CHARGEABLE TRANSACTIONS

GTBank
Guaranty Trust Bank (Ghana) Limited

DOMESTIC SERVICES	TARIFF GHS
STATEMENTS	
"Regular Statements-Indiv & Corp (E-mail)"	Free
Duplicate statements	5 / sht
Auditor's comfirmation	50
VISA CLASSIC INTERNATIONAL	
Card issuance & re-issuance	15
Monthly Maintenance fee	3
Transaction fee - GTBank's ATM	NIL
Other VISA ATM's (Ghana)	2.5+0.4% / per trans
International ATM withdrawal	3% of value, minimum $2
VbV enrollments	$5.00
VISA GOLD	
Card issuance & re-issuance	20
Montly Maintenance fees	5
Transaction fee-GTBank's ATM	NIL
Other VISA ATMs (Ghana)	2.5+0.4% / per trans
International ATM withdrawals	3% of value, minimum $2
VbV enrollments	$5.00
VISA / MASTERCARD PREPAID	
Card issuance	15
Annual Maintenance fees	20
Transaction fee-GTBank ATM	NIL
Other VISA ATMs (Ghana)	2.5+0.4% / per trans
VbV Transactions	3% of value, minimum $2
VbV enrollments Int. /ATM/POS/Web	$5.00

CORPORATE MASTERCARD	
Card issuance & reissuance	15
Maintenance fees (Annual)	25
MasterCard Secure Code Enrollment	$5.00
Transaction fee- own ATMS	NIL
Other ATMs (Ghana)	2.5+0.4% / per trans
International ATM with-drawals	3% of value, minimum $2
International POS/Internet	3% of value, minimum $2
POS local	Free
MASTERCARD DEBIT	
Card issuance & re-issuance	10
Monthly Maintenance fee	3
Transaction fee-GTBank's ATM	NIL
Other VISA ATM's (Ghana)	2.5+0.4% / per trans
International ATM with_ drawal	3% of value, minimum $2
3D Servie Code	$5.00
STANDING ORDER	
Standing order-Internal	Free
Standing order-External	2 / transaction
CUSTOMERS WHO EITHER LODGE FX CASH OR RECEIVE FX INFLOWS LOCALLY INTO THEIR ACCOUNTS AND WISH TO TRANSFER	
Externalisation fee (In addition to theapproved transfer charges)	1% of transfer amount
SALARIES	
Internal	Free
External	5

E-PRODUCTS	
GAPS set up	Free
GAPS GTpay Myghpay GTCollect	30 / mth
Bank 737 Internet Banking SMS GeNS	2 / mth
Automated Chq writer setup	200
Automated Chq Writer montly charge	100
Internet banking (token)	50
POS set up	Free
POS maintenance monthly fee	Free
Transaction Fee (Range)	0.5% to 2.5%
CHEQUE BOOKS	
Individual customers (50 leaflets)	15
Corporate customers (100 leaves)	30
Counter Cheque	10
CHEQUE / VOUCHER / DOC.RETRIEVAL	
Up to 1 year	30
Beyond 1 year	50
RETURNED CHEQUES	
Stopped cheques	5.5
Insufficient Funds	0.5+10% of face value
Other reasons (except stale & post dd)	5.5
CLEARING	
Other bank's cheque	Free
Express Clearing:	
Service Charge	0.25% of face value
Min	20
Max	50
One day interest element	Base Rate of face value
ACH	
Fresh	0.5 per item
Returned	1.00 per item
Express ACH	GHS5.00
Normal ACH	GHS2.00
ACCOUNT OPENING	
Verification/Legal Search	25
Stop Cheque	10
BANK DRAFT	
Bank's customers:	
Up to GHS 1,000	8
Above GHS 1,000	20
Exams & school fees re-lated	5
MONEY TRANSFER	
Funds transfer across net-work (customers only)	Free
Local money transfer	20
Local FX/SWIFT to anoth-er bank	1% of face value
Min	$20
Max	$300
COT	1.5 per mile
FOREIGN OPERATIONS TARIFF	
DOCUMENTARY LETTER OF CREDIT - IMPORTS	
Establishments	1% per quarter
Amendments (increase in value)	1% of in-creased value
Amendments (any other)	$50
SWIFT charge	$30

DOCUMENTARY LETTER OF CREDIT - EXPORTS	
Advising Commission	30
Third party advising com-mission	$100
Discrepant Document Fees	$100
Cancellation of L/C	$200
Expired/Unutilized L/C	$100
Amendment Commission	$50
Handling Commission	$15
Payment	0.75% of face value
Payment:	
Swift charge	$30
Courier Local	$30
Courier Offshore	$200
OUTWARD BILLS FOR COLLECTION - EXPORT	
Handling Commission	$100
Courier Local	$30
Courier Offshore	$200
Swift charge	$30
Protest	Full cost recov-ery plus GHS 40.00
Min	$15 (or Cedi Eqv)
Max	$100
FCA	
Min	0.75% of face value
Max	$30
Cedi Amount	1% of face value
Min	15
CORRESPONDENT BANK CHARGES	
Based on charge levied by correspondent Bank:	$25
	£12.00
	€ 15.00

MISCELLANEOUS	
Transfer to beneficiary in other	
Banks-L/C	$200.00
Confirmation of Equity Contribution	$50.00
Foreign currency draft / cheque cedi eqv	$20.00
Reference Letters	GHS 10
DOCUMENTARY BILLS FOR COLLECTION (INWARD)	
Handling Charges	15
Swift charges	$30
Stamp duty on accepted Bill of Exchange	As per stamp duty a/c
PURCHASE OF IMO / DRAFT	
FEA	1% of face value
Min	$20
REMITTANCES TARIFF	
Inward Remittance	$30
Payment in Cedis	Free
Payment in foreign currency	3% of value
Outward Remittance	1% of face value
Min	$15
Max	$300
CUSTOMERS WHO PURCHASE FX FROM THE BANK AND WISH TO TRANSFER	
Externalisation fee	Free
CUSTOMERS WHO EITHER LODGE FX CASH OR RECEIVE FX INFLOWS LOCALLY INTO THEIR ACCOUNTS AND WISH TO TRANSFER	
Externalisation fee (In addition to the approved transfer charges)	1% of transfer amount

FOREIGN CASH WITHDRAWAL - FCA & FEA	
Customers	3% of face value
FEA transfer b/n a/cs (cash based)	No Charge
Transfer b/n two FCAs	1% of face value
Min	$20
Max	$300
Transfer from FCA to FEA	1% of face value
Min	$20
Max	$300
Transfer from FEA to FEA (if not Cash or FX Purchase)	
0.5% of Face value	
Min	$20
Max	$50
Withdrawal of FEA backed by cheque -	3% of face value
Withdrawal from FCA (in flow)	3% of face value
withdrawal on FEA (Inflow credit)	3% of face value
Withdrawal on FCA (Dollar & Pound through a/c)	3% of face value
Cash withdrawal from FEA funded by cash deposit	Free

ALL TARIFFS ARE IN GHS UNLESS OTHERWISE STATED IN A DIFFERENT CURRENCY.

"Transfer of FEA to FEA within the Bank funded by cash or purchase from the Bank will not attract any charge"