

Multichannel

Sikatext	GH¢0.8 (GHp8) per month
Sikatel	GH¢ 1.5 per month
Sikamail (Daily, Weekly, Monthly)	Free

Advances and Loans

Temporary Overdraft Processing Fee	GH¢5
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Overdraft Processing Fee	1%
Minimum	GH¢20

Relief Credit Processing Fee	1%
Minimum	GH¢15

FOREIGN SERVICES

Initial Account Opening Amount	min \$300, €300, £300
Account Operation Balance	min \$300, €300, £300

1.Foreign Currency Account fed by inward transfers - export	
Monthly Commission on Turnover	Free

2.Foreign Exchange Account fed by bank notes or from cedi accounts	
Monthly Commission on Turnover	Free

3. Foreign Cash Withdrawal from:	
Foreign Currency Account	2.50%
Minimum	\$10, €10, £10
Foreign Exchange Account fed with cash	Free
Foreign Exchange Account fed with cheques / transfers	2.50%
Minimum	\$10, €10, £10

4.Travellers Cheque Sales	
Customers	1.50%
Minimum	\$20, €20, £20
Encashment of T/Cheques in L/Currency (Sold by SG-SSB)	2.50%

5.Cheque Book	
50 leaves	\$5, €5, £5

6.Stopped Cheque	\$15, €15, £15
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7.Returned Cheque	
Insufficient Funds	\$25, €25, £25
Postdated Cheque	No Charge
Other Reasons	\$15, €15, £15

SG-SSB

RETAIL BANKING

Tariff Guide

Effective 1st March 2009



SG-SSB RETAIL BANKING TARIFF

DOMESTIC SERVICES, SG-SSB

Current Account

Initial Deposit	Nil
Minimum operating balance	Nil

Commission On Turnover

Individuals	GH¢2 flat per month
Entrepreneurs - Churches, Clubs and Associations	1.5 per mile
Minimum	GH¢10
Maximum	GH¢20

Savings

Minimum Opening	GH¢30
Minimum Balance required to earn interest	GH¢300
Account Maintenance fee (waived if balance above GH¢30)	GH¢2

Package

Gold Package <small>* (LCY Current Account, Optional Super Saver, Privilege Card, Sikanet, Sikatel and Sikamail)</small>	GH¢10 per month
Silver Package <small>* (LCY Current Account, Optional Smart Saver, Priority Card, Sikatext, Sikatel and Sikamail)</small>	GH¢7 per month
Bronze Package <small>* (LCY Current Account or Savings Account Saver or Express Card, Sikanet, Sikatel and Sikamail)</small>	GH¢3 per month

Bank Draft

Bank's Customers	1/4% of face value
Minimum	GH¢10
Maximum	GH¢20

Returned Cheque

No Funds	GH¢50
Postdated Cheque	No Charge
Other Reasons	GH¢10

Stopped Cheque

	GH¢10
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Special Clearing

	GH¢25
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Local Transfers/Remittances

Within Bank	Free
Others	1/4% of face value
Minimum	GH¢7
Maximum	GH¢25

* LCY Local Currency

GHANA CEDI (¢)

Salary Processing Fee

Internal	GH¢1.5
External	GH¢2

Statements

Quarterly	Free
Ad hoc (interim)	GH¢5
Between 3 months and 1 year	GH¢15
Beyond 1 year	GH¢30

Standing Orders

Internal	Free
External	2.5% per transaction
Default- no returns	Free

Cheque Book-Personal Account

(50 leaflets)	GH¢5
(100 leaflets)	GH¢10
Counter cheque	GH¢3
Counter cheque till first cheque book is issued to new accounts	Free

Savings withdrawal booklet

Counter Savings withdrawal	GH¢2
	GH¢0.3 (3GHP)

Cheque voucher retrieval

Up to 3 months	GH¢10
Between 3 months and 1 year	GH¢20
Between 1 year and 3 years	GH¢30
Between 3 years and 10 years	GH¢60
Beyond 10 years	Not available

Document Retrieval

Up to 3 months	GH¢10
Between 3 months and 1 year	GH¢20
Between 1 year and 3 years	GH¢30
Between 3 years and 10 years	GH¢60
Beyond 10 years	Not available

Closure of Account

	Free
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Visa Cards Issuance Fee

Privilege(Gold).	Free
Priority (International electron)	Free
Saver (domestic electron)	Free

Express (domestic electron)	Free
Visa Card Replacement	GH¢10
Uncollected Card	GH¢5

Visa Card Issuance fee for Joint Account Holders

First Card Holder	Free
Second Card Holder	Free
Privilege(Gold).	Free
Priority(International electron)	Free
Saver (domestic electron)	Free
Express (domestic electron)	Free
Visa Card Replacement	GH¢10
Uncollected Card	GH¢5

Quarterly Service Fees

Privilege (Gold)	GH¢8/ \$7.5/ €6.75/£4.75
Priority (International electron)	GH¢6.5/\$6/€5.5/£3
Express (domestic electron)	GH¢3
Saver (domestic electron)	GH¢2

ATM Cash Withdrawal

Balance enquiry	Free
Mini statement	Free
SG-SSB Card on SG-SSB ATM	Free
SG-SSB Card on other Domestic ATM	GH¢1

SG-SSB Card on other International ATM

GHC ACCT -2% of transaction amount + GH¢2
USD ACCT - 2% of transaction amount +\$2
EUR ACCT - 2% of transaction amount +€2
GBP ACCT - 2% of transaction amount +£2

SG-SSB Card on other International POS

GHC ACCT -2% of transaction amount + GH¢2
USD ACCT - 2% of transaction amount +\$2
EUR ACCT - 2% of transaction amount +€2
GBP ACCT - 2% of transaction amount +£2