

# GTBank TARIFF GUIDE



Guaranty Trust Bank (Ghana) Ltd

DOMESTIC SERVICES	
STATEMENTS	
Regular Statements	
• Soft copy (via E-mail)	Free
• Hard copy	GH¢5/Sheet
Auditor's Confirmation	GH¢100
Reference/Account Confirmation Letter	GH¢20
CARDS	
Local Online & POS Transaction Charges	Free
International Online & POS Transaction Charges	1.5% (min \$0.5) World Cards 3.5% (min \$0.5) Other Cards
PROPRIETARY CARD (GH-LINK)	
Card Issuance	GH¢10
Replacement (Lost/Damaged/Stolen)/ Renewal	GH¢10
Own ATM withdrawal	Free
Other Bank's ATMs (Local)	1%+ GH¢2
DEBIT CARD	
Card Issuance	GH¢30 MasterCard/ Visa Classic
Replacement or Renewal (Lost/Damaged/Stolen)	GH¢35 Visa Gold GH¢50 Corporate/Executive GH¢50 MasterCard World Card Cedi \$10 MasterCard World Card Dollar \$10 MasterCard World Card Pound \$10 MasterCard World Card Euro GH¢150 Visa Infinite
Monthly Card Fee	GH¢6 MasterCard/ Visa Classic GH¢7 Visa Gold GH¢20 Corporate/Executive GH¢10 MasterCard World Card Cedi \$1 MasterCard World Card Dollar £1 MasterCard World Card Pound €1 MasterCard World Card Euro GH¢20 Visa Infinite
LOCAL ATMs	
Cards on Own ATMs	Free
Cards on other Local Bank's ATMs	2% + GH¢1
Balance enquiry on other Local Bank ATMs	GH¢2
INTERNATIONAL ATMs	
Cards on International Bank ATMs	4% (Min \$2)
Access Fee for International Cards on GTBank ATMs	GH¢15
Balance enquiry on International Bank ATMs	GH¢5
CREDIT CARD	
Credit card withdrawal (Local)	\$3

PREPAID CARD	
Card Issuance	GH¢20
Replacement or Renewal (Lost/Damaged/Stolen)	GH¢20
Monthly Maintenance Card Fee	GH¢4
LOCAL ATMs	
Cards on ATMs	Free
Cards on other local bank's ATMs	2% + GH¢1
E-ZWICH CARD	
Issuance	GH¢15
Replacement (Lost/Damaged/Stolen)	GH¢15
E-EXPERIENCE BUNDLES	
(Individual)	
-Internet Banking -Mobile App -USSD -E-Alert SMS Alert	Free Savings Accounts GH¢2 Monthly Current Accounts
(Non-Individual/Corporate)	
-Internet Banking -Mobile App -USSD -E-Alert SMS Alert	GH¢20 Monthly
FOREIGN CURRENCY ACCOUNTS	
(Individual/Non-Individual)	
-Internet Banking -Mobile App -USSD -E-Alert SMS Alert	N/A
E-PRODUCTS	
GAPS set up	Free
GAPS GTpay Myghpay GTCollect	GH¢30 Monthly
Bank to wallet charges	1% (Cap of GH¢30)
Automated cheque writer setup	GH¢200
Automated cheque writer monthly charge	GH¢100
Internet Banking (token)	GH¢50
POS set up	GH¢50
POS Monthly Maintenance Fee	GH¢50
POS Merchant Fees	Between 1% to 3%
Card Protect Annual Fee	\$3
TRANSACTION FEES	
ACH (T+1) Transfer	GH¢2
Account to Mobile Money Wallet	1% (Cap of GH¢30)
Mobile Money Wallet to Account	TELCO charges apply
Monthly E-Statements	Free
Adhoc E-Statements	Free
GHIPSS Instant Pay to other banks	1% (Cap of GH¢10)
Salary Processing / Bulk Payments	ACH/GIP charges apply
Local Pan-2-Pan transfers	1% (Cap of GH¢10)
3D Secure Fee	\$5
Dynamic Currency Conversion (DCC)	3.8%
OIF/ Mark-up	5%

OUTWARD BILLS FOR COLLECTION - EXPORT	
Handling Commission	\$100
Courier Local	\$3
Courier Offshore	\$200
Swift charge	\$35
Protest	Full Cost recovery +\$40 Minimum \$15 (or Cedi Equivalent) Maximum \$100
FCA	
Minimum	0.75% of face value
Maximum	\$30
Cedi Amount	1% of face value Minimum \$15 (or Cedi Equivalent)
CORRESPONDENT BANK CHARGES	
Based on charge levied by correspondent Bank:	
a. For USD Transfers	\$40
b. For GBP Transfers	£30
c. For Euro Transfers	€ 35
MISCELLANEOUS	
LC transfers to beneficiary in other banks in Ghana	\$200
Confirmation of Equity Contribution	\$50
Reference Letters	\$20
DOCUMENTARY BILLS FOR COLLECTION (INWARD)	
Handling Charges	\$50
Swift Charges	\$35
Stamp duty on accepted Bill of Exchange	As per Stamp Duty Act
FOREIGN DRAFT ISSUANCE	
FEA/FCA	1% of face value (Minimum \$20)

REMITTANCES (FX INFLOW) TARIFF	
Inward Remittance	\$30
Payment in foreign currency (GTMT)	3% of value (Minimum \$10)
EXTERNALISATION FEE	
Fx purchase from the bank to transfer	Free
Others (cash or local inflow)	1% of transfer amount
FOREIGN CASH WITHDRAWAL - FCA & FEA/Transfers (GTBank to GTBank)	
FX cash withdrawal (Inflow)	7% of face value
FEA transfer between accounts (cash based)	No Charge
Transfer between two FCAs	1% of face value (Minimum \$20 Maximum \$300)
Transfer from FEA to FEA (if not cash or FX Purchase)	0.5% of face value (Minimum \$20 Maximum \$50)
Withdrawal from FEA backed by cheque	7% of face value
Withdrawal from FCA (inflow)	7% of face value
Withdrawal from FEA (inflow)	7% of face value
Withdrawal on FCA (Dollar & Pound through account)	7% of face value
Cash withdrawal from FEA funded by cash deposit	Free
FX TRANSFER (OFFSHORE)	
Swift Charge	\$35
Transfer Commission	1% of transfer amount (Minimum \$20, £15, € 18)
Amendments	\$50
LOCAL FX TRANSFER	
Transfer Commission	1% of transfer amount (Minimum \$20: Maximum \$300)
Swift Charge	Free
Amendments	Free

<b>STANDING ORDER</b>	
Standing order-Internal	Free
Standing order-External	GH¢5 per transaction
<b>SALARY PAYMENTS</b>	
Internal	Free
External	Free
<b>SEARCHES AND VERIFICATION</b>	
Corporate Search	GH¢25
Verification for resident permit for non-citizens	Free
<b>CHEQUE BOOKS</b>	
Individual customers (50 leaves)	GH¢35
Corporate customers (100 leaves)	GH¢70
Counter Cheque	GH¢10
Stop Cheque	GH¢20
COT	GH¢1.5 per mille
<b>DOCUMENT RETRIEVAL (US VISA RECIEPT, CHEQUE, VOUCHER ETC.)</b>	
Up to 1 year	GH¢30
Beyond 1 year	GH¢50
<b>CLEARING</b>	
Insufficient Funds	Free
Other return reasons	GH¢5.5
Normal Cheque Clearing	Free
Normal Cheque Clearing (Returns)	Free
Returned Cheque (inward)	Free
Express Cheque Clearing	0.25% of face value (minimum GH¢20 maximum GH¢50)
Normal ACH	GH¢3 per beneficiary
Express ACH	GH¢8 per beneficiary
Returned ACH	GH¢1.5
Near Real Time (NRT)	GH¢10 per transaction
Direct Debit (ACH)	GH¢1 per beneficiary

<b>BANK DRAFT</b>	
Up to GHS 1,000	GH¢8.00
Above GHS 1,000	GH¢25.00
Exams & school fees related	GH¢5
<b>CEDI TRANSFER</b>	
Local Money Transfer SWIFT/GIS (Cedis)	GH¢25 for customers
<b>LETTER OF CREDIT (IMPORTS)</b>	
Documentary Letter Of Credit - Imports	Free
Establishment Fee	1.25% per quarter
Confirmation Fee	0.75%
Amendments (increase in value)	1.25% of increased value
Amendments (any other)	\$50
Swift Charge	\$35
<b>LETTER OF CREDIT - (EXPORTS)</b>	
Advising Commission	\$40
Third party advising commission	\$100
Discrepant Document Fees	\$100
Cancellation of L/C	\$200
Expired/Unutilized L/C	\$100
Amendment Commission	As advised by correspondent bank + \$100
Handling Commission	\$100
Payment to Exporter	0.75% of face value
Courier Offshore	\$200
Courier Local	\$100
Swift charge	\$35

**“Transfer of FEA to FEA within the Bank funded by cash or purchase from the Bank will not attract any charge”**