

PBL TARIFF GUIDE

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PBL TARIFF GUIDE

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DOMESTIC OPERATIONS	
DESCRIPTION	CHARGE
1. COMMISSION ON TURNOVER (COT)/ SERVICE CHARGES (per month)	
1.1 Retail/ Personal banking	
GHS1 - GHS100	GHS10
GHS101 - GHS6,000	GHS30
GHS6,001 - GHS20,000	GHS50
GHS20,001 - GHS50,000	GHS100
More than GHS50,000	GHS150
1.2 Commercial banking	
GHS1 - GHS17,000	GHS30
GHS17,001 - GHS400,000	GHS1.5 per mille
More than GHS400,000	GHS300
1.3 Corporate/ Institutional banking	
GHS1 - GHS30,000	GHS50
GHS30,001 – GHS400,000	GHS1.8 per mille
More than GHS400,000	GHS750
1.4 Foreign current accounts (FEA and FCA)	
Up to \$5,000/ €5,000/ £5,000	\$10/ €10/ £10
More than \$5,000/ €5,000/ £5,000	\$20/ €20/ £20
1.5 Savings accounts	After 2 free withdrawals, customer forfeits interest for the month
2. PAYMENT ORDER (BANK DRAFT)	
(i) Customers	0.25% of face value (Min. GHS25, Max. GHS50)
(ii) Walk-in clients	0.50% of face value (Min. GHS30, Max. GHS80)
(iii) Exam/ school fees related draft	GHS20 flat
(iv) Cancellation/ stopped payment order	GHS10 per leaf

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DESCRIPTION	CHARGE
3. CHEQUES (CCC)	
3.1 Presentment	
(I) Normal session	Free
(II) Express session	GHS60 flat
(III) Stopped cheque	GHS50 per leaf
3.2 Returned cheques	
(I) Refer to Drawer/Dud cheque (insufficient funds)	10% of face value
(II) Technical reasons	GHS30 flat
(III) Drawer's confirmation required (adequate balance)	Free
(iv) Drawer's confirmation required (other reasons)	GHS100
3.3 Cheque books (normal request)	
(i) Personal (25 leaflets)	GHS45/ \$4/ €4/ £3
(ii) Personal (50 leaflets)	GHS60/ \$6/ €6/ £5
(iii) Corporate (50 leaflets)	GHS65/ \$6/ €6/ £5
3.4 Cheque books (express request)	
(i) Personal (25 leaflets)	GHS50/ \$4/ €4/ £3
(ii) Personal (50 leaflets)	GHS70/ \$6/ €6/ £5
(iii) Corporate (50 leaflets)	GHS70/ \$6/ €6/ £5
3.5 Counter cheque (for all account types)	GHS50/ \$5/ €5/ £5
4. SAVINGS WITHDRAWAL	
(i) Passbook sale (including cover)	GHS20
(ii) Savings withdrawal booklet (25 leaflets)	GHS30/ \$4/ €4/ £3
(iii) Savings withdrawal booklet (25 leaflets)-express	GHS35/ \$4/ €4/ £3

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DESCRIPTION	CHARGE
5. TRANSFERS	
5.1 Local SWIFT/ GIS	GHS40
5.2 ACH transfers (Direct credit)	
5.2.1 Normal	
(i) One-to-one	GHS30 flat
(ii) Bulk transactions (One-to-many)	GHS7 per transaction (Min. GHS50)
5.2.2 Express	
(i) One-to-one	GHS60 flat
(ii) Bulk transactions (One-to-many)	GHS10 per transaction (Min. GHS70)
5.2.3 Receiving	Free
5.3 ACH transfers (Direct debit)	
(i) Direct debit mandate acceptance fee (one-off charge)	GHS50 flat
(ii) Return (insufficient funds)	GHS60 flat
(iii) Insurance premium processing	2.5% of successful transactions (Min. GHS50)
(iv) Pension processing	GHS2 per transaction
5.4 Near Real Time	
(i) One-to-one	GHS75 flat
(ii) Bulk transactions (One-to-many)	GHS20 per transaction (Min. GHS100)
6. STANDING INSTRUCTIONS	
(i) Set up	Free
(ii) Internal transfer	Free
(iii) External transfer (to other banks & institutions)	ACH charges apply
(iv) Unpaid standing instructions (no funds)	GHS15
7. SALARY PROCESSING	
7.1 Internal (Employer and employee with Bank)	Free
7.2 External	
(i) Employee with Bank receiving from outside employer	Free
(ii) Employer with Bank paying to external employee(s)	ACH one-to-many charges apply
(iii) Pensions	ACH one-to-many charges apply

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DESCRIPTION	CHARGE
8. DIGITAL/ ELECTRONIC BANKING	
8.1 ATM charges	
8.1.1 PBL proprietary cards/ Gh-link	
(i) Issuance	GHS35
(ii) Replacement	GHS35
(iii) PIN	Free
8.1.2 ATM deposits	Free
8.1.3 ATM withdrawal	
(i) Normal/ On-us transaction (i.e., PBL customers using PBL ATM)	GHS0.50 per transaction
(ii) Remote on-us transaction (i.e., PBL customers using another bank's ATM via Gh-link)	GHS3.50 per transaction
(iii) Remote on-us transaction -- Student account (PBL student customers using another bank's ATM via Gh-link)	Free
(iv) Maintenance fees -per month	GHS5
8.2 VISA Charges	
8.2.1 VISA card issuance/ replacement	
(i) Issuance (Prepaid/ Classic/ Gold)	GHS40/GHS30/GHS40
(ii) Replacement (Prepaid/ Classic/ Gold)	GHS40/GHS30/GHS40
(iii) PIN -including forgotten PIN (Prepaid/ Classic/ Gold)	Free
(iv) Maintenance fees	
- Prepaid card - per annum	GHS40
- Classic/ Gold -per month	GHS5/GHS10
8.2.2 VISA card withdrawal	
(i) VISA card issued by PBL used on PBL ATM terminal	Free
(ii) VISA card issued by PBL used on another bank's ATM terminal (Local transaction)	GHS3.50 plus 0.8% of amount withdrawn
(iii) VISA card issued by PBL used on a foreign bank's ATM terminal (International transaction)	GHS3.00 plus 7.5% of amount withdrawn
(iv) VISA card issued by another Bank used on PBL ATM terminal (Local transaction)	GHS3.50 plus 0.8% of amount withdrawn
(v) VISA card issued by a foreign bank used on PBL ATM terminal (International card)	GHS60
(iii) Exchange gain on foreign currency transactions	2% of exchange rate

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DESCRIPTION	CHARGE
8.2 VISA Charges (continuation)	
8.2.3 VISA balance enquiry	
(i)VISA card issued by PBL used on PBL ATM terminal	Free
(ii) VISA card issued by PBL used on another bank's ATM terminal (Local)	GHS2
(iii) VISA card issued by PBL used on a foreign bank's ATM terminal (International)	GHS5
8.2.4 VISA mini-statement request	
(i)VISA card issued by PBL used on PBL ATM terminal	Free
(ii) VISA card issued by PBL used on another bank's ATM terminal (Local)	GHS3
(iii) VISA card issued by PBL used on a foreign bank's ATM terminal (International)	GHS5
8.2.5 VISA POS/ internet/ e-commerce transactions	
(i) VISA card issued by PBL used on a local POS	Free
(ii) VISA card issued by PBL used on a foreign POS or to conduct internet transactions	8.5% of transaction amount (Min. \$2)
(iii) Exchange gain on foreign currency transactions	2% of exchange rate
8.3 Mastercard Charges	
8.3.1 Mastercard issuance/ replacement	
(i) Issuance (Classic / Business)	GHS30/ GHS50
(ii) Replacement (Classic / Business)	GHS30/ GHS50
(iii) PIN -including forgotten PIN (Classic / Business)	Free
(iv) Maintenance fees - per month	
- Classic	GHS5
- Business	GHS10
8.3.2 Mastercard withdrawal	
(i) Mastercard issued by PBL used on PBL ATM terminal	Free
(ii) Mastercard issued by PBL used on another bank's ATM terminal (Local transaction)	GHS3.50 plus 0.8% of amount withdrawn
(iii) Mastercard issued by PBL used on a foreign bank's ATM terminal (International transaction)	GHS3.00 plus 7.5% of amount withdrawn
(iv) Mastercard issued by another Bank used on PBL ATM terminal (Local transaction)	GHS3.50 plus 0.8% of amount withdrawn
(v) Mastercard card issued by a foreign bank used on PBL ATM terminal (International card)	GHS60

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(iii) Exchange gain on foreign currency transactions	2% of exchange rate
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DESCRIPTION	CHARGE
8.3 Mastercard Charges (continuation)	
8.3.3 Mastercard balance enquiry	
(i) Mastercard issued by PBL used on PBL ATM terminal	Free
(ii) Mastercard issued by PBL used on another bank's ATM terminal (Local)	GHS2
(iii) Mastercard issued by PBL used on a foreign bank's ATM terminal (International)	GHS5
8.3.4 Mastercard mini-statement request	
(i) Mastercard issued by PBL used on PBL ATM terminal	Free
(ii) Mastercard issued by PBL used on another bank's ATM terminal (Local)	GHS3
(iii) Mastercard issued by PBL used on a foreign bank's ATM terminal (International)	GHS5
8.3.5 Mastercard POS/ internet/ e-commerce transactions	
(i) Mastercard issued by PBL used on a local POS	Free
(ii) Mastercard issued by PBL used on a foreign POS or to conduct internet transactions	8.5% of transaction amount (Min. \$2)
(iii) Exchange gain on foreign currency transactions	2% of exchange rate
8.4 UPI Charges	
8.4.1 UPI card issuance/ replacement	
(i) Issuance (Prepaid/ Classic/ Gold)	GHS20/ GHS25/ GHS30
(ii) Replacement (Prepaid/ Classic/ Gold)	GHS20/ GHS25/ GHS30
(iii) PIN -including forgotten PIN (Gold/ Classic / Prepaid)	Free
(iv) Maintenance fees	
- Prepaid card -per annum	GHS40
- Classic/ Gold -per month	GHS5/GHS10

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DESCRIPTION	CHARGE
8.4 UPI Charges (continuation)	
8.4.2 UPI card withdrawals	
(i) UPI card issued by PBL used on PBL ATM terminal	Free
(ii) UPI card issued by PBL used on another bank's ATM terminal (Local transaction)	2% plus GHS3 of the amount withdrawn (Min. GHS8)
(iii) UPI card issued by PBL used on a foreign bank's ATM terminal (International transaction)	7.5% plus GHS3 of amount withdrawn (Min \$5)
(iv) UPI card issued by another Bank used on PBL ATM terminal (Local transaction)	GHS2
(v) UPI card issued by a foreign bank used on PBL ATM terminal (International card)	GHS60
(vi) Exchange gain on foreign currency transactions	2% of exchange rate
8.4.3 UPI balance enquiry	
(i)UPI card issued by PBL used on PBL ATM terminal	Free
(ii) UPI card issued by PBL used on another bank's ATM terminal (Local)	GHS2 per transaction
(iii) UPI card issued by PBL used on a foreign bank's ATM terminal (International)	GHS5 per transaction
(iv) UPI card issued by another Bank used on PBL ATM terminal (local transaction)	Free
(v) UPI card issued by a foreign bank used on PBL ATM terminal (International card)	Free
8.4.4 UPI mini-statement request	
(i)UPI card issued by PBL used on PBL ATM terminal	Free
(ii) UPI card issued by PBL used on another bank's ATM terminal (local)	GHS2 per transaction
(iii) UPI card issued by PBL used on a foreign bank's ATM terminal (international)	GHS5 per transaction
(iv) UPI card issued by another Bank used on PBL ATM terminal (local transaction)	GHS1
(v) UPI card issued by a foreign bank used on PBL ATM terminal (International card)	GHS5
8.4.5 UPI POS/ internet/ e-commerce transactions	
(i) UPI card issued by PBL used on a local POS	Free
(ii) UPI card issued by PBL used on a foreign POS or to conduct internet transactions	7.0% of transaction amount (Min \$1)

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(iii) Exchange gain on foreign currency transactions	2% of exchange rate
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DESCRIPTION	CHARGE
8.5 E-zwich charges	
8.5.1 E-zwich card issuance/ replacement	
(i) E-zwich card issuance	GHS50
(ii) E-zwich card replacement	GHS50
8.5.2 E-zwich Transactions	
(i)- Loading	GHS0.5 per transaction
(ii) Balance Enquiry	GHS0.1 per transaction
(iii) Cash withdrawal on POS	0.7% of amount (Min. GHS0.5, Max. GHS10)
(iv) Card to Bank/ Bank to Card transaction	0.5% of amount (Min. GHS0.1, Max. GHS0.5)
(v) Merchant sales	0.25% of settlement amount (Min. GHS250)
8.6 Other Digital Banking charges	
(i) Alertwise	Individual: Bundled at GHS5 Non-individual: Bundled at GHS15
(ii) Mobiwise	
(iii) Netwise	
(iv) Mobile App	
8.6.1 Transfers through Digital Channels	
(i) GIP Transfers (Netwise/ Mobiwise)	Individual: GHS5 Non-individual: GHS10
(ii) Transfer from account to wallet (Mobiwise)	1% (Min. GHS0.5, Max. GHS10)
(iii) Transfer from wallet to account (Mobiwise)	Telcos charges apply
8.6.2 Receiving through GIP	Free

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DESCRIPTION	CHARGE
9. LENDING FEES	
9.1 Loans and Overdrafts	
(i) Processing fee	2.0%
(ii) Legal documentation fee	1.0%
(iii) Facility (Management) fee	1.0%
(iv) Arrangement fee--Syndication	Negotiable
(v) Credit life insurance	0.3%--0.9%
9.2 Bonds/Guarantees/Indemnities	
(i) Processing fee	2.0%
(ii) Legal documentation fee	1.0%
(iii) Guarantee commission	Up to 2.0% per quarter
(iv) Bid-Security-Processing fee	2.0%
(v) Bank credit letter/Letter of intent/Letter of comfort	GHS500

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DESCRIPTION	CHARGE
10. OTHER CHARGES	
10.1 Statements	
(i) Less than 1 year	GHS5 per page
(ii) More than 1 year	GHS7 per page
(iii) Ad hoc Statements	GHS7 per page
(iv) Duplicate statements	GHS7 per page
(v) Special statement for Visa collection	GHS10 per page
10.2 Reports	
(i) Recommendation/ Auditor's letter/ confirmation/visa etc.	GHS200
(ii) Clearance letter	GHS60
10.3 Cheque/Voucher/Document/Statement Retrieval	
(i) Up to 1 Year	GHS100
(ii) Beyond 1 Year	GHS200
10.4 Request for CCTV playback	GHS200
10.5 Safe Custody	
(i) Envelopes	GHS300 per quarter
(ii) Parcels	GHS400 per quarter
(iii) Boxes	GHS500 per quarter
(iv) Others	GHS500 per quarter

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10.6 Cash collections (per pick)	
(i) Within 25km radius	Weekdays: GHS80 Sundays: GHS95
(ii) Beyond 25km radius	Rates computed on the basis of mileage shall apply
(iii) On-site teller	GHS2,500 per teller per month
10.7 Event Collection	
(i) Use of 2 tellers	GHS2,500
(ii) More than 2 tellers	GHS2,500 + GHS500 per additional teller
(iii) Cash pick up at event	GHS900
(iv) Cash lodgment by customer during non-working hours (special consideration only)	GHS600

TRADE SERVICES	
DESCRIPTION	CHARGE
11. PAYMENTS	
11.1 Foreign cash withdrawal	
(i) Foreign currency a/c (fed with cheques or offshore balance)	3% of face value
(ii) Forex a/c (fed with cheques and remittances)	3% of face value
(iii) Forex a/c (fed with cash)	Free
12. CHEQUES	
12.1 Presentment	
(i) Offshore bank draft	1% of face value (Min \$20 /€20/ £20)
(ii) Cheques for collection- Local	\$25
(iii) Stopped cheque/draft	\$20 /€20/ £20
12.2 Returned cheques	
(i) Insufficient funds	10% of face value (Min. \$25 /€25/ £25)
(ii) Technical reasons	\$20 /€20/ £20
13. TRANSFERS	
13.1 Local SWIFT transfer (MT 205)	0.5% of transfer amount (Min. \$30/€30/£30, Max. \$300/€300/£300)
13.2 Outward transfer	
13.2.1 Commission on cedi & FCA accounts	

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- Commission	1% of transfer amount (Min. \$30 /€30/ £30)
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
13.2.2 Commission on Forex accounts	
- Commission	1% of transfer amount (Min. \$30 /€30/ £30) plus 1% externalization fee
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
13.3 PAPSS transfer	1.4% Min GHS200
13.4 Inward return of funds- Offshore	\$50/ €45/ £40

DESCRIPTION	CHARGE
14. DOCUMENTARY LETTERS OF CREDIT (IMPORTS)	
14.1 Sight L/Cs	
- Establishment commission	1.5% per quarter (Min. \$200) plus
- SWIFT charges	\$35/ €30/ £30 plus
- Correspondent bank charges	\$35/ €30/ £30
14.2 Usance/ Deferred L/Cs	
- Establishment commission	1.5% per quarter (Min. \$200) plus
- Deferred L/C commission	2.0% per quarter plus
- SWIFT charges	\$35/ €30/ £30 plus
- Correspondent bank charges	\$35/ €30/ £30
14.3 L/C amendments	
(i) Increase in amount	1.5% (Min. \$200)
(ii) Increase in tenor	1.5% (Min. \$200)
(iii) General (other reasons)	\$100 + SWIFT charges (\$35/ €30/ £30)
14.4 Other L/C charges	
(i) Confirmation (where customer is beneficiary)	Passed on to customer
(ii) Discrepancy fee	\$150 flat
(iii) Cancellation fee (where L/C does not travel full term)	\$100 + SWIFT charges (\$35/ €30/ £30)

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15. DOCUMENTARY LETTERS OF CREDIT (EXPORTS)	
15.1 Handling and advisory charges	
(i) Advising	\$50 flat
(ii) Handling (including examination of documents)	\$200 flat
(iii) Courier	\$70 flat
(iv) Availment/ liquidation	Free
(v) Transfer of L/C to another bank	\$100 flat

DESCRIPTION	CHARGE
16. DOCUMENTARY BILLS FOR COLLECTION	
16.1 Documentary bills for collection (inward/ import)	
- Handling charges plus	GHS200
- SWIFT charges	\$35/ €30/ £30 plus
16.2 Payment commission on foreign currency/ forex account	
- Commission plus	1% of transfer amount (Min. \$30 /€30/ £30)
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
16.3 Transfer of documents to other banks	
(i) Customers	GHS150
(ii) Non-customers	GHS200
(iii) Reminder of overdue bills	Free
16.4 Outward bills for collection (Export)	
- Handling charges plus	\$100
- Courier	\$70 flat

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16.5 Clean bills for collection (Outward - foreign)		0.75% of face value (Min. \$20, Max. \$300)
17. OTHER CHARGES		
17.1 Bill of Lading indemnity		1% of invoice value (Min. \$100, Max. \$500)
17.2 Equity confirmation		GHS500 flat
17.3 Cheque/ Voucher/ Document/ Statement retrieval - foreign accounts		GHS300 flat