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# TARIFF GUIDE

Effective 11th March, 2024

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CARDS



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DEVICES



E-Commerce



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ATM



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Services  
(MTN MoMo & ZeePAY)



PAPSS  
Pan-African Payment  
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# 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
- Prudential Students 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
- Vigo
- Ria
- Unity Link
- Transfast
- Zeepay

### Local Funds Transfer

### Specialized Banking Services

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

### e-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 - Visa, Mastercard, UnionPay
- GhQR Code
- GhanaPay (\*707#)
- Point-of-Sale Solution (Card & Mobile Money)
- M-Pay (Mobile Money Merchant Solution)
- E-commerce/Web acquiring
- 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
<b>1. COMMISSION ON TURNOVER (COT)/ SERVICE CHARGES (per month)</b>	
<b>1.1 Retail/ Personal Banking</b>	
GHS1 - GHS100	GHS10
GHS101 - GHS6,000	GHS30
GHS6,001 - GHS20,000	GHS50
GHS20,001 - GHS50,000	GHS100
More than GHS50,000	GHS150
<b>1.2 Commercial Banking</b>	
0 - GHS17,000	GHS30
GHS17,001 - GHS400,000	GHS1.8 per mille
More than GHS400,000	GHS750
<b>1.3 Corporate/ Institutional Banking</b>	
0 - GHS30,000	GHS50
GHS17,001 - GHS400,000	GHS1.8 per mille
More than GHS400,000	GHS750
<b>1.4 Foreign current accounts (FEA and FCA)</b>	
1 - 5,000 units	\$10/ €10/ £10
More than 5000 units	\$20/ €20/ £20
<b>1.5 Savings accounts</b>	Free*
<b>2. PAYMENT ORDER (BANK DRAFT)</b>	
(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

\* Customer is limited to not more than two withdrawals on the savings account for the month. Otherwise, customer will not earn interest on the savings account for that month.

DESCRIPTION	CHARGE
<b>3. CHEQUES - CHEQUE CODELINE CLEARING (CCC)</b>	
<b>3.1 Presentment</b>	
(I) Normal session	Free
(II) Express session	GHS60 flat
(III) Stopped cheque	GHS50 per leaf
<b>3.2 Returned cheques</b>	
(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
<b>3.3 Cheque books (normal request)</b>	
(i) Personal (25 leaflets)	GHS45
(ii) Personal (50 leaflets)	GHS60
(iii) Corporate (50 leaflets)	GHS65
<b>3.4 Cheque books (express request)</b>	
(i) Personal (25 leaflets)	GHS50
(ii) Personal (50 leaflets)	GHS70
(iii) Corporate (50 leaflets)	GHS70
<b>3.5 Counter cheque (for all account types)</b>	GHS50 flat
<b>4. SAVINGS WITHDRAWAL</b>	
(i) Passbook sale (including cover)	GHS20
(ii) Savings withdrawal booklet (25 leaflets)	GHS30
(iii) Savings withdrawal booklet (25 leaflets)-express	GHS35

**\*\* Technical reasons**

- Irregularly drawn - that is, amount in words and amount in figures differ
- No drawer's signature or drawer's signature not as per Mandate Form
- Second/another signature required
- Material alteration requiring drawer's signature
- Date required

DESCRIPTION	CHARGE
<b>5. TRANSFERS</b>	
<b>5.1 Local SWIFT/ Ghana Interbank Settlement (GIS) System</b>	GHS40
<b>5.2 ACH transfers (Direct credit)</b>	
<b>5.2.1 Normal</b>	
(i) One-to-one	GHS30 flat
(ii) Bulk transactions (One-to-many)	GHS7 per transaction (Min. GHS50)
<b>5.2.2 Express</b>	
(i) One-to-one	GHS60 flat
(ii) Bulk transactions (One-to-many)	GHS10 per transaction (Min. GHS70)
<b>5.2.3 Receiving</b>	GHS5 per transaction
<b>5.3 ACH transfers (Direct debit)</b>	
(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
<b>5.4 Near Real Time</b>	
(i) One-to-one	GHS75flat
(ii) Bulk transactions (One-to-many)	GHS20 per transaction (Min GHS100)
<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)	GHS15
<b>7. SALARY PROCESSING</b>	
<b>7.1 Internal (Employer and employee with Bank)</b>	GHS4
<b>7.2 External</b>	
(i) Employee with Bank receiving from outside employer	GHS4
(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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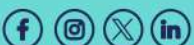
**\*170#**

AGENT/MERCHANT

**\*171#**



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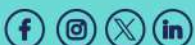
DESCRIPTION	CHARGE
<b>8.2.2 VISA card withdrawal</b>	
(i) VISA card issued by PBL used on PBL ATM terminal	Free
(ii) VISA card issued by PBL used on another bank's ATM terminal (Local transaction)	GHS3.50 plus 0.8% of amount withdrawn
(iii) VISA card issued by PBL used on a foreign bank's ATM terminal (International transaction)	GHS3.00 plus 2% 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)	GHS30
<b>8.2.3 VISA balance enquiry</b>	
(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
<b>8.2.4 VISA mini-statement request</b>	
(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
<b>8.2.5 VISA POS/ internet/ e-commerce transactions</b>	
(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 on foreign currency transactions	4% of exchange rate



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DESCRIPTION	CHARGE
<b>8.3 Mastercard Charges</b>	
<b>8.3.1 Mastercard issuance/ replacement</b>	
(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
<b>8.3.2 Mastercard withdrawal</b>	
(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 2% 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)	GHS30
<b>8.3.3 Mastercard balance enquiry</b>	
(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
<b>8.3.4 Mastercard mini-statement request</b>	
(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
<b>8.3.5 Mastercard POS/ internet/ e-commerce transactions</b>	
(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	3% of transaction amount (Min. \$2)
(iii) Exchange gain on foreign currency transactions	4% of exchange rate
<b>8.4 UnionPay International (UPI) Charges</b>	
<b>8.4.1 UPI card issuance/ replacement</b>	
(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
<b>8.4.2 UPI card withdrawals</b>	
(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)	GHS2
(v) UPI card issued by a foreign bank used on PBL ATM terminal (International card)	GHS20
<b>8.4.3 UPI balance enquiry</b>	
(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



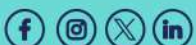
DESCRIPTION	CHARGE
<b>8.4.4 UPI mini-statement request</b>	
(i) UPI card issued by PBL used on PBL ATM terminal	Free
(ii) UPI card issued by PBL used on another bank's ATM terminal (local)	GHS2 per transaction
(iii) UPI card issued by PBL used on a foreign bank's ATM terminal (international)	GHS5 per 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
<b>8.4.5 UPI POS/ internet/ e-commerce transactions</b>	
(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	1.5% of transaction amount (Min \$1)
<b>8.5 E-zwich charges</b>	
<b>8.5.1 E-zwich card issuance/ replacement</b>	
(i) E-zwich card issuance	GHS17
<b>8.5.2 E-zwich Transactions</b>	
(i)- Loading	GHS0.5 per transaction
(ii) Balance Enquiry	GHS0.1 per transaction
(iii) Cash withdrawal on Flexi	0.5% of amount (Min GHS0.2 Max GHS0.5)
(iv) Cash withdrawal on POS	0.5% of amount (Min GHS0.2 Max GHS0.5)
(v) Card to Bank/ Bank to Card transaction	0.5% of amount (Min GHS0.1 Max GHS0.5)
(vi) Merchant sales	0.25% of settlement amount (Min GHS25)
<b>8.6 Other Digital Banking charges</b>	
(i) Alertwise	Individual: Bundled at GHS5 Non-individual: Bundled at GHS15
(ii) Mobiwise	
(iii) Netwise	
(iv) Mobile App	



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DESCRIPTION	CHARGE
<b>8.6.1 Transfers through Digital Channels</b>	
(i) GIP Transfers (Netwise/ Mobiwise)	Individual: GHS5 Non-individual: GHS10
(ii) Transfer from account to wallet (Mobiwise)	GHS2 flat
(iii) Transfer from wallet to account (Mobiwise)	Telcos charges apply
<b>8.6.2 Receiving through GIP</b>	Passed on to customer
<b>9. LENDING FEES</b>	
<b>9.1 Loans and Overdrafts</b>	
(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%
<b>9.2 Bonds/Guarantees/Indemnities</b>	
(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
<b>10. OTHER CHARGES</b>	
<b>10.1 Statements</b>	
(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
<b>10.2 Reports</b>	
(i) Recommendation/ Auditor's letter/ confirmation/ visa etc.	GHS200
(ii) Clearance letter	GHS60

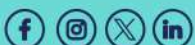




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# Trade Services

DESCRIPTION	CHARGE
<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) Forex a/c (fed with cheques and remittances)	3% of face value
(iii) Forex 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	\$25
(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>	
<b>13.2.1 Commission from cedi &amp; FCA accounts</b>	
- Commission	1% of transfer amount (Min. 30 units)
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30
<b>13.2.2 Commission from forex accounts</b>	
- Commission	1% of transfer amount (Min. 30 units) plus 1% externalization fee
- SWIFT charges	\$35/ €30/ £30
- Correspondent bank charges	\$35/ €30/ £30

**\*\* Technical reasons**

- Irregularly drawn - that is, amount in words and amount in figures differ
- No drawer's signature or drawer's signature not as per Mandate Form
- Second/ another signature required
- Material alteration requiring drawer's signature
- Date required

DESCRIPTION	CHARGE
<b>14. DOCUMENTARY LETTERS OF CREDIT (IMPORTS)</b>	
<b>14.1 Sight L/C</b>	
- Establishment commission	1.5% per quarter (Min \$200) 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% 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
<b>14.3 L/C amendments</b>	
(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)
<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	GHS50
- SWIFT charges	\$35/ €30/ £30 plus

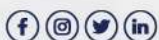






## **GOT QUESTIONS, COMPLAINTS OR ENQUIRIES?**

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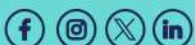




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# TARIFF GUIDE

Effective 11th March, 2024



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