

RETAIL BANKING TARIFF GUIDE

DOMESTIC CURRENCY ACCOUNT

Current Account	
Initial Deposit	GH¢50.00
Minimum Operating Balance	N/A
Account Maintenance Fee (Individual)	GH¢20.00
Closure of account	Free
Current Account-only Package (Monthly maintenance fee)	
Top Affluent	Premium GH¢60.00

Cheques	
50 Leaflets Cheque Book	GH¢60.00
Counter Withdrawal Form	GH¢20.00 per sheet
Counter Withdrawal Form-before first issuance of cheque book	Free
Premium Cheque Book	GH¢100.00
Local Clearing (Standard Clearing Cycle)	Free
Express Clearing	GH¢60.00
Returned Cheque	Free
Stopped Cheque	GH¢30.00

Cheque Voucher Retrieval	
Up to 3 months	GH¢15.00
Between 3 months and 1 year	GH¢30.00
Between 1 year and 3 years	GH¢50.00
Between 3 years and 10 years	GH¢100.00
Beyond 10 years	N/A

Bank Draft	
Bankers Cheque	0.25% of face value
Exams/ School related draft	1% max. GH¢30.00

Standing Orders	
Set Up Fee	GH¢5.00
Internal	Free
External	GH¢5.00
Default - no returns	Free

Statements (request for duplicate statements)	
Between 3 months and 1 year	GH¢15.00 Flat
Beyond 1 year	GH¢30.00 Flat
>2 years	GH¢50.00

Swift Statement	
	Free

TRANSFERS

In-Branch Request	
Internal Transfers within SG Ghana branches	Free
Transfers to other banks in Ghana through GIS	GH¢40.00

Salary Processing	
Internal Processing - (Employer is a non SGGH Customer)	GH¢3.00
From SGGH Corporate Customer to employees accounts	Free
Pension	Free
External Transfers - Standard (To other banks)	GH¢5.00
Returned Transfers Represented	Free

FOREIGN SERVICES

Initial Account Opening Amount	Min \$300, €300, £300
Minimum Account Operation Balance	Min \$100, €100, £100

Account Maintenance Fee	
Foreign Currency Account	\$1.5, €1.0, £0.75 per quarter
Foreign Exchange Account	\$1.5, €1.0, £0.75 per quarter

Foreign Cash Withdrawal From:	
Foreign Currency Account	2.5% (min \$10, €10, £10)
Forex account funded with cleared funds other than cash	2.5% (min \$10, €10, £10)

Salary processing fee against foreign/forex account	
Internal	\$1.0, €0.75, £0.50
External	\$1.0, €0.75, £0.50

Transfers	
Transfer in foreign currencies to other banks in Ghana	\$50

Inward remittances for payment of salaries	N/A
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Cheques	
50 leaves cheque book	\$6.66, £6
Cheque Clearing (SGGH cheque)	\$50.00
Cheque Clearing (other bank cheque)	\$3.00
Stopped Cheque	\$5.0, €5.0, £4.0
Returned Cheque Insufficient funds	\$15.0, €13.0, £10.0
Post-Dated Cheque	Free

Counter Withdrawal Form	
	\$3.0, €3.0, £2.0

Pensions	
USD value below \$125.00	\$10.00 flat
\$125.00 up to \$1000.00	\$25.00

Above \$1,000.00	\$50.00
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GBP	
Below GBP 60.00	£5.00 flat
Above GBP 60.00	£12.00

Swift Fees	£20.00
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E-BANKING

SG Connect	
Sign on fee	Free
Notification-SMS	Free
Transfer To Other Local Bank (ACH)	GH¢5.0
Transfer To Other Local Bank (Instant)	1% min GH¢5.0
Transfer To Wallet	1% min GH¢10.0
Maintenance	GH¢1

CARD, ATM AND POS

Issuance/Replacement	
Visa Classic Card	GH¢30.00
Visa Gold Card	GH¢40.00, \$10.00, £7.00, €8.00
Visa Platinum Card	GH¢100.00
Uncollected Card	GH¢50.00
Stop Card/lost fee	GH¢5.00

Monthly Service Fees	
Visa Classic card	GH¢10.00
Visa Gold card	GH¢12.00
Visa Platinum card	GH¢30.00

Limit (ATM)	
Visa Classic card	GH¢10,000.00
Visa Gold card	GH¢15,000.00
Visa Platinum card	GH¢30,000.00

Limit (POS)	
Visa Classic card	GH¢50,000.00
Visa Gold card	GH¢80,000.00
Visa Platinum card	GH¢150,000.00

Limit (POS) International	

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