

Tariff Guide 2023

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

CORPORATE BANKING

1. Current Account	Current Tariffs (GH¢)	5. Visa Card	10. Letters of Credit	12. Export L/Cs
Opening (Initial Deposit) Monthly Current Ac Service Fee Minimum Operating Balance Foreign Currency Account (Maintenance fees USD) Withdrawal FCA (Non cash funded account)	500.00 1.8mile Min GH¢100.00 N/A US\$ 20 3%	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 Free 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	(A) Cash Covered (Sight/Usance) Establishment Fee 1.0% flat L/C 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% p/ or part thereof (B) Non-Cash Covered - Sight Establishment Fee 1.5% flat L/C Commission 0.25% / 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% p/ or part thereof (C) Non-Cash Covered - Usance Establishment Fee 1.5% flat L/C 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% p/ 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, GBP15 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	Advising Customers GH\$ 200 Non Customers \$100 External Unutilised L/C Commission \$100 Cancellation \$100 + SWIFT To be Negotiated Courier Min \$100 Negotiation 0.5% (Min \$30, EUR 25, GBP 20) Commission 0.25%, min \$100, EUR 80, GBP 70 Handling Commission N/A Handing Commission for Bank's Benefit N/A Amendments Extension of Unutilized L/C \$30 13. 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 GH\$200.00 SWIFT Charge \$30, EUR25, GBP15 14. 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, GBP15 15. Pick Up/Delivery/Implant Teller Cash / Cheque Pick Up GH\$ 60 / Weekday GH\$ 65 / Weekends/PH Inter - city picks to be negotiated Implant Teller 2000 monthly per teller

COMMERCIAL BANKING

1. Current Account	Current Tariffs (GH¢)	5. Corporate MasterCard	11. Bonds & Guarantees	14. Other Trade Payments & Services
Opening (Initial Deposit) Monthly Current Ac Service Fee Minimum Operating Balance Foreign Currency Account (Maintenance fees USD) Withdrawal FCA (Non cash funded account) Cash funded FEA account Cod/Counter Cheque	200 Min GH¢50.00 - Max GH¢200.00 NI 20.00 3% 3% 15.00	Issuing Business Debit Card 30.00 Visa Prepaid 30.00 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 Free Replacement/ Renewal (Lost / Damaged/ Stolen) - Classic 35.00 Mini Statement Fee on GCB ATM (Optional) Free ATM Receipt Fee (Optional) Free	Foreign Insurance Commission 0.3% / Qtr Processing Fee Negotiated Extension of Expiry Date/Increase in Value \$200, EUR 160, GBP 140 Domestic Insurance Commission 1% / Qtr Processing Fee Negotiated Extension of Expiry Date/Increase in Value 1% / Qtr Bill of Lading Indemnity \$100 Amendments N/A	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 (local / forex currency account) 0.75% (Min \$30, EUR 25, GBP 20) SWIFT Charge \$30, EUR25, GBP15 15. Loans Loans Processing/Establishment Fee 1.00% min 1,000 Facility Fee 1.00% min 1,000 Overdraft Processing Fee 1% min GH¢1,000 Facility Fee 1% min GH¢1,000 Product Programme Traders' Loan Interest Rate (GRR + 5% - 10%) 36% Processing Fee 1.00% Facility Fee 1.00% LPO Financing Interest Rate (GRR + 3% - 8%) 35.00% Monitoring Fee 1.00% International Trade Bridge Loan 0.50% Interest Rate (GRR + 3% - 8%) 35% Processing Fee 1.50% Monitoring Fee 1.50% NI Unsecured Bridge Loan Interest Rate 36% Processing Fee 1.00% Facility Fee 2.00% Monitoring Fee NI Invoice Discounting Interest Rate (GRR + 3% - 8%) 35.00% Processing Fee 1.00% Facility Fee 1.00% Monitoring Fee 0.5%

RETAIL BANKING

Description	Current Tariffs (GH¢)	11. Funds Transfer	20. E-zwich Charges
1. Savings Account Initial Deposit Minimum Balance Savings Withdrawal Book Over-the-Counter Savings Leaflet Withdrawals in excess of 4 FREE withdrawals within a month eService Bundle Charge Minimum Balance to earn interest	100.00 50.00 7.00 6.00 6.00 7.00 500.00	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 Up to 50 0.5 51 - 200 2.00 201 - 500 5.00 501 - 1000 7.00 Above 1000 10.00	Issuance Fee for ezwich card 15.00 Replacement/ Renewal (Lost / Damaged/ Stolen) 15.00
2. Current Account Initial Deposit Minimum Balance eService Bundle Charge Monthly Service Charge / COT	100.00 0 7.00 1.8 per mile (Minimum: GH¢10)	12. GCB Xpress 0.5 51 - 1000 1% with Maximum of GH¢5 Above 1000 12.00	Salaries On Selected Accounts Initial Deposit 50.00 Minimum Balance 0 eService Bundle Charge Free Monthly Service Charge 10.00
3. Cheque Books 25 leaflets 50 leaflets Over-the-Counter Cheque Leaflet Foreign Account (GBP, USD, EURO) Fast Track Cheque Book: 25 leaflets 50 leaflets	17.00 27.00 6.00 US\$ 4, EURO 4, GBP 3 USD 7, EURO 7, GBP 5	13. Standing Orders Set up Internal Free External 5.00 Insufficient funds 20.00	Link2Home Account Initial Deposit 100.00 Minimum Balance 50 per currency eService Bundle Charge GH¢7 / US\$/EUR/GBP 0.50 Withdrawals in foreign for FCY denominated accounts 2.5% of face value
4. Cheques Normal clearing Stopped Cheque (per request) Special Clearing	Free 30.00 60.00	14. Direct Debits GCB to GCB Account 1.00 Direct Debits from Other Banks via ACH Free Direct Debits Insufficient Funds 20.00	Micro & Small Enterprises Account Initial Deposit Savings / Current Micro- 100 Small- 100 Minimum Balance without charge Savings / Current Micro - Above 1,000 / 2,000 Small- Above 2,000 / 5,000
5. Statements Monthly Statement (eStatement) ePrints Adhoc Statement Request Statement for VISA application SWIFT Statement (MT 900/940/950)	Free Free GH¢45 per page GH¢12 per page Free	15. Electronic Payments School Fees: E-Pay Per institution's specification Fee Pay 16. Sundry Services Payment Orders: Up to Senior High School 5.00 At Tertiary Institutions 10.00	Monthly Charge Micro - Account Balance Below GH¢1,000 - GH¢10 (Current Account Balance Below GH¢2,000) - GH¢200 Small - (Savings Account Balance Below GH¢2,000) - GH¢20 (Current Account Balance Below GH¢5,000) - GH¢20
6. Readycash Card Issuing (Instant) Usage Fees GCB card on own ATM GCB card on Other Banks' ATM (Fee) Mini Statement Fee on GCB ATM (Optional) ATM Receipt Fee (Optional) Mini Statement Fee on Other Banks' ATM (Optional) Replacement/ Renewal	20.00 Free 4.00 1.00 0.5 3.00 20.00	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	Student Account Initial Deposit 20.00 Monthly Service Charge 2.00 Minimum Balance 0
7. Mastercard Issuing (Instant) Standard Gold Platinum Prepaid Usage Fees GCB Cards on Other Banks' ATM Other International Banks' Cards on GCB ATMs (Access Fee) Mini Statement Fee on GCB ATM (Optional) ATM Receipt Fee (Optional) Mini Statement Fee on Other Banks' ATM (Optional) Replacement/ Renewal	25.00 35.00 50.00 30.00 30.00 7.00 30.00 3.50% Free 3.00 Free 35.50 0.5/7 25.00 35.00 50.00 25.00 75.00 75.00 Infinite 100.00 30.00 Usage Fees GCB Cards on Other Banks' ATM 7.00 Other International Banks' Cards on GCB ATMs (Access Fee) 30.00 Withdrawal on ATMs Outside Ghana 3.50% Micro Statement Fee on GCB ATM Free Balance Enquiry on ATMs in Ghana 3.00 PIN Change on GCB ATMs Free Monthly Service Fee Signature/Infinite/Platinum Monthly Service Fee Classic/Gold/Platinum 0.5/7 Replacement/ Renewal Classic 25.00 Gold 35.00 Platinum 50.00 Signature 75.00 Infinite 100.00 9. Internet Banking Sign on Fee Free Monthly Service Fee (e-Service bundle Charge) 7.00 Funds Transfers GCB to GCB Free GCB to Other Banks in Ghana Refer to point 11 (Funds Transfer)	18. Safe Custody Envelopes GH¢40 Per Quarter Parcels GH¢120 Per Quarter Boxes GH¢180 Per Quarter 19. Other Services Voucher Retrieval < 1 year = GH¢50 > 1 year = GH¢100 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	

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

Customer Service: 0202 111 177, 0264 270 236, 0277 758 114

Toll Free: 0800 422 422

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