrawal in that month)

26. SME Classic Plus Account (S-Plus)	
An Interest-bearing current account for business entities (SME, Business Enterprise & Business Commercial).	
Min Opening Deposit	GH¢ 500.00
Min Operating Balance	GH¢ 200.00
Credit Interest Rate	3% p.a.
Min Interest Balance	GH¢ 1,000.00
Frequency of withdrawals	4 free withdrawals per month (Withdrawals over 4 times attract a surcharge of GH¢ 10.00 per withdrawal in that month)
INVESTMENT PRODUCTS	
27. Chrome Investment Account	
Purpose is to plan and build-up funds to meet a short to medium term goal.	
Min Opening Deposit	GH¢ 200.00
Min Operating Balance	GH¢ 500.00
Credit Interest Rate	91-day Treasury Bill Rate minus five (5)
Min Interest Balance	GH¢ 500.00
Minimum Monthly Contribution	GH¢ 50.00
Frequency of withdrawals	One withdrawal per quarter after six months of account opening. Interest for the quarter to be forfeited where more than one withdrawal per quarter is made.
Maximum Withdrawal Amount	Up to 30% of excess over the minimum balance.
Minimum Investment Period	12 months
28. Platinum Investment Account	
Purpose is to plan and build-up funds to meet a long-term goal.	
Min Opening Deposit	GH¢ 100.00
Min Operating Balance	GH¢ 200.00
Credit Interest Rate	91-day Treasury Bill Rate minus two (2)
Min Interest Balance	GH¢ 200.00
Minimum Monthly Contribution	GH¢ 50.00
Frequency of withdrawals	One withdrawal per quarter after twelve months of account opening. Interest for the quarter to be forfeited where more than one withdrawal per quarter is made.
Maximum Withdrawal Amount	Up to 30% of excess over the minimum balance.

Minimum Investment Period	24 months
INTERNATIONAL TRADE PRODUCTS	
29. Letters of Credit (LCs) - Secured	
Establishment Commission	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
30. Letters of Credit (LCs) - Unsecured	
Establishment Commission	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
Payment Commission	Minimum Commission - \$100.00
	Commission - 0.50%
Bill of Lading Indemnity	Minimum Commission - \$50.00
	Commission - 0.75%
SWIFT (L/C)	Commission - \$30.00
Letters of Credit Cancellation	Commission \$100 (+Swift charge)
INTERNATIONAL TRADE PRODUCTS (Amendments)	
31. Increase in Amount	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
32. Increase in Amount	
Unsecured	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
33. Period Extension	
Secured	Minimum Commission - \$200.00
	Commission - 0.75% per quarter
34. Period Extension	
Unsecured	Minimum Commission - \$200.00
	Commission - 1.25% per quarter
35. General Amendments	
Commission	\$30.00 + SWIFT Charge
INTERNATIONAL TRADE PRODUCTS – Letters of Credit (Exports)	
36. Advising	

Commission	GHC 100.00
37. Handling Charges	
Commission	\$100.00
38. Confirmation	
Minimum Commission	\$100.00
Commission	0.5% per quarter
39. Negotiation	
Minimum Commission	\$100.00
Commission	1%
40. Courier	
Commission	\$60.00
INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Imports)	
41. Handling Charges	
Commission	GHC 100.00
42. Payment Charges	
Minimum Commission	\$50.00
Commission	0.75%
43. Transfer of Documents to other Banks	
Commission	GHC 100.00
INTERNATIONAL TRADE PRODUCTS – Documentary Bills for Collection (Exports)	
44. Handling Charges	
Commission	\$100.00
45. Courier	
Commission	\$60.00
INTERNATIONAL TRADE PRODUCTS – Forex Drafts	
46. Offshore	
Minimum Commission	\$20.00
Maximum Commission	0.50%
47. Local (BOG)	
Minimum Commission	\$20.00
Maximum Commission	0.50%

INTERNATIONAL TRADE PRODUCTS – Outward Remittance	
48. Transfer commission	
Commission	0.50% (Min. \$50.00)
49. Swift Charges	
Commission	\$20.00
INTERNATIONAL TRADE PRODUCTS – Cheque Lodgements	
50. Local Cheques	
Commission	NIL
51. Foreign Cheques for Collection	
Commission	NIL
52. Stopped Cheques	
Commission	\$20.00
INTERNATIONAL TRADE PRODUCTS – Commission on Forex Cash Withdrawals	
53. Foreign Currency Account	
Commission	3%
54. Foreign Exchange A/C (Transfers / Cheque Withdrawals)	
Commission	3%
OTHER SERVICES	
55. EXPRESS (CCC)	
Presentment	GH¢ 40.00
Returns	NIL
56. DIRECT CREDIT (ACH) - BULK	
Presentment	GH¢ 2.00 per transaction
Returns	N/A

57. DIRECT CREDIT (ACH) - INDIVIDUAL	
Presentment	GH¢ 10.00 per transaction
Returns	GH¢ 0.50
58. DIRECT CREDIT (ACH) - CORPORATE	
Presentment	GH¢ 20.00 per transaction
Returns	GH¢ 1.00
59. EXPRESS DIRECT CREDIT (ACH) - BULK	
Presentment	GH¢ 3.50 per transaction
60. EXPRESS DIRECT CREDIT (ACH) - INDIVIDUAL	
Presentment	GH¢ 20.00
61. EXPRESS DIRECT CREDIT (ACH) - CORPORATE	
Presentment	GH¢ 30.00
62. ACH (INWARDS)	
Presentment	NIL
63. DIRECT DEBITS	
Presentment	GH¢ 1.00 per transaction
Returns	GH¢ 1.00
64. SALARY PROCESSING	
<u>Presentment:</u> ACH transfer (external):	GH¢ 3.00 per beneficiary
<u>Presentment:</u> In-house:	NIL
65. STANDING ORDERS	
Presentment Internal (CBG Account to CBG Account)	NIL
External - Current	GH¢ 5.00 per transaction
66. SWIFT (Inward Transfers via GIS)	

Presentment	Free
67. SWIFT (Outward Transfers via GIS)	
<u>Presentment</u> Below GH¢ 100,000.00	GH¢ 10.00
<u>Presentment</u> From GH¢ 100,000.00 to GH¢ 1,000,000.00	GH¢ 30.00
<u>Presentment</u> Above GH¢ 1,000,000.00	GH¢ 50.00
OTHER SERVICES – CHEQUE BOOK REQUISITION	
68. CURRENT ACCOUNTS - Individuals	
50 Leaflets	GH¢ 15.00
69. CURRENT ACCOUNTS - Individuals (FAST TRACK)	
50 Leaflets	GH¢ 30.00
70. CURRENT ACCOUNTS - Businesses (NORMAL)	
50 Leaflets	GH¢ 20.00
100 Leaflets	GH¢ 30.00
71. CURRENT ACCOUNTS - Businesses (FAST TRACK)	
50 Leaflets	GH¢ 30.00
100 Leaflets	GH¢ 50.00
72. COUNTER CHEQUES	
Per leaflet	GH¢ 5.00
73. FOREIGN ACCOUNTS	
50 Leaflets	USD 7 EUR 6 GBP 4
100 Leaflets	USD 10 EUR 9 GBP 5

OTHER SERVICES	
74. RETURNED CHEQUES	
Presentment	N/A
Returns	10% on face value or GH¢ 60.00 minimum
75. STOPPED CHEQUES	
Local Cheque	GH¢ 20.00
Foreign Cheque	GH¢ 20.00 equivalent
76. STATEMENT REQUEST - Regular	
Fee per page	GH¢ 2.00 per page
77. STATEMENT REQUEST - VISA	
Fee per page	GH¢ 5.00 per page
78. PAYMENT ORDER - Customers	
Issuance Fee	0.25% of Face Value GH¢ 10.00 (minimum) GH¢ 25.00 (maximum)
79. PAYMENT ORDER - Students	
Issuance Fee	GH¢ 10.00
80. PAYMENT ORDER – Walk-in Customers	
Issuance Fee	0.5% on face value (GH¢15 min - GH¢30 max)
81. EXTERNALIZATION FEE	
Externalization Fee	1.25% (negotiable)