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TARIFF GUIDE

Effective 15th December 2025



BEWARE OF SCAMMERS!



Be cautious of messages claiming that Prudential Bank LTD (PBL) is abolishing charges on selected banking services. These messages are fraudulent.

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Table of contents

DOMESTIC OPERATIONS

1

1. COMMISSION ON TURNOVER (COT)/ SERVICE CHARGES (per month)	1
1.1 Retail/ Personal Banking	1
1.2 Commercial Banking	1
1.3 Corporate/ Institutional Banking	1
1.4 Foreign current accounts (FEA and FCA)	1
1.5 Savings accounts	1
2. PAYMENT ORDER (BANK DRAFT)	1
3. CHEQUES - CHEQUE CODELINE CLEARING (CCC)	2
3.1 Presentment	2
3.2 Returned cheques	2
3.3 Cheque books (normal request)	2
3.4 Cheque books (express request)	2
4. SAVINGS WITHDRAWAL	2
5. TRANSFERS	3
5.1 Local SWIFT/ GIS	3
5.2 ACH transfers (Direct credit)	3
5.3 ACH transfers (Direct debit)	3
5.4 Near Real Time	3
6. STANDING INSTRUCTIONS	3
7. SALARY PROCESSING	3
7.1 Internal (Employer and employee with Bank)	3
7.2 External	3
8. DIGITAL/ ELECTRONIC BANKING	5
8.1 ATM charges	5
8.2 VISA Charges	5 - 6
8.3 Mastercard Charges	8 - 9
8.4 UnionPay International (UPI) Charges	9 - 10
8.5 E-Zwich charges	10
8.6 Other Digital Banking charges	10 - 11
9. LENDING FEES	12
9.1 Loans and Overdrafts	12
9.2 Bonds/Guarantees/Indemnities	12
10. OTHER CHARGES	12
10.1 Statements	12
10.2 Reports	12
10.3 Cheque/Voucher/Document/Statement Retrieval	13
10.4 Request for CCTV playback	13

Table of contents

10.5 Safe Custody	13
10.6 Cash collections (per pick).....	13
10.7 Event Collection	13

TRADE SERVICES

15

11. PAYMENTS	15
11.1 Foreign cash withdrawal	15
12. CHEQUES	15
12.1 Presentment	15
12.2 Returned cheques.....	15
13. TRANSFERS	15
13.1 Local SWIFT transfer (MT 205)	15
13.2 Outward transfer	15
13.3 PAPSS transfer	15
13.4 Inward return of funds- Offshore	15
14. DOCUMENTARY LETTERS OF CREDIT (IMPORTS)	16
14.1 Sight L/C	16
14.2 Usance/ Deferred L/Cs	16
14.3 L/C amendments	16
14.4 Other L/C charges	16
15. DOCUMENTARY LETTERS OF CREDIT (EXPORTS)	16
15.1 Handling and advisory charges	16
16. DOCUMENTARY BILLS FOR COLLECTION	16
16.1 Documentary bills for collection (inward/ import)	16
16.2 Payment commission on foreign currency/ forex account	17
16.3 Transfer of documents to other banks	17
16.4 Outward bills for collection (Export)	17
16.5 Clean bills for collection (Outward - foreign)	17
17. OTHER CHARGES	17
17.1 Bill of Lading indemnity	17
17.2 Equity confirmation	17
17.3 Cheque/ Voucher/ Document/ Statement retrieval - foreign accounts.....	17

OUR PRODUCTS & SERVICES

PBL provides one-stop shop banking services as described below:

Domestic Banking Products and Services include:

Bank Accounts

- Current Account
- Savings Account
- Prudential Business Savings Account
- Prudential Welfare Savings Account
- Prudential Child Advantage Account
- Prudential Micro Savings Account
- Campus Connect Account
- PBL Home Base Account
- PBL Church Plus Account
- PBL Account Holder Plus
- Fixed/Time Deposit Account
- Call Deposit Account

International Money Transfer Services

- Western Union
- Moneygram
- Ria
- Unity Link
- Transfast/Mastercard

Local Funds Transfer

Prudential Events Collections Services (PECS)

- Mobile Cash Collection Services
- On-line Fee Collection Services
- ICUMS/UniPass Collection Services
- GRA Payments
- Mobile Money Services (MTN MoMo, Telecel Cash, AT Money)

Digital Banking Products & Services

- cashWise (ATMs)
- alertWise (Transaction Notification Service)
- netWise (Internet Banking Service)
- mobiWise (Mobile Banking Service)
- PBL Mobile App
- Domestic Cards - e-zwich, gh-link
- International Cards - Mastercard, UnionPay, Visa
- GhQR Code
- GhanaPay (*707#)
- Point-of-Sale Solution (Card & Mobile Money)
- M-Pay (Mobile Money Merchant Solution)
- E-commerce/Web acquiring
- DigiAccount
- DigiPay (Bulk Payment Platform)
- DigiCollect (Direct Debit)
- DigiLoan (Digital Micro Lending Platform)
- USSD Extension Solution (*772#)

Credit Facilities

The Bank provides structured and unstructured credit facilities as follows:

Commercial Credit Facilities:

- Working Capital Financing
- Project Financing
- Export Development Financing
- Construction Financing

Consumer Credit Facilities:

- Salaried Workers Loan Scheme
- Government of Ghana Employee Loan Scheme
- Welfare/Rent Advance Loan Scheme
- Vehicle Ownership Loan
- Mortgage Financing

Small Business Credit Facilities:

- Small Businesses
- Susu Groups
- Non-Traditional Exporters

Funds Management / Treasury Services

- Authorized dealer in Foreign Exchange
- Depository Participant for Government of Ghana/Bank of Ghana Treasury Bills and Bonds
- Custody Services (Pension Fund Management)

Investment Banking Services

Prudential Securities Limited provides the following services:

- Portfolio Management
- Investment Advisory Services, among others.

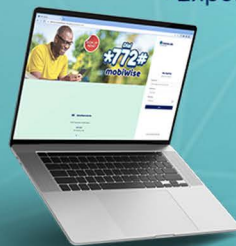
Trade Services

PBL's Trade Services Department provides International Trade Finance services which include:

- Provision of Import and Export Letters of Credit facilities
- Handling of Inward and Outward Bills for Collection
- Negotiation of Export Bills
- Forex Sale and Purchase
- Handling of Foreign Transfers, Remittances and Collection of Foreign Cheques
- Handling cross-border payments across Africa through the Pan-African Payment and Settlement System (PAPSS)
- Issue of Bonds and Guarantees
- Export and Import Advisory Services



*772#



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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	
0 - GHS17,000	GHS30
GHS17,001 - GHS400,000	GHS1.5 per mille
More than GHS400,000	GHS300
1.3 Corporate/ Institutional Banking	
0 - GHS30,000	GHS50
GHS17,001 - 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

DESCRIPTION	CHARGE
3. CHEQUES - CHEQUE CODELINE CLEARING (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

DESCRIPTION	CHARGE
5. TRANSFERS	
5.1 Local SWIFT/ Ghana Interbank Settlement (GIS) System	GHS40
5.2 ACH transfers (Direct credit)	
5.2.1 Normal	
(i) One-to-one	GHS50 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	GHS75flat
(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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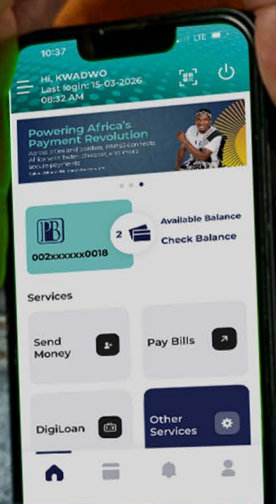
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DESCRIPTION	CHARGE
8.2.2 VISA card withdrawal	
(i) VISA card issued by PBL used on PBL ATM terminal	Free
(ii) VISA card issued by PBL used on another bank's ATM terminal (Local transaction)	GHS3.50 plus 0.8% of amount withdrawn
(iii) VISA card issued 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
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

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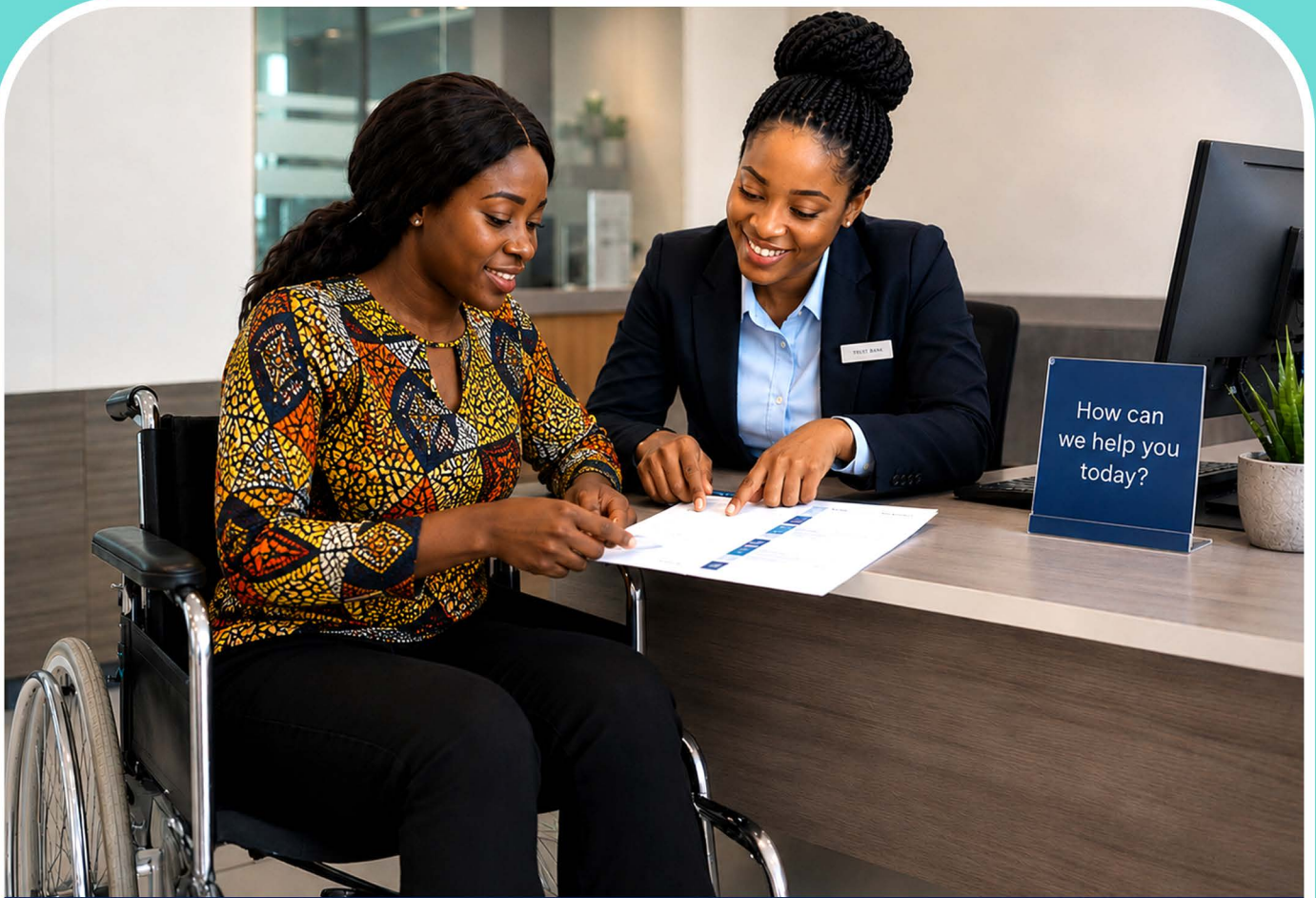
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DESCRIPTION	CHARGE
8.3 Mastercard Charges	
8.3.1 Mastercard issuance/ replacement	
(i) Issuance (Classic / Business)	GHS30/ GHS50
(ii) Replacement (Classic / Business)	GHS30/ GHS50
(iii) PIN -including forgotten PIN (Classic / Business)	Free
(iv) Maintenance 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
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

DESCRIPTION	CHARGE
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 UnionPay International (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
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)	2% plus GHS3 of amount withdrawn (Min \$5)
(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
8.4.3 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

DESCRIPTION	CHARGE
8.4.4 UPI mini-statement request	
(i) UPI card issued by PBL used on PBL ATM terminal	
(ii) UPI card issued by PBL used on another bank's ATM terminal (local)	Free 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)
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	



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DESCRIPTION	CHARGE
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
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
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

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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 from cedi & FCA accounts	
- Commission	1% of transfer amount (Min. \$30 /€30/ £30)
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
13.2.2 Commission from 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/C	
- 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)
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
16. DOCUMENTARY BILLS FOR COLLECTION	
16.1 Documentary bills for collection (inward/ import)	
- Handling charges plus	GHS200
- SWIFT charges	\$35/ €30/ £30 plus

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