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# Tariff Guide

PUBLIC



**Republic Bank**  
*We're the One for you!*

# Table of Content

Introduction	3
Current Account Opening	4
Savings Account Opening	4
Cheque Book and Others	4
Statements (Local Currency)	5
Monthly Service Charge (Corporate/Enterprise/Partnership/Clubs&Assoc. Current Ac)	5
Monthly Service Charge (Foreign Current Account)	5
Individual Current Account	5
Adeshie Accounts (Private Banking)	5
Foreign Cash Withdrawal	5
ACH Transfers	5
ACH Direct Debit	6
Payment Orders/Drafts	6
Local Swift Transfer	6
Standing Orders	6
Salary Processing Fee	6
Safe Custody	6
Safe Deposit Locker Rates	7
Document/Statement/Cheque Retrievals	7
Credit Facilities	7
Mortgage Fee	7
International Trade Services	8
Electronic Channels Payment Fee	9
VISA Cards	9
Other Fees	10

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# INTRODUCTION

## GENERAL INFORMATION

### OWNERSHIP OF THIS GUIDE

This guide is owned by the Marketing and Communications Department of Republic Bank (Ghana) PLC. The department is responsible for the information provided for publication. Questions, comments or suggestions for improvement regarding this manual are welcome and should be forwarded to the Marketing & Communications Department, for inclusion as appropriate.

PRODUCT	INITIAL DEPOSIT FOR OPENING ACCOUNT	MINIMUM OPERATING BALANCE
<b>1. CURRENT ACCOUNT</b>		
Current Account Corporate	Not less than GHS 100.00	NIL
Current Account (Clubs/Enterprises)	Not less than GHS 100.00	NIL
Current Account Individual	Not less than GHS 100.00	NIL
<b>2. SAVINGS ACCOUNT</b>		
Right Start Account	Not less than GHS 50.00	GHS 50.00
Time Saver Account	Not less than GHS 50.00	GHS 50.00
Career Builder Account	Not less than GHS 50.00	GHS 50.00
Susu Plus Account	Not less than GHS 50.00	GHS 50.00
I Do Account	Not less than GHS 200.00	GHS 50.00
Home Save Plus Account	Not less than GHS 100.00	GHS 100.00
Optimizer Account (Individual / Business)	Not less than GHS 1,000.00	GHS 1,000.00
55 Plus Account	Not less than GHS 50.00	NIL
<b>3. CHEQUE BOOK &amp; OTHERS</b>		
ITEM	FEE	
Personal (25 leaflets)	N/A	
Personal (50 Leaflets)	GHS 70.00	
Corporate (50 Leaflets)	GHS 80.00	
Corporate (100 Leaflets)	GHS 130.00	
Counter Cheques (Per Leaf)	GHS 20.00	
<b>FOREIGN/FOREX ACCOUNTS CHEQUE BOOKS (FOREIGN CURRENCY)</b>		
<b>Corporate / Personal</b>		
50 Leaves Booklet	USD\$5.00 or GBP£4.00 or EUR€5.00	
25 Leaves Booklet	USD\$3.00 or GBP£2.00 or EUR€3.00	
50 Leaves Booklet	USD\$5.00 or GBP£4.00 or EUR€5.00	
<b>Counter Cheque Foreign</b>	USD\$2.00 or GBP£2.00 or EUR€2.00	
T/CHEQUES SALES FEA-Customer	1.25% of Face Value Minimum GHS25.00	
Non-Customer	1.50% of Face Value Minimum GHS25.00	
FCA-Customer	0.75% of Face Value Minimum GHS25.00	
T/CHEQUES PURCHASES	2% of Face Value (Min.USD \$20.00, Max.USD \$200.00)	
<b>SPECIAL CLEARING</b>		
Express Cheque Clearing	1/4% of F.V. (Min. GHS 30.00; Max. GHS 100.00)	
<b>RETURNED CHEQUES (Local Currency)</b>		
- Insufficient Funds/ Drawer confirmation not received	GHS 30.00	
- postdated	Free	
- Other Technical Reasons	Free	
- Return Cheques in-house OTC (post dated)	Free	
- Return Cheques in-house OTC (other reasons)	GHS 30.00	
<b>RETURNED CHEQUES (Foreign Currency)</b>		
- Insufficient Funds	USD\$10.00 or GBP£8.00 or EUR€5.00	
- Post Dated	Free	
- Other Reasons	USD\$5	
STOPPED CHEQUE - Local Currency	GHS 30.00 per stopped instruction	

STOPPED CHEQUES- Foreign Currency

USD\$7.00 or GBP£5.00 or EUR€5.00

## 4. STATEMENTS (LOCAL CURRENCY)

ITEM	FEE
Special Statement for Visa Collection (1-3 sheets) (4-6 sheets) 7 sheets and above	GHS 10.00 Per page with no cap
Interim/Screen Print (per page)	GHS 5.00
Certificate of Balance (Auditor/Bank)	GHS 75.00
Auditors Questionnaire	GHS 100.00

## 5. MONTHLY SERVICE CHARGE (CORPORATE/ENTERPRISE/PARTNERSHIP/CLUBS &amp; SOC.) – CURRENT ACCOUNT

Less or equal to 99,999 Between 100,000- 199,999 Between 200,000- 499,999 Between 500,000 – 999,999 1,000,000 and above	GHS 50.00 Flat GHS 150.00 Flat GHS 200.00 Flat GHS 500.00 Flat GHS 1,000.00 Flat
Maintenance fee (Corporate & Institutional Banking)	GHS70.00 Flat Monthly

## 6. MONTHLY SERVICE CHARGE (FOREIGN CURRENCY)-CURRENT ACCOUNT

Service Charge	1.5 per mil
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## 7. CURRENT ACCOUNT INDIVIDUAL

Service Charge	GHS 10.00 Flat (Monthly)
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## 8. ADESHIE ACCOUNTS (PRIVATE BANKING)

Membership Fee Individual	GHS 75.00 Flat (Monthly)
Membership Fee Business	GHS 200.00 Flat (Monthly)

## 9. FOREIGN CASH WITHDRAWAL

FCA Accounts	5% of face Value of withdrawal
FEA Accounts (funded with Cash)	Free
FEA Accounts (funded with cheque or offshore funds)	5% of face Value of withdrawal

## 10. ACH TRANSFERS

ACH DIRECT CREDIT	
<b>Normal Session</b>	
<b>Single Transaction</b>	
Customer	0.25% of F.V. Min GHS 5.00, Max GHS 50.00
Non-Customer	0.25% of F.V. Min GHS 10.00, Max GHS 100.00
<b>Bulk Transaction</b>	
Customer (5 transactions and above)	GHS 3.00 per transaction
Non-Customer (5 transactions and above)	GHS 5.00 per transaction

<b>Express Session</b>	
<b>Single Transaction</b> Customer & Non-Customer	0.25% of F.V Min GHS 30.00, Max GHS 75.00
<b>Bulk Transaction</b> Customer (5 transactions and above - Transfer) Non-Customer (5 transactions and above - Transfer)	GHS 3.00 per transaction GHS 5.00 per transaction
<b>11. ACH DIRECT DEBIT</b>	
Presentments	GHS 5.00
Returns	GHS 5.00
<b>12. PAYMENT ORDERS/DRAFTS</b>	
Customers	¼% of Face Value (Min GHS 10.00; Max GHS 100.00)
Non-Customers	¼% of Face Value (Min GHS 20.00; Max GHS 100.00)
<b>13. LOCAL SWIFT TRANSFER</b>	
Local Currency (Outflow)	GHS 25.00 Flat
Local Currency (Inflow)	GHS 1.00
Swift Fee on Local Forex Transfers (outflow)	0.5% of F.V Min. USD \$30, GBP £30 & EUR €30 Max. USD \$200, GBP £200 & EUR €200
Swift Fee on Clearing of Local Foreign Cheques	1% of F.V Min USD \$15 Max. USD \$30
<b>14. STANDING ORDERS</b>	
Internal (between accounts at Republic Bank)	Free
External (transfers to other banks)	GHS 5.00
Unpaid Standing Order (No Funds External)	GHS 5.00
Pension Payments	Free
<b>15. SALARY PROCESSING FEE</b>	
Processing Fee	GHS 4.00
<b>16. SAFE CUSTODY</b>	
Sealed Envelopes/ Parcels (Quarterly Rate)	GHS 5.00
Locked Boxes (Customer) - Contents Disclosed	GHS 20.00
<b>17. SAFE DEPOSIT LOCKER RATES</b>	
SIZE OF LOCKER (INCHES)	ANNUAL FEE
Small (5*10)	GHS 320.00
Medium (10*10)	GHS 380.00
Large (8*16)	GHS 450.00
Locker break-in for non-payment/loss of keys	GHS 1,000.00

### 18. DOCUMENT/STATEMENT/CHEQUE RETRIEVAL

Up to 3 Months	GHS 20.00
Between 3 months – 1 year	GHS 30.00
Beyond 1 year – 3 years	GHS 50.00
Beyond 3 year – 5 years	GHS 60.00
Beyond 5 years	GHS 70.00

### 19. CREDIT FACILITIES

Facility Fees (Business)	1.5% Flat, Min GHS 50.00
Facility Fees (Personal)	1.5% Flat, Min GHS 50.00
Processing fees	1.5% Flat, Min GHS 50.00
Annual Review Fees	1%
Overdraft Service Fee	GHS 10.00 flat (monthly) on active Overdrafts
Excess Fee	2% of Excess amount
Early Loan Repayment Fees	0.25% of Principal Balance
Extension of facility expiry date	0.5% of facility amount
Restructuring Fess	1% of Restructured Amount
Reissuance of expired Facility / Offer Letter	GHS 50
Credit Life Insurance	1.2% of loan amount
Guarantees / Performance / Bid Bonds	1% Flat Per Quarter on Guarantee Amount

### 20. MORTGAGE FEES

Processing Fee - Resident Ghanaian	1.5%
Facility Fee- Resident Ghanaian	1.5%
Processing Fee - NRG	1.5% Min. USD \$250 / GBP £150
Facility Fee - NRG	1.5%
Renewal of Expired Facility Letter	LCL GHS 50.00 PSHOMES- GHS 20.00

Mortgage Service Fee (Annual)	RB- USD \$100.00 RB – GBP £60.00 RB – GHS 100.00 FLEX GHS 50.00
Restructure Fees	1.5% flat
Conversion Fee	1.5% flat
Mortgage/Loan Reference Fee	FCL USD \$100.00 LCL – GHS 100.00
Arrears Administrative Fee	FCL – USD \$6.00 per month LCL- GHS 6.00 per month
Insurance Cancellation Fee	FCL- USD \$20.00 LCL GHS 20.00
Title Search Fee	GHS 250.00

Title Registration Fee	GHS 5,000.00
Stamp Duty on Title	1% of Open Market Value
Stamp Duty on Mortgage Deed	0.5% of Loan Amount
<b>21. INTERNATIONAL TRADE SERVICES</b>	
<b>INWARD REMITTANCES</b>	
Remittance for Accounts (Admin. Expenses) above \$100, £100, €100	USD \$10.00, GBP £6.00, EUR €8.00 Flat
Remittance for Accounts (Admin Expenses) below \$100, £100, €100	USD\$1.00, GBP £1.00, EUR€1.00 Flat
Remittance for Mortgage Account	Free
<b>OUTWARD TRANSFERS</b>	
Swift Charge	USD\$ 35
Non-Trade Bills	1% of face value with a min of USD \$40 plus swift charge (Min. USD \$75)
Trade Bills (Open Account)	0.75% of face value with min USD \$40 plus Swift Charge (Min. US\$75.00)
Trade Bills (Advance Payment)	0.95% of face value with min USD \$40 plus Swift Charge (Min. USD \$75.00)
Externalization Fee	3% of Face Value
<b>LETTERS OF CREDIT (IMPORTS)</b>	
Establishment Commission	1% per quarter
Increase in Amount	1% per quarter
Payment/Drawing Commission	0.5% per quarter
Confirmation Commission	2% per annum
Amendment	USD \$50 plus swift
Discrepancy Fee	USD \$150
Cancellation Fee	USD \$100 flat
Expired & Unutilized	USD \$100 flat
Swift Charges-L/C	USD \$35.00
<b>LETTERS OF CREDIT (EXPORTS)</b>	
Transfer of L/C to another Bank	USD \$100.00
Expired & Unutilized	USD \$150.00
L/Cs Courier	USD \$100.00
Handling Charges	0.15% of Value, Min. USD \$50.00 – Max. USD \$200.00
Negotiation Commission	1% flat
<b>Advising Comm. (L/Cs thro' Republic Bank to other Banks)</b>	
Advising Commission (Customer)	USD \$100.00
Advising Commission (Non-Customer)	USD \$100.00
Drawings/Payments Commission	USD \$100.00
Cancellation Fee	USD \$ 100.00
Confirmation Commission	1.5% Flat

Reminder on Overdue Bills	USD \$ 20 per quarter
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DOCUMENTARY BILLS FOR COLLECTION (IMPORTS)	
Handling Charges- Imports	USD \$30.00
Negotiation Commission (Foreign) Negotiation Commission (Local)	0.75%, Min USD \$ 40.00 0.75%, Min USD \$ 200.00
Postage	USD \$ 100.00
Swift Charge Foreign	USD \$ 35
DOCUMENTARY BILLS FOR COLLECTION (EXPORT)	
Handling Charges	0.50% of value, Min USD \$ 50.00 Max USD \$200
Postage	USD \$ 100.00

## 22. ELECTRONIC CHANNELS PAYMENT FEES

### E-BOUQUET

e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- <b>Individual</b>	GHS 8.50 Monthly
e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- <b>Boafo</b>	GHS 5.00 Monthly
e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- <b>Corporate</b>	GHS 60.00 Monthly
One Card/GH-Link Card Transaction Fee	Free on Republic Bank ATM
GhIPSS Instant Pay (Net Teller, USSD, Web, ATM)- Single Transaction	Customer 1% of EV, GHS 10.00
Gh-Link Off-Us Cash Withdrawal Fee	GHS 6.00
OneCard – Link Off-Us (One card transaction on non-RBGH ATM)	GHS 6.00
Gh-Link/OneCard Issuance & Replacement Fee	GHS 50.00
OneCard Issuance	GHS 50.00

## 23. VISA CARDS

Visa Debit Classic Issuance Fee	GHS 35.00
Visa Debit Gold Card Issuance Fee	GHS 70.00
Visa Debit Classic Card Quarterly Maintenance Fee	GHS 35.00
Visa Debit Gold Card Quarterly Maintenance Fee	GHS 50.00
Visa Debit Off – Us Domestic ATM	GHS 5.00 + 1% of transaction amount
Visa Debit Off – Us Cross Border	GHS 5.5% of amount
Visa Debit Off – Us Balance Enquiry Domestic	GHS 1.50
Visa Debit Off – Us Balance Enquiry Cross Border	GHS 3.00
Visa Credit Classic Card	GHS 100.00 Issuance fees
Visa Credit Adeshie Card	GHS 100.00 Issuance fees
Visa Credit Business Card	GHS 200.00 Issuance fees

Visa Credit Infinite Card	GHS 200.00 Issuance fees
Visa Credit Classic Card	GHS 150.00 Annual Fees
Visa Credit Adeshie Card	GHS150.00 Annual Fees
Visa Credit Business Card	GHS 200.00 Annual Fees
Visa Credit Infinite Card	GHS 400.00 Annual Fees
Visa Credit Card Interest on Outstanding Balance	3.75% per month
Visa Credit Card Cash Advance (ATM Withdrawal)	3% of amount + GHS 15.00/Min GHS 15.00
Visa Credit Card Late Payment Fee	10% of overdue amount or GHS 50.00 whichever is higher
Visa Credit Card Over Limit Fee	5% of amount in excess/Min GHS 100.00 per billing cycle
Visa Credit Card Cross Border	5.5% of amount
Visa Card Domestic POS Off - Us	Free
Visa Card Domestic Online / Web	Free
Pin regeneration	Free
Visa Credit Off – Us Balance Enquiry Domestic	GHS 1.50
Visa Credit Off – Us Balance Enquiry Cross Border	GHS 3.00
GIP Related transactions (Sending)	1% of amount capped at GHS 25.00
Visa Optional Issuer Fee	2%
V by V/3D secure transactions	Free
POS Set up	GHS 100
Momo On POS	1.5%
Dormant POS	GHS 50.00
Local Card Fee	3.0%
International Card Fee	3.0%
International Purchase & Cash	5.5% fee on transaction amount for all international purchase and cash made with Debit & Credit cards
E-zwich	New issuance fee- GHS 15.00
Optional Issuer fee for Cross Border Transactions	2%
<b>24. OTHER FEES</b>	
<b>CASH MANAGEMENT</b>	
Cash Pick - Weekdays (Per Pick)	GHS 33.00
Cash Pick - Weekends (Per Pick)	GHS 38.64
Mileage Rate (Per KM)	GHS 2.05
Confirmation Letter of Administration	GHS 150.00 flat
Garnishee Order Proceedings	GHS 150.00 flat
Dormant Account Charge (Individual)	GHS 50, equivalent to USD \$10

Dormant Account Charge (Business)	GHS 100
Cash Pick up ( On Client's Request)	GHS 30.00 flat
Request for Information on Customer's Account (Attorney's Request on Accounts/Estates of Deceased Customers)	GHS 75.00 flat
Negotiated Fees (Long-term Funds provided by outside Financiers) Corporate	1.5% on gross amount, Min. (GHS 250.00)
Vehicle Title Search	Full Clear Title GHS 200.00
Processing Fee for Cheques 250k & above (When Bank calls for Customer's confirmation)	GHS 20.00 flat
Indemnity Agreement for accepting faxes, email, etc	GHS 20.00
Charge for Credit Letters, Letter of intent / Comfort Less than GH¢ 50,000.00 Up to GH¢ 100,00.00 Above GH¢ 100,000.00 Up to GH¢ 500,000.00 or above	Nil GHS 5.00 GHS 20.00 GH¢S 50.00
Clearance Letters	GHS 75.00

\*All fees quoted above exclude taxes

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Our products and services, and the terms under which they are offered, may change. We will inform you within a reasonable time of these changes. It is in your interest to read your contract carefully. If you have any questions or need more information, contact us at the numbers and email below or visit our nearest branch.

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