

DOMESTIC SERVICES	
<b>STATEMENTS</b>	
Regular Statements • Soft copy (via E-mail) • Hard copy	Free GH¢5/Sheet
Auditor's Confirmation	GH¢100
Reference/Account Confirmation Letter	GH¢20
<b>CARDS</b>	
Local Online & POS Transaction Charges	Free
International Online & POS Transaction Charges	1%-MasterCard World 3% Other Cards
International ATMs	3%+\$2(Minimum)
<b>PROPRIETARY CARD (GH-LINK)</b>	
Card Issuance	GH¢10
Replacement (Lost/Damaged/Stolen)/ Renewal	GH¢10
Own ATM withdrawal	Free
Other Bank's ATMs (Local)	1%+ GH¢2
<b>DEBIT CARD</b>	
Card Issuance	GH¢25 MasterCard/ Visa Classic GH¢30 Visa Gold GH¢50 Corporate/Executive
Replacement or Renewal (Lost/Damaged/Stolen)	GH¢25 MasterCard/ Visa Classic GH¢30 Visa Gold GH¢50 Corporate/Executive
Monthly Card Fee	GH¢5 MasterCard/ Visa Classic GH¢5 Visa Gold GH¢10 Corporate/Executive
<b>LOCAL ATMs</b>	
Cards on Own ATMs	Free
Cards on other Local Bank's ATMs	GH¢2 +1%
Access Fee for International Cards on GTBank ATMs	GH¢15
<b>PREPAID CARD</b>	
Card Issuance	GH¢20
Replacement or Renewal (Lost/Damaged/Stolen)	GH¢20
Monthly Maintenance Card Fee	GH¢4
<b>LOCAL ATMs</b>	
Cards on ATMs	Free
Cards on other local bank's ATMs	GH¢2 +1%

E-ZWICH CARD	
Issuance	GH¢15
Replacement (Lost/Damaged/Stolen)	GH¢15
<b>E-EXPERIENCE BUNDLES</b>	
<b>(Individual)</b>	
-Internet Banking -Mobile App -USSD -E-Alert SMS Alert	Free Savings Accounts GH¢2 Current Accounts
<b>(Non-Individual/Corporate)</b>	
-Internet Banking -Mobile App -USSD -E-Alert SMS Alert	GH¢10 Monthly
<b>FOREIGN CURRENCY ACCOUNTS</b>	
<b>(Individual/Non-Individual)</b>	
-Internet Banking -Mobile App -USSD -E-Alert SMS Alert	N/A
<b>OTHER E-PRODUCTS</b>	
<b>Transaction Fees</b>	
ACH (T+1) Transfer	GH¢2
Account to Mobile Money Wallet	0.75% (Cap of GH¢5)
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
<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</b>	
Corporate Search	GH¢25
Verification for resident permit for non-citizens	GH¢200

<b>E-PRODUCTS</b>	
GAPS set up	Free
GAPS GTpay Myghpay GTCollect	GH¢30 Monthly
Bank 737 Internet Banking/ GTWorld SMS GeNS	GH¢2 Monthly
Bank to wallet charges	0.75% (Minimum 50p Maximum GH¢5)
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
Transaction Fee (Range)	1% to 3%
<b>CHEQUE BOOKS</b>	
Individual customers (50 leaves)	GH¢35
Corporate customers (100 leaves)	GH¢70
Counter Cheque	GH¢10
Stop Cheque	GH¢20
<b>CHEQUE / VOUCHER / DOCUMENT RETRIEVAL</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>MONEY TRANSFER</b>	
Local Money Transfer SWIFT/GIS (Cedis)	GH¢25 for customers
Local FX/SWIFT to another bank	1.25% of transfer amount (Minimum \$100/ Maximum \$300)
COT	GH¢1.5 per mille
<b>FOREIGN OPERATIONS</b>	
Documentary Letter Of Credit - Imports	Free
Establishment Fee	1.25% per quarter
Amendments (increase in value)	1.25% of increased value
Amendments (any other)	\$50
SWIFT Charge	\$30
<b>DOCUMENTARY 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

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

<b>REMITTANCES TARIFF</b>	
Inward Remittance	\$30
Payment in cedis	GH¢35
Payment in foreign currency (GTMT)	3% of value
<b>EXTERNALISATION FEE</b>	
Fx purchase from The bank to transfer	Free
Others (cash or local inflow)	1% of transfer amount
<b>FOREIGN CASH WITHDRAWAL - FCA &amp; FEA/Transfers (GTBank to GTBank)</b>	
FX cash withdrawal (Inflow)	3% 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	3% of face value
Withdrawal from FCA (inflow)	3% of face value
Withdrawal from FEA (inflow)	3% of face value
Withdrawal on FCA (Dollar & Pound through account)	3% of face value
Cash withdrawal from FEA funded by cash deposit	Free
<b>FOREIGN TRANSFER (OFFSHORE)</b>	
Swift Charge	\$35
Transfer Commission	1% of transfer amount (Minimum \$20, £15, € 18)
Amendments	\$50
<b>LOCAL FX TRANSFER</b>	
Transfer Commission	1% of transfer amount (Minimum \$20: Maximum \$300)
Swift Charge	Free
Amendments	Free

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