

# PBL TARIFF GUIDE

16th February 2021

# PBL TARIFF GUIDE – 16<sup>th</sup> February 2021

<b>DOMESTIC OPERATIONS</b>	
<b>DESCRIPTION</b>	<b>CHARGE</b>
<b>1. COMMISSION ON TURNOVER (COT)/ SERVICE CHARGES (per month)</b>	
<b>1.1 Personal accounts</b>	
- BANDS	
GH¢1 - GH¢6,000	GH¢10
GH¢6,001 - GH¢20,000	GH¢30
GH¢20,001 - GH¢50,000	GH¢80
More than GH¢50,000	GH¢100
<b>1.2 Commercial banking</b>	
- BANDS	
GH¢1 - GH¢10,000	GH¢30
More than GH¢10,000	GH¢1.80 per mille (Max: GH¢750)
<b>1.3 Corporate/ Institutional banking</b>	
- BANDS	
GH¢1 - GH¢17,000	GH¢30
GH¢17,001 - GH¢400,000	GH¢1.80 per mille
More than GH¢400,000	GH¢750
<b>1.4 Foreign current accounts</b>	
	\$5/ €5/ £3
<b>1.5 Savings account</b>	
	Free
<b>2. PAYMENT ORDER (BANK DRAFT)</b>	
(i) Customers	0.25% of face value (Min. GH¢12 Max. GH¢50)
(ii) Walk-in clients	0.50% of face value (Min. GH¢20 Max. GH¢50)
(iii) Exam/ school fees related draft	GH¢10 flat
(iv) Cancellation/ stopped payment order	GH¢5 per leaf

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DESCRIPTION	CHARGE
<b>3. CHEQUES (CCC)</b>	
<b>3.1 Presentment</b>	
(I) Normal session	Free
(II) Express session	GH¢50 flat
(III) Stopped cheque	GH¢40 per leaf
<b>3.2 Returned cheques</b>	
(I) Insufficient funds	10% of face value (Min. GH¢100)
(II) Technical reasons*	GH¢25 flat
(III) Dud cheque	10% of face value (Min. GH¢100)
(iv) Drawer's confirmation required	Free
<b>3.3 Cheque books (normal request)</b>	
(i) Personal (25 leaflets)	GH¢15
(ii) Personal (50 leaflets)	GH¢25
(iii) Corporate (50 leaflets)	GH¢25
<b>3.4 Cheque books (express request)</b>	
(i) Personal (25 leaflets)	GH¢20
(ii) Personal (50 leaflets)	GH¢30
(iii) Corporate (50 leaflets)	GH¢35
<b>3.5 Counter cheque withdrawal (all categories including use of transaction form in lieu of counter cheque)</b>	GH¢10 flat
<b>4. SAVINGS WITHDRAWAL</b>	
(i) Passbook sale (including cover)	GH¢10
(ii) Savings withdrawal booklet (25 leaflets)	GH¢10
(iii) Savings withdrawal booklet (Student account)	GH¢5
(iv) Counter savings withdrawal	GH¢10 per leaf
* Note technical reasons	
<i>- Irregularly drawn - that is, amount in words and amount in figures differ</i>	
<i>- No drawer's signature or drawer's signature not as per Mandate Form</i>	
<i>- Second/ other signature required</i>	
<i>- Material alteration requiring drawer's signature</i>	
<i>- Date required</i>	

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DESCRIPTION	CHARGE
<b>5. TRANSFERS</b>	
<b>5.1 Local SWIFT/ GIS</b>	GH¢40
<b>5.2 ACH transfers (Direct credit)</b>	
5.2.1 Normal	
(i) One-to-one	GH¢30 flat
(ii) Bulk transactions (One-to-many)	GH¢5 per transaction (Min. GH¢40)
5.2.2 Express	
(i) One-to-one	GH¢40 flat
(ii) Bulk transactions (One-to-many)	GH¢5 per transaction (Min. GH¢50)
5.2.3 Receiving	
	Free
<b>5.3 ACH transfers (Direct debit)</b>	
(i) Direct debit mandate acceptance fee (one off charge)	GH¢30 flat
(ii) Return (insufficient funds)	GH¢50 flat
<b>5.4 GhIPPS Instant pay (Outwards)/ GIPO</b>	
	GH¢5 per transaction
<b>6. STANDING INSTRUCTIONS</b>	
(i) Set up	Free
(ii) Internal transfer	Free
(iii) External transfer (to other banks & institutions)	ACH charges apply
(iv) Unpaid standing instructions (no funds)	GH¢10
<b>7. SALARY PROCESSING</b>	
<b>7.1 Internal (Employer and employee with Bank)</b>	GH¢3
<b>7.2 External</b>	
(i) Employee with Bank receiving from outside employer	GH¢3
(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
<b>8. DIGITAL/ ELECTRONIC BANKING</b>	
<b>8.1 ATM charges</b>	
8.1.1 PBL proprietary cards/ Gh link	
(i) Issuance (Blue/ Gold)	GH¢15/ GH¢20
(ii) Replacement (Blue/ Gold)	GH¢15/ GH¢20
(iii) PIN (Blue/ Gold)	Free
8.1.2 ATM deposits	
	Free
8.1.3 ATM withdrawals	
(i) Normal/ On us transaction (PBL customers using PBL ATM)	GH¢0.40 per transaction
(ii) Off us transaction (Other banks customers using PBL ATM via gh link)	GH¢2.00 per transaction
(iii) Remote on us transaction (PBL customers using other banks ATM via gh link)	GH¢3.00 per transaction
(iv) Remote on us transaction -- Student account (PBL student customers using other banks ATM via gh link)	GH¢2.65 per transaction
<b>8.2 VISA charges</b>	
8.2.1 VISA card issuance/ replacement	
(i) Issuance (Gold/ Classic / Prepaid)	GH¢20/ GH¢15/ GH¢15
(ii) Replacement (Gold/ Classic / Prepaid)	GH¢20/ GH¢15/ GH¢15
(iii) PIN -including forgotten PIN (Gold/ Classic / Prepaid)	Free
(iv) Maintenance fees - per month	
- Gold/ Classic	GH¢5/ GH¢3
- Prepaid card	GH¢40
(v) Non collection of card	
	Free
8.2.2 VISA card withdrawals	
(i) VISA card issued by PBL used on PBL ATM terminal	Free
(ii) VISA card issued by PBL used on other bank's ATM terminal (local transaction)	GH¢3.50 plus 0.4% of amount withdrawn
(iii) VISA card issued by PBL used on a foreign bank's ATM terminal (International transaction)	GH¢3.00 plus 2% of amount withdrawn
(iv) VISA card issued by other Bank used on PBL ATM terminal (local transaction)	GH¢3.50 plus 0.4% of amount withdrawn
(v) VISA card issued by a foreign bank used on PBL ATM terminal (International card)	GH¢10 plus 0.6% of amount withdrawn

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DESCRIPTION	CHARGE
<b>8.2 VISA charges (continuation)</b>	
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 other bank's ATM terminal (local)	GH¢2
(iii) VISA card issued by PBL used on a foreign bank's ATM terminal (international)	GH¢3
8.2.4 VISA ministatement request	
(i)VISA card issued by PBL used on PBL ATM terminal	Free
(ii) VISA card issued by PBL used on other bank's ATM terminal (local)	GH¢3
(iii) VISA card issued by PBL used on a foreign bank's ATM terminal (international)	GH¢3
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	3% of transaction amount (Min. \$2)
(iii) Exchange gain	4% on exchange rate
<b>8.3 Mastercard charges</b>	
8.3.2 Mastercard withdrawals	
(i) Mastercard issued by other Bank used on PBL ATM terminal (local transaction)	GH¢3.5+0.4% of amount withdrawn
(ii) Mastercard issued by a foreign bank used on PBL ATM terminal (International card)	GH¢10+0.6% of amount withdrawn

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DESCRIPTION	CHARGE
<b>8.4 UPI charges</b>	
8.4.1 UPI card issuance/ replacement	
(i) Issuance (Gold)	GH¢15
(ii) Maintenance fees - per month	
- Gold/ Classic	GH¢15/GH¢12
- Prepaid card	GH¢12
8.4.2 UPI card withdrawals	
(i) UPI card issued by PBL used on PBL ATM terminal	GH¢0.4 per transaction
(ii) UPI card issued by PBL used on other bank's ATM terminal (local transaction)	2% of amount withdrawn min GH¢8
(iii) UPI card issued by PBL used on a foreign bank's ATM terminal (International transaction)	2% of amount withdrawn min GH¢12
(iv) UPI card issued by other 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 other bank's ATM terminal (local)	GH¢2 per transaction
(iii) UPI card issued by PBL used on a foreign bank's ATM terminal (international)	GH¢3 per transaction
8.4.4 UPI ministatement request	
(i) UPI card issued by PBL used on PBL ATM terminal	Free
(ii) UPI card issued by PBL used on other bank's ATM terminal (local)	Free
8.4.5 UPI POS/ internet/ e-commerce transactions	
(i) UPI card issued by PBL used on a local POS	0.5% of transaction amount
(ii) UPI card issued by PBL used on a foreign POS or to conduct internet transactions	1.5% of transaction amount

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DESCRIPTION	CHARGE
<b>8.5 E-Zwich charges</b>	
8.4.1 E-zwich card issuance/ replacement	
(i) E-Zwich card issuance	GH¢17
8.4.2 E-Zwich Transactions	
(i)- Loading	GH¢0.5 per transaction
(ii) Balance Enquiry	GH¢0.1 per transaction
(iii) Cash withdrawal on Flexi	0.5% of amount (Min GH¢0.2 Max GH¢0.5)
(iv) Cash withdrawal on POS	0.5% of amount (Min GH¢0.2 Max GH¢0.5)
(v) Card to Bank/ Bank to Card transaction	0.5% of amount (Min GH¢0.1 Max GH¢0.5)
(vi) Merchant Sales	0.25% of settlement amount (Min GH¢25)
<b>8.6 Other Digital Banking Charges</b>	
(i) Alertwise	<b>Individual:</b> Bundled at GH¢5 <b>Corporate:</b> Bundled at GH¢10
(ii) Mobiwise	
(iii) Netwise	
(iv) Mobile App	
8.6.1 Transfers through Digital Channels	
(i) GIP Transfers (Netwise)	GH¢3.5--GH¢4.5
(ii) Transfer from account to wallet (Mobiwise)	<b>Internal:</b> GH¢0.5 <b>External:</b> 1% (Max GH¢10)
(iii) Transfer from wallet to account (Mobiwise)	Telcos charges apply



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DESCRIPTION	CHARGE
<b>9 LENDING FEES</b>	
<b>9.1 Loans and Overdrafts</b>	
(i) Processing fee	2%
(ii) Legal documentation fee	1%
(iii) Facility (Management) fee	1%
(iv) Arrangement fee--Syndication	Negotiable
(v) Credit life insurance	0.3%--0.9%
<b>9.2 Bonds/Guarantees/Indemnities</b>	
(i) Processing fee	2%
(ii) Legal documentation fee	1%
(iii) Guarantee commission	Up to 2% per quarter
(iv) Bid-Security-Processing fee	2%
(v) Bank credit letter/Letter of intent/Letter of comfort	GH¢500

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DESCRIPTION	CHARGE
<b>10 OTHER CHARGES</b>	
<b>10.1 Statements</b>	
(i) Monthly	Free
(ii) Less than 1 year	GH¢4 per page
(iii) More than 1 year	GH¢4 per page
(iv) Ad hoc Statements	GH¢4 per page
(vi) Duplicate statements	GH¢4 per page
(vii) Special statement for Visa collection	GH¢4 per page
<b>10.2 Reports</b>	
(i) Recommendation/ Auditor's letter/ confirmation/visa etc	GH¢50
(ii) Clearance letter	GH¢20
(iii) Letter for exporters	GH¢20
<b>10.3 Cheque/Voucher/Document/Statement Retrieval</b>	GH¢50:Within 2 years GH¢100:After 2 years
<b>10.4 Safe Custody</b>	
(i) Evelopes	GH¢100 per quarter
(ii) Parcels	GH¢200 per quarter
(iii) Boxes	GH¢250 per quarter
(iv) Others	GH¢300 per quarter
<b>10.5 Transfers of documents to other banks</b>	GH¢100
<b>10.6 Cash collections</b>	Weekdays: GH¢25 per pick Sundays: GH¢40 per pick

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<b>TRADE OPERATIONS/ INTERNATIONAL BANKING</b>	
<b>DESCRIPTION</b>	<b>CHARGE</b>
<b>11 PAYMENTS</b>	
<b>11.1 Foreign cash withdrawal</b>	
(i) Foreign currency a/c (fed with cheques or offshore balance)	3% of face value
(ii) Foreign currency a/c (fed with cheques and remittances)	3% of face value
(iii) Foreign currency a/c (fed with cash)	Free
<b>12 CHEQUES</b>	
<b>12.1 Presentment</b>	
(i) Offshore bank draft	1% of face value (Min. 20 units)
(ii) Cheques for collection-Local	\$15
(iii) Stopped cheque/draft	20 units
<b>12.2 Returned cheques</b>	
(i) Insufficient funds	10% of face value (Min. 25 units)
(ii) Technical reasons*	20 units
<b>13 TRANSFERS</b>	
<b>13.1 Local SWIFT transfer (MT 205)</b>	0.5% of transfer amount (Min. 30 units Max. 300 units)
<b>13.2 Outward transfer</b>	
13.2.1 Commission from cedi & FCA accounts	
- Commission	1% of transfer amount (Min. 30 units)
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
13.2.2 Commission from forex accounts	
- Commission plus	1% of transfer amount (Min. 30 units)
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
<b>14 DOCUMENTARY LETTERS OF CREDIT (IMPORTS)</b>	
<b>14.1 Sight L/C</b>	
- Establishment commission	1.5% of L/C amount plus
- SWIFT charges	\$35/ €30/ £30 plus
- Correspondent bank charges	\$35/ €30/ £30
<b>14.2 Usance/ Deferred L/Cs</b>	
- Establishment commission	1.5% of L/C amount plus
- Deferred L/C commission	2.0% per quarter plus
- SWIFT charges	\$35/ €30/ £30 plus
- Correspondent bank charges	\$35/ €30/ £30

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DESCRIPTION	CHARGE
<b>14.3 L/C amendments</b>	
(i) Increase in amount	1.5% flat
(ii) Increase in tenor	1.5% flat
(iii) General (other reasons)	\$100 + SWIFT charges (\$35/ €30/ £30)
<b>14.4 Other L/C charges</b>	
(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)
<b>15 DOCUMENTARY LETTERS OF CREDIT (EXPORTS)</b>	
<b>15.1 Handling and advisory charges</b>	
(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
<b>16 DOCUMENTARY BILLS FOR COLLECTION</b>	
<b>16.1 Documentary bills for collection (inward/ import)</b>	
- Handling charges plus	GH¢50
- SWIFT charges	\$35/ €30/ £30 plus
<b>16.2 Payment commission on foreign currency/ forex account</b>	
- Commission plus	1% of transfer amount (Min. 30 units)
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
<b>16.3 Transfer of documents to other banks</b>	
(i) Customers	GH¢150
(ii) Non-customers	GH¢200
(iii) Reminder of overdue bills	Free
<b>16.4 Outward bills for collection (Export)</b>	
- Handling charges plus	\$100
- Courier	\$70 flat

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DESCRIPTION	CHARGE
16.5 Clean bills for collection (Outward - foreign)	0.75% of face value (Min. \$20 Max. \$300)
<b>17 OTHER CHARGES</b>	
17.1 Bill of Lading indemnity	1% of invoice value (Min:\$100 Max:\$500)
17.2 Equity confirmation	GH¢500 flat
17.3 Cheque/ Voucher/ Document/ Statement retrieval - foreign accounts	GH¢50 flat