Tariff Guide **2026**

EFFECTIVE 15TH JULY 2026

Terms and conditions may apply
Please note that all tariffs are VAT exclusive

CORPORATE BANKING

Description	Current Tariffs (GH¢)
1. Current Account	
Opening (Initial Deposit)	500.00
Monthly Current A/c Service Fee	1.8/mille Min GH¢300.00
Minimum Operating Balance	N/A
Foreign Currency Account [maintenance fees USD]	Free
Withdrawal FCA [Non cash funded account]	3%
2. Cheque Books	
Cedi	
50 leaflets	50.00
100 leaflets	100.00
Over the counter cheque leaflet	10.00
Foreign account (GBP, USD, EURO)	
50 leaflets	£/$/€ 10
100 leaflets	£/$/€ 20
Fast Track Cheque Book:	
50 leaflets	50.00 + regular charges
100 leaflets	100.00 + regular charges
3. Internet Banking	
1. Sign On	Free
2. Month Service Fee	Free
3. Intra Bank Transfers Via Internet	Free
4. Inter Bank Transfers Via GIS	12.00
5. Same Day Inter Bank Transfer (In-Branch)	
Up to 500	3.00
501 - 1500	6.00
1501 - 5000	12.00
5001 - 10000	17.00
10001 And Above	25.00
6. Inter Bank Transfer - Express	30.00
7. Inter Bank Transfer - Instant	
Up to 50	0.5
51 - 200	2.00
201- 500	5.00
501 - 1000	7.00
Above 1000	20.00
4. Corporate MasterCard	
Issuing	
Debit	35.00
PIN re-issue	2.00
GCB Card on GCB ATMS	Free
GCB Cards on Other Banks' ATM	10.00
Other Local Banks' Card on GCB ATMs	N/A
Other International Banks' Card on GCB ATMs (Access Fee)	36.00
Monthly Service Fee	15/20
Replacement/ Renewal (Lost /Damaged/Stolen) – Classic	35.00
Mini Statement Fee on GCB ATM (Optional)	Free
ATM Receipt Fee (Optional)	Free
Withdrawal on ATMs Outside Ghana	3.50%
Secure Code Enrolment fees (once off payment charged at the end of the 1st quarter)	36.00
Markup on international card transactions	1% - 7.5%
Failed cross-border card transactions due to insufficient funds (e-commerce)	0.50 per failed transaction due to insufficient funds
Other Domestic Bank card on GCB ATM	8.00

5. Visa Card	
Issuing	
Debit	35.00
PIN re-issue	2.00
GCB CARD ON GCB ATMS	Free
GCB Cards on Other Banks' ATM	10.00
Other Local Banks' Card on GCB ATMs	N/A
Other International Banks' Card on GCB ATMs (Access Fee)	36.00
Monthly Service Fee	15/20
Replacement/ Renewal (Lost /Damaged/Stolen)	35.00
Mini Statement Fee on GCB ATM (Optional)	Free
ATM Receipt Fee (Optional)	Free
Withdrawal on ATMs Outside Ghana	3.50%
Secure Code Enrolment fees (once off payment charged at the end of the 1st quarter)	36.00
Markup on international card transactions	1% - 7.5%
Failed cross-border card transactions due to insufficient funds (e-commerce)	0.50 per failed transaction due to insufficient funds
Other Domestic Bank card on GCB ATM	8.00
6. UPI Card	
Other Local Bank's Card on GCB ATMs	Free
Other International Banks' Card on GCB ATMs (Access Fee)	190.00
Mini Statement Fee on GCB ATM (Optional)	1.00
Balance Enquiry on GCB ATMs	1.00
ATM Receipt Fee (Optional)	Free
7. Point of Sale	
Set Up Fee	Free
Mobile Money	1.50%
International Cards	3%
Local Cards	3%

8. Letters of Credit	
(A) Cash Covered (Sight/Usance)	
Establishment Fee	1.0% flat
LC Commission	0.25% / Qtr [Min $200, EUR 160, GBP 140]
Drawings	0.5% [Min $100, EUR 80, GBP 70]
Increase in Amount	1% flat on the additional amount
Extension of Expiry Date	0.25% pq or part thereof
(B) Non-Cash Covered - Sight	
Establishement Fee	1.5% flat
LC Commission	0.75% / Qtr [Min $200, EUR 160, GBP 140]
Drawings	0.5% [Min $100, EUR 80, GBP 70]
Increase in L/C Amount	1.5% flat on the additional amount
Extension of Expiry Date	0.75% pq or part thereof
(C) Non-Cash Covered – Usance	
Establishment Fee	1.5% flat
LC Commission	1.0% / Qtr [Min $200, EUR 160, GBP 140]
Drawings	0.5% [Min $100, EUR 80, GBP 70]
Increase in L/C Amount	1.5% flat on the additional amount
Extension of Expiry Date	1.0% pq or part thereof
Up to 360 days (For LC Maturities beyond Expiring Date) -USANCE	0.25% of face value per quarter or part thereof
Above 360 days (For LC Maturities beyond Expiring Date) - USANCE	0.50% of face value per quarter or part thereof
(D) Others	
Swift Charge	$30, EUR25, GBP20
General Amendment	($50.00, EUR 40, GBP 35) + SWIFT
Discrepancy	$100.00, EUR 80, GBP 70
L/C Cancellation Commission	$100, EUR 80, GBP 70 + SWIFT
Expired & Unutilized L/C	N/A
Recall of funds	N/A
Offshore L/C Confirmation Commission	Per Correspondent Bank Charges
Local L/C Confirmation Commission	1% per annum
Payment Charges (when GCB Reimburses)	$200.00 plus SWIFT charges
9. Bonds & Guarantees	
Foreign	
Issuance Commission	0.3% / Qtr
Processing Fee	Negotiated
Extension of Expiry Date/Increase in Value	0.3% / Qtr
Guarantee Claim	$200, EUR 160, GBP 140
Amendments	N/A
Domestic	
Issuance Commission	1% / Qtr
Processing Fee	Negotiated
Extension of Expiry Date/Increase in Value	1% / Qtr
Bill of Lading Indemnity	$100
Amendments	N/A

10. Export L/Cs	
Advising	
Customers	GHS 200
Non Customers	$100
External Unutilised L/C Commission	$100
Cancellation	$100 + SWIFT
Bill Discounting	To be Negotiated
Courier	Min $100
Negotiation	
Commission	0.5% [Min $30, EUR 25, GBP 20]
Handling Commission	0.25%, min $100, EUR 80, GBP 70
Handling Commission for Bank's Benefit	N/A
Amendments	
Extension of Unutilized L/C	$30
11. Documentary Collections (Imports)	
Settlement Commission - Customer's Documents	0.75% [Min $30, EUR 25, GBP 20]
Settlement Commission - Non-Customer's Documents	1.0% [Min $30, EUR 25, GBP 20]
Handling Charges	$30
Tracer Charges	N/A
Transfer of Documents To Other Banks	GHS200.00
SWIFT Charge	$30, EUR25, GBP20
12. Other Trade Payments & Services	
Advance Payment Commissionn	1% [Min $30, EUR 25, GBP 20]
Transfer Commission for payment of services	1% [Min $30, EUR 25, GBP 20]
Open Account (Foreign account)	0.5% [Min $30, EUR 25, GBP 20]
Open Account (local / forex currency account)	0.75% [Min $30, EUR 25, GBP 20]
SWIFT Charge	$30, EUR25, GBP20
PAPSS *(Effective: December 12th, 2025)*	Transactions up to GH¢ 50,000 fee: 1.5% of the transaction value mimimum fee: $ 3.5 Transactions above GH¢ 50,000 fee: 1% of the transaction value fee cap: $5,000
13. Pick Up/Delivery/Implant Tellering	
Cash / Cheque Pick Up	GHS 60 / Weekday GHS 65 / Weekends/PH Inter - city picks to be negotiated
Implant Teller	2000 monthly per teller

COMMERCIAL AND BUSINESS BANKING

Description	Current Tariffs (GH¢)
1. Current Account	
Opening (Initial Deposit)	200
Minimum Operating Balance	Nil
Foreign Currency Account [maintenance fees USD]	20.00
Withdrawal FCA [Non cash funded account]	5%
Cash funded FEA account	-
Cedi Counter Cheque	20.00
Monthly Current A/C Service Fee (SME)	1.8 per mille (Min GHS100 - Max GHS300)
Monthly Current A/C Service Fee (Commercial)	1.8 per mille (Min GHS100 - MaxGHS500)
Flat Account maintenance Charge (SME)	GHS 68.00
Monthly Current A/C Service Fee (MSE)	GHS 30 for balances below GHS5,000 (Business) GHS 100 for balances below GHS10,000 (Limited)
2. Cheque Books	
Cedi	
50 leaflets	60.00
100 leaflets	110.00
Over the counter cheque leaflet	20.00
Foreign account (GBP, USD, EURO)	
50 leaflets	£/$/€ 10
100 leaflets	£/$/€ 20
Fast Track Cheque Book:	
50 leaflets	50.00 + regular charges
100 leaflets	100.00 + regular charges
3. SME Business Savings Accounts	
Opening (Initial Deposit)	100.00
Monthly Savings A/c Service Fee	Free
COT	Free
Minimum Operating Balance	100.00
Savings Withdrawal Book	20.00
Interest on Savings Balance	Nil
e-Products Service Fee	Free
4. Internet Banking	
Sign on	Free
Monthly Service Fee	Free
Intra Bank Transfers Via Internet	Free
Inter Bank Transfers Via GIS	12.00
Same Day Inter Bank Transfer (In-Branch)	
Up to 500	3.00
501 - 1500	6.00
1501 - 5000	12.00
5001 - 10000	17.00
10001 And Above	25.00
Inter Bank Transfer - Express	30.00
Inter Bank Transfer - Instant	
Up to 50	0.5
51 - 200	2.00
201- 500	5.00
501 - 1000	7.00
Above 1000	20.00

5. MasterCard	
Issuing	
Mastercard Business Debit	40
Mastercard Business Prepaid	40
6. Visa Card	
Issuing	
Business Debit Card	40.00
Visa Prepaid	40.00
PIN re-issue	2.00
GCB Card on GCB ATMs	Free
GCB Cards on Other Banks' ATM	10.00
Other Local Banks' Card on GCB ATMs	Free
Other International Banks' Card on GCB ATMs (Access Fee)	36.00
Monthly Service Fee	20
Markup on international card transactions	1% - 7.5%
Failed cross-border card transactions due to insufficient funds (e-commerce)	0.50 per failed transaction due to insufficient funds
Other Domestic Bank card on GCB ATM	8.00
7. UPI Card	
Other Local Banks' Card on GCB ATMs	Free
Other International Banks' Card on GCB ATMs (Access Fee)	36.00
Mini Statement Fee on GCB ATM (Optional)	1.00
Balance Enquiry on GCB ATMs	1.00
ATM Receipt Fee (Optional)	Free
8. Point of Sale	
Set Up Fee	Free
Mobile Money	1.5%
International Cards	3%
Local Cards	3%
9. Import Letters of Credit	
(A) Cash Covered (Sight/Usance)	
Establishment Fee	1.0% flat
LC Commission	0.25% / Qtr [Min $200, EUR 160, GBP 140]
Drawings	0.5% [Min $100, EUR 80, GBP 70]
Increase in Amount	1% flat on the additional amount
Extension of Expiry Date	0.25% pq or part thereof
(B) Non-Cash Covered - Sight	
Establishement Fee	1.5% flat
LC Commission	0.75% / Qtr [Min $200, EUR 160, GBP 140]
Drawings	0.5% [Min $100, EUR 80, GBP 70]
Increase in L/C Amount	1.5% on the additional amount
Extension of Expiry Date	0.75% pq or part thereof
(C) Non-Cash Covered – Usance	
Establishment Fee	1.5% flat
LC Commission	1.0% / Qtr [Min $200, EUR 160, GBP 140]
Drawings	0.5% [Min $100, EUR 80, GBP 70]
Increase in L/C Amount	1.5% on the additional amount
Extension of Expiry Date	1.0% pq or part thereof
Up to 360 days (Expiring to Maturity Date)	0.25% of face value per quarter or part thereof

Beyond 360 days (Expiring to Maturity Date)	0.50% of face value per quarter or part thereof
(D) Others	
Swift Charge	$30, EUR25, GBP20
General Amendment	($50.00, EUR 40, GBP 35) + SWIFT
Discrepancy	$100.00, EUR 80, GBP 70
L/C Cancellation Commission	$100, EUR 80, GBP 70 + SWIFT
Expired & Unutilized L/C	N/A
Recall of funds	N/A
Offshore L/C Confirmation Commission	Per Correspondent Bank Charges
Local L/C Confirmation Commission	3.5% per annum (BOG acceptable collateral)
Payment Charges (when GCB Reimburses)	USD200.00 plus SWIFT charges
10. Bonds & Guarantees	
Foreign	
Issuance Commission	0.3% / Qtr
Processing Fee	Negotiated
Extension of Expiry Date/Increase in Value	0.3% / Qtr
Guarantee Claim	$200, EUR 160, GBP 140
Amendments	N/A
Domestic	
Issuance Commission	1% / Qtr
Facility Fee	1.00% min GH¢ 1,000
Processing Fee	1.00% min GH¢ 1,000
Extension of Expiry Date/Increase in Value	1% / Qtr
Bill of Lading Indemnity	$100
Amendments	N/A
11. Export L/Cs	
Advising	
Customers	GHS200
Non Customers	$100
External Unutilised L/C Commission	$100
Cancellation	$100 + SWIFT
Bill Discounting	To be Negotiated
Courier	Min $100
Negotiation	
Commission	0.5% [Min $30, EUR 25, GBP 20]
Handling Commission	0.25%, min $100, EUR 80, GBP 70
Handling Commission for Banks' Benefit	N/A
Amendments	
Extension of Unutilized L/C	$30
12. Documentary Collections (Imports)	
Settlement Commission - Customer's Documents	0.75% [Min $200]
Settlement Commission - Non-Customer's Documents	1.0% [Min $200]
Handling Charges	$30
Tracer Charges	N/A
Transfer of Documents To Other Banks	GHS200.00
SWIFT Charge	$30, EUR25, GBP20

13. Other Trade Payments & Services	
Advance Payment Commission	1% [Min $30, EUR 25, GBP 20]
Transfer Commission for payment of services	1% [Min $30, EUR 25, GBP 20]
Open Account (Foreign account)	0.5% [Min $30, EUR 25, GBP 20]
Open Account (local / forex currency account)	0.75% [Min $30, EUR 25, GBP 20]
SWIFT Charge	$30, EUR25, GBP20
PAPSS *(Effective: December 12th, 2025)*	Transactions up to GH¢ 50,000 fee: 1.5% of the transaction value mimimum fee: $ 3.5 Transactions above GH¢ 50,000 fee: 1% of the transaction value fee cap: $5,000
14. Loans	
Loans	
Processing/Establishment Fee	1.00% min 1,000
Facility Fee	1.00% min 1,000
15. MSE Savings Account	
Initial Deposit	GHS 100
Minimum Balance without charge	Above GHS 5000 (Business) Above GHS10,000 (Limited)
Monthly Charge (Business)	GHS 30 for balances below GHS5,000 GHS100 for balances below GHS10,000 (Limited)
16. Cash Pick Up/Delivery/Implant	
Cash / Cheque Pick Up	125 per pick Inter - city picks to be negotiated
17. Others	
Certification of Balance to Auditors	250.00
Letter of Reference / Letter of Comfort	300.00

RETAIL BANKING

Description	Current Tariffs (GH¢)
1. Savings Account	
Initial Deposit	100.00
Minimum Balance	50.00
Savings Withdrawal Book	25 Leaflets GHC 25 50 Leaflets GHC 35 100 Leaflets GHC 50
Over-the-Counter Savings Leaflet	20.00
Withdrawals in excess of 4 FREE withdrawals within a month	20.00
Convenience charge	12.00, excluding 60 years+ (10.00)
Minimum Balance to earn interest	500.00
2. Current Account	
Initial Deposit	100.00
Minimum Balance	0.00
Monthly Service Charge / COT	20.00
Commission on Royal banking	10.00
3. Cheque Books	
25 leaflets	30.00
50 leaflets	50.00
Over- the- counter cheque leaflet	20.00
100 leaflets	70.00
Foreign Account (GBP, USD, EURO)	
25 leaflets	USD 4 EURO 4, GBP 3
50 leaflets	USD 7, EURO 7, GBP 5
Fast Track Cheque Book:	
25 leaflets	25.00 + regular charges
50 leaflets	50.00 + regular charges
4. Cheques	
Normal clearing	Free
Stopped Cheque (per request)	30.00
Special Clearing	60.00
5. Statements	
Monthly Statement (eStatement)	Free
E-Alerts	Free
Adhoc Statement Request	GH¢6 per page
Statement for VISA application	GH¢12 per page
SWIFT Statement (MT 900/940/950)	Free
6. ReadyCash Card	
Issuing (Instant)	20.00
Usage Fees	
GCB ReadyCash Card on GCB ATM	Free
GCB ReadyCash Card on Other Bank's ATM (Fee)	10.00
ATM Receipt Fee (Optional)	0.5
Mini Statement Fee on Other Banks' ATM (Optional)	3.00
Replacement/ Renewal	20.00
Excess ATM Withdrawal fee (Max GHS 20,000 a day)	20.00
7. Mastercard	
Issuing (Instant)	
Standard	25.00
Gold	40.00
Platinum	60.00
Prepaid	30.00

Usage Fees	
GCB Mastercards' on Other Banks' ATM	1.5% of trans. value with a min. of Gh₵15
Other International Banks' Cards on GCB ATMs (Access Fee)	36.00
Withdrawal on ATMs Outside Ghana	3.50% (of withdrawal amount)
Mini Statement Fee on GCB ATM	Free
Balance Enquiry on ATMs In Ghana	Free
Balance Enquiry on ATMs Outside Ghana	10.00
PIN Change on GCB ATMs	Free
Monthly Service Fee Standard/Gold/Platinum	0/15/20
Replacement/ Renewal	
Standard	25.00
Gold	40.00
Platinum	60.00
Prepaid	30.00
Markup on international card transactions	1% - 7.5%
Failed cross-border card transactions due to insufficient funds (e-commerce)	0.50 per failed transaction due to insufficient funds
Other Domestic Bank card on GCB ATM	8.00
Excess ATM Withdrawal fee (Max GHS 20,000 a day)	20.00
8. Visa Cards	
Issuing (Instant)	
Classic	25.00
Gold	40.00
Platinum	60.00
Signature	75.00
Infinite	100.00
Prepaid	30.00
Usage Fees	
GCB Visa Cards on Other Bank's ATMs	1.5% of trans. value with a min. of Gh₵15
Other International Bank's Cards on GCB ATMs (Access Fee)	36.00
Withdrawal on ATMs Outside Ghana	3.50%
Mini Statement Fee on GCB ATM	Free
Balance Enquiry on ATMs In Ghana	Free
Balance Enquiry on ATMs Outside Ghana	3.00
PIN Change on GCB ATMs	Free
Monthly Service Fee Signature/Infinite	35/50
Monthly Service Fee Classic/Gold/Platinum	0/15/20
Markup on international card transactions	1% - 7.5%
Failed cross-border card transactions due to insufficient funds (e-commerce)	0.50 per failed transaction due to insufficient funds
Other Domestic Bank card on GCB ATM	8.00
Replacement/ Renewal	
Classic	25.00
Gold	40.00
Platinum	60.00
Signature	75.00
Infinite	100.00
Prepaid	30.00
Excess ATM Withdrawal fee (Max GHS 20,000 a day)	20.00
9. Internet Banking	
Sign on Fee	Free
Funds Transfers	
GCB to GCB	Free
GCB to other Bank's in Ghana	Refer to point 11 (Funds Transfer)
10. Mobile Banking	
Registration	Free
School Fees	5.00
GCB POS (Cardholder)	Free
GCB POS (Merchant)	Up to 3%

Mobile Money (Bank to Wallet)	
MTN/ VODAFONE/ AIRTEL/TIGO	1% (minimum charge of Gh¢0.50)
PIN Change	Free
11. Funds Transfer	
GCB to GCB	Free
To Other Banks:	
Same Day Transfer (In-Branch)	
Up to 500	3.00
501 - 1500	6.00
1501 - 5000	12.00
5001 - 10000	17.00
10001 And Above	25.00
Express Transfer	30.00
Instant Transfer	
Up to 50	0.5
51 - 200	2.00
201- 500	5.00
501 - 1000	7.00
Above 1000	20.00
12. GCB Xpress	
50	0.5
51 – 1000	1% with Maximum of GH¢5
Above 1000	12.00
13. Standing Orders	
Set up	
Internal	Free
External	5.00
Insufficient funds	20.00
14. Direct Debits	
GCB to GCB Account	1.00
Direct Debits from Other Banks via ACH	Free
Direct Debits Insufficient Funds	20.00
15. Electronic Payments	
School Fees:	
E-Pay	Per institution's specification
Fee Pay	5.00
16. Sundry Services	
Payment Orders:	
Up to Senior High School	5.00
All Tertiary Institutions	10.00
17. Payment Orders (Others):	
GCB Customers	Minimum GH¢ 10.00 or 0.25% of face value
Non GCB Customers	Minimum GH¢ 20.00 or 0.50% of face value
18. Safe Custody	
Envelopes	GH¢60 Per Quarter
Parcels	GH¢120 Per Quarter
Boxes	GH¢180 Per Quarter
19. Other Services	
Voucher Retrieval	< 1year = GHC50 > 1year = GHC100
Certificate of Balance	40.00
Letter of Reference	50.00
Equity Confirmation Processing Fee	200.00
Balance Enquiry	Free
Clearance letter (to another Bank after Loan repayment)	100.00
Clearance letter (Others)	40.00
Stop Payments	5.00

Loan Quotation	50
PAPSS Transaction *(Effective: December 12th, 2025)*	Transactions up to GH¢ 50,000 fee: 1.5% of the transaction value mimimum fee: $ 3.5 Transactions above GH¢ 50,000 fee: 1% of the transaction value fee cap: $5,000
20. E-zwich Charges	
Ezwich	
Issuance Fee	30.00
Replacement/ Renewal (Lost /Damaged/Stolen)	30.00
21. Tariffs On Selected Accounts	
Salary Account	
Initial Deposit	50.00
Minimum Balance	0
e-product bundle charge	Free
Monthly Service Charge	15.00
Link2Home Account	
Initial Deposit	100.00
Minimum Balance	50 per currency
eService Bundle Charge	GHC12 / USD/EURO/GBP 0.50
Withdrawals in foreign for FCY denominated accounts	5% of face value
Student Account	
Initial Deposit	20.00
Monthly Service Charge	2.00
Minimum Balance	0
22. Dud Cheques Penalty Structure	
First-Time Offender: 10% of the face value of the cheque	
Second-Time Offender: 15% of the face value of the cheque	
Third-Time Offender: 20% of the face value of the cheque	

FOR OTHER FOREIGN TRANSACTIONS,
PLEASE CONTACT: **INTERNATIONAL TRADE & PAYMENT SERVICES ON 0302 246031**

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