



TARIFF GUIDE

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GENERAL INFORMATION

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PRODUCT	INITIAL DEPOSIT FOR OPENING ACCOUNT	MINIMUM OPERATING BALANCE
1 CURRENT ACCOUNT		
Current Account Corporate	Not less than GH¢ 100.00	NIL
Current Account (Clubs/Enterprises)	Not less than GH¢100.00	NIL
Current Account Individual	Not less than GH¢100.00	NIL
2 SAVINGS ACCOUNT		
Brainy Child Account	Not less than GH¢50.00	GH¢50.00
Smart Save Account	Not less than GH¢50.00	GH¢50.00
Susu Plus Account	Not less than GH¢50.00	GH¢50.00
I Do Account	Not less than GH¢200.00	GH¢50.00
Home Save Plus Account	Not less than GH¢100.00	GH¢100.00
Premium Savers Account	Not less than GH¢1,000.00	GH¢1,000.00
55 Plus Account	Not less than GH¢50.00	NIL
ITEM	FEES	
3 CHEQUE BOOKS & OTHERS	GH¢	Foreign Curr. USD/GBP/ EURO
Cheque Books (Local Currency A/C's)		
Personal (25 Leaflets)	7.00	
Personal (50 Leaflets)	15.00	
Business (50 Leaflets)	16.00	
Business (100 Leaflets)	25.00	
Savings Withdrawal Booklet (Personalized)	5.00	
Counter Cheques (Per Leaf)	10.00	
Counter Savings Withdrawal (Per Leaf)	2.00	
FOREIGN/FOREX ACCOUNTS CHEQUE BOOKS (FOREIGN CURRENCY)		
Corporate		
50 Leaves Booklet		\$5.00 or £4.00 or €5.00
Personal		
25 Leaves Booklet		\$3.00 or £2.00 or €3.00
50 Leaves Booklet		\$5.00 or £4.00 or €5.00
Returned Cheques (Foreign)		
Insufficient Funds		\$10.00 €8.00 £5.00
Other Reasons		FREE
Counter Cheque Foreign		\$2.00 or £2.00 or €2.00
STOPPED CHEQUES- Foreign		\$7.00 or £5.00 or €5.00
Foreign Currency Account- Cash Withdrawal from cheque deposit or off-shore balance		2.5% of F.V.
Forex A\C fed with Cash		Free
T/CHEQUES SALES		
FEA-Customer		1.25% of Face Value Minimum 25
Non-Customer		1.50% of Face Value Minimum 25

FCA-Customer	0.75% of Face Value Minimum 25
T/CHEQUES PURCHASES	2% of Face Value (Min. \$20.00, Max. \$200.00)
ITEM	FEES
SPECIAL CLEARING	
Express Cheque Clearing	1.4% of F.V. (Min. GH¢ 30.00; Max. GH¢ 50.00)
Immediate Withdrawal	Free
Less than GH¢ 2,000.00	GH¢20.00
Between GH¢2,000.00- GH¢30,000.00	GH¢50.00
Above GH¢30,000.00	
RETURNED CHEQUES BY US	
- Insufficient Funds	10% of Face Value
- Other Reasons	Free
STOPPED CHEQUES- Local Currency	GH¢ 20.00 Flat
Transfer of funds initiated by the bank to cover another account (to clear cheques)	GH¢ 5.00
4 STATEMENTS (LOCAL CURRENCY)	
Special Statement for Visa Collection (1-3 sheets)	GH¢15.00 (GH¢5.00 per page)
(4-6 sheets)	GH¢20.00
7 sheets and above	GH¢50.00 Flat
Interim/Screen Print (per page)	GH¢3.00
Certificate of Balance (Auditor/Bank)	GH¢25.00
Auditors Questionnaire	GH¢25.00
STATEMENTS (FOREIGN CURRENCY)	EQUIVALENT CHARGE IN GH¢
5 MONTHLY COMMISSIONS ON TURNOVER (CURRENT AC CORPORATE/ENTERPRISE/PARTNERSHIP/CLUBS & SOC.)	
Less or equal to 19,999	GH¢20.00 Flat
Between 20,000 – 49,999	GH¢30.00 Flat
Between 50,000- 99,999	GH¢50.00 Flat
Between 100,000- 199,999	GH¢150.00 Flat
Between 200,000- 499,999	GH¢200.00 Flat
Between 500,000 – 999,999	GH¢500.00 Flat
1,000,000 and above	GH¢1,000.00 Flat
Maintenance fee (Corporate & Institutional Banking)	GH¢50.00 Flat Monthly
MONTHLY COMMISSION ON TURNOVER (FOREIGN CURRENCY)-CURRENT ACCOUNT	
Service Charge	1.5 Per mille on debit turnover
6 CURRENT ACCOUNT INDIVIDUAL	
Service Charge	GH¢10.00 Flat (Monthly)
7 ADESHIE ACCOUNTS	
Service Charge	GH¢30.00 Flat (Monthly)
8 SAVINGS ACCOUNT FEES	
Teller Withdrawal Fee (Amount below GH¢500.00)	GH¢2.5 Per Transaction
Dormant Service Charge	GH¢ 50.00 Flat (One-time charge when ac goes dormant)

ITEM	FEES
9 FOREIGN CASH WITHDRAWAL	
FCA Accounts	2.5% of Value (Of Foreign Cash)
FEA Accounts	Free
FEA Accounts	2.5% of Value if Funds came from Offshore
10 ACH TRANSFERS	
ACH DIRECT CREDIT	
Normal Session	
Single Transaction	
Customer	0.25% of F.V. Min GH¢5.00, Max GH¢50.00
Non-Customer	0.25% of F.V. Min GH¢10.00, Max GH¢100.00
Bulk Transaction	
Customer (5 transactions and above)	GH¢ 3.00 per transaction
Non-Customer (5 transactions and above)	GH¢ 5.00 per transaction
Express Session	
Single Transaction	
Customer	0.25% of F.V Min GH¢25.00, Max GH¢50.00
Non Customer	GH¢15.00 per transaction Max GH¢75.00
Bulk Transaction	
Customer (5 transactions and above- Transfer)	GH¢ 3.00 per transaction
Non-Customer (5 transactions and above –Transfer)	GH¢ 5.00 per transaction
11 ACH DIRECT DEBIT	
Presentments	NIL
Returns	GH¢ 1.50
12 PAYMENT ORDERS/DRAFTS	
Customers	¼% of Face Value (Min GH¢5.00; Max GH¢100.00)
Non Customers	¼% of Face Value (Min GH¢10.00; max GH¢100.00)
13 LOCAL SWIFT TRANSFER	
Local Currency	GH¢25.00 Flat
Foreign Currency	USD 25, EUR 25, GBP 25 Flat
14 STANDING ORDERS	
Internal (between accounts at Republic Bank)	Free
External (transfers to other banks)	GH¢5.00
Unpaid Standing Order (No Funds-External)	GH¢5.00
Pension Payments	Free
ITEM	
FEES	
15 SALARY PROCESSING FEE	
Processing Fee	GH¢3.00 Per Beneficiary
16 SAFE CUSTODY	
Sealed Envelopes/ Parcels (Quarterly Rate)	GH¢5.00

Locked Boxes (Customer) - Contents Disclosed	GH¢20.00		
SAFE CUSTODY LOCKER RATES			
SIZE OF LOCKER (INCHES)	MONTHLY FEE	QUARTERLY FEE	ANNUAL FEE
SMALL (5*10)	GH¢30.00	GHS 80.00	GHS 320.00
MEDIUM (10*10)	GHS 50.00	GHS 120.00	GHS 380.00
LARGE (8*16)	GHS 80.00	GHS 160.00	GHS 450.00

ITEM**FEE**

17 DOCUMENT/STATEMENT/CHEQUE RETRIEVAL	
Up to 3 Months	GH¢10.00
Between 3 months – 1 year	GH¢20.00
Beyond 1 year – 3 years	GH¢50.00
Beyond 3 years – 5 years	GH¢60.00
Beyond 5 years	GH¢70.00
18 CREDIT FACILITIES	
Facility Fees (Business)	1.5% Flat
Facility Fees (Personal)	1.5% Flat, Min GH¢50.00
Processing fees	1.5, Min GH¢50.00
Annual Review Fees	1%
Overdraft Service Fee	GH¢10.00 flat (monthly) on active Overdrafts
Excess Fee	2%
Early Loan Repayment Fees	3%
19 GUARANTEES/BONDS/TENDER/PERFORMANCE	
Guarantees	1% Flat Per Quarter on Guarantee Amount
Performance Bonds	1% Flat Per Quarter on Bond Amount

ITEM**FEES**

20 INTERNATIONAL TRADE SERVICES	
DRAFTS	
FEA DRAFTS (BOG DRAFT)	
Up to \$10,000	\$20.00
\$10,000 to \$50,000	\$40.00
Above \$50,000	\$50.00
FCA Drafts (Offshore Bank Draft) (USD/EUR)	1% of face value Min. \$20.00 Max. \$100.00
(GBP)	1% of F.V (Min £10.00, Max £75.00)
INTERNATIONAL INWARD REMITTANCES	
Remittance for Mortgage Repayment	Free
LETTERS OF CREDIT (IMPORTS)	
Establishment Commission	1% per quarter
Increase in Amount	1% per quarter
Payment/Drawing Commission	0.5%
Confirmation Commission	0.75% flat

Amendment	\$30.00
Discrepancy Fee	\$100.00
Cancellation Fee	\$100 flat
Expired & Unutilized	\$100 flat
Swift Charges-L/C	\$30.00
LETTERS OF CREDIT (EXPORTS)	
Transfer of L/C to another Bank	\$50.00
Expired & Unutilized L/Cs	\$150.00
Courier	\$70.00
Form A2 Processing	\$50.00
Handling Charges	\$25.00
Negotiation Commission	1% flat
Advising Comm. (L/Cs thro' Republic Bank to other Banks)	
Advising Commission (Customer)	\$25.00
Advising Commission (Non-Customer)	\$50.00
Confirmation Commission	1% flat.00
Drawings/Payments Commission	1% flat.00
Cancellation Fee	\$100.00
DOCUMENTARY BILLS FOR COLLECTION- Imports	
Reminder on Overdue Bills	\$20.00 per quarter
Handling Charges- Imports	\$25.00
Transfer of Documents to other banks-Customers	\$50.00
Non Customers	\$50.00
Advise of Fate	Free
Outward Transfers	1% for non trade bills, 0.75% for trade bills (Min. \$30.00)
ITEM	FEES
DOCUMENTARY BILLS FOR COLLECTION- Exports	
Negotiation Commission (Local)	0.75%, Min GH¢5.00
(Foreign)	0.75%, Min \$30.00
Postage	\$70.00
Handling Charges	\$25.00
Swift charge Foreign	USD 30, GBP 25, EUR 30
CLEAN BILLS FOR COLLECTION	
-Outward-Foreign	USD 20, GBP16,EUR 18
21 MORTGAGE FEES	
Mortgage Processing Fee	FCL- \$250.00 LCL-1.5% of loan amount
Facility Fee	FCL-1% of loan amount-

	Min.\$100.00
Renewal of Expired Facility	LCL GH¢50.00 PSHOMES- GH¢20.00
Mortgage Service Fee (Annual)	RB-\$100.00 RB - £60.00 RB - GH¢100.00 FLEX GH¢50.00
Restructure Fees	1.5% flat
Conversion Fee	1.5% flat
Mortgage/Loan Reference Fee	FCL \$100.00 LCL - GH¢100.00
Arrears Administrative Fee	FCL - \$6.00 per month LCL- GH¢6.00 per month
Insurance Cancellation Fee	FCL- \$20.00 LCL GH¢20.00
Title Search Fee	GH¢250.00
Title Registration Fee	GH¢5,000.00
Stamp Duty on Title	1% of Property Price
Stamp Duty on Mortgage Deed	0.5% of Loan Amount
22 E-BANKING FEES	
E-BOUQUET	
e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- Individual	GH¢ 3.00 Monthly
e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- Corporate	GH¢ 5.00 Monthly
Proprietary ATM Card Issuance Fee	GH¢5.00
Proprietary ATM Card Replacement	GH¢6.00
*Proprietary ATM Pin Request (Mailer)	GH¢2.00
Proprietary Card ATM Transaction Fee	Free on Republic Bank ATM GH¢3.00 on other Banks
Instant Pay (Net Teller, USSD, We, ATM)- Single Transaction	Customer 0.25% of F.V, Min GH¢5.00, Max GH¢50.00 Non-Customer 0.25% of F.V, Min GH¢10.00, Max GH¢100.00
*Free for branches without ATM and charge other customers who insist on PIN Mailer GH¢3.00	

ITEM	FEES
VISA CARDS	
Visa Classic Card Issuance Fee	GH¢10.00
Visa Gold Card Issuance Fee	Free for Current Account Holders
Visa Classic Card Quarterly Maintenance Fee	GH¢10.00
Visa Gold Card Quarterly Maintenance Fee	GH¢15.00
Visa Classic On-Us ATM Transaction (Republic Bank ATMs)	0.5p per transaction
Visa Gold On-Us ATM Transaction (Republic Bank ATMs)	GH¢1.00 per transaction
Visa Off-Us Domestic ATM Transaction Fee(Other Local Bank ATMs)	GH¢2.00 + 0.40% of transaction amount
Visa Pin Reprint	GH¢5.00
Visa POS Transactions	Free
Visa online transactions	Free
Pos/Online	Free

VISA PREPAID SERVICE FEES	
Card Issuance	Free
Cash Loading	Free
Minimum Operating Balance on the Card	GH¢20.00
Balance Enquiry	GH¢5.00
Pin Reprint	GH¢5.00
Foreign Cash Withdrawal	3% of transactional amount
Local Cash Withdrawal	Republic Bank ATM Flat fee of GH¢2.00 per transaction Other Bank ATM Fixed Fee of GH¢4.00 + 1% of the Amount Minimum GH¢5.00 Maximum GH¢15.00
Cash Advance	Fixed Fee of GH¢4.00+ 1% of the Amount Minimum GH¢5.00 Maximum, No Limit
Transfers	Fixed Fee of GH¢5.00+ 1% of the Amount Minimum Gh¢5.00 Maximum, Gh¢10.00
Quasi Cash (Near Money Transactions)	Fixed fee of Gh¢4+ 1% of the amount Minimum GH¢5.00 Maximum, No Limit
Non Collection of Debit Cards (After 3 Months)	GH¢15.00
Visa Debit Card Withdrawal Fee (Foreign)	3% of Transactional Amount
23 E-BOUQUET	
FastNet, FastCash, FastAlert, Fastxt, USSD, Fastext (SMS)- Individual	GH¢ 3.00 Monthly
Proprietary ATM Card Issuance Fee	Free
Proprietary ATM Card Replacement	GH¢6.00
* Proprietary ATM Pin Request (Mailer)	Free/ GH¢3.00
Proprietary Card ATM Transaction Fee	Free on Republic Bank ATM, GH¢3.00 on other Banks
Instant Pay (Net Teller, USSD, We, ATM)- Single Transaction	Customer 0.25% of F.V, Min GH¢5.00, Max GH¢50.00 Non-Customer 0.25% of F.V, Min GH¢10.00, Max GH¢100.00
*Free for branches without ATM and charge other customers who insist on PIN Mailer GH¢3.00	
SERVICE	FEE
24 OTHER FEES	
Confirmation Letter of Administration	GH¢150.00 flat
Garnishee Proceedings	GH¢150.00 flat
Cash Pick up (On Client's Request)	GH¢30.00 flat
Request for Information on Customer's Account (Attorney's Request on Accounts/Estates of Deceased Customers)	GH¢75.00 flat
Negotiated Fees (Long-term Funds provided by outside Financiers) Corporate	1.5% on gross amount, Min.(GH¢250.00)
Vehicle Title Search	Full Clear Title GH¢ 200.00

Processing Fee for Cheques 250k & above (When Bank calls for Customer's confirmation)	GH¢20.00 flat
Indemnity Agreement for accepting faxes, email, etc	GH¢20 .00
Charge for Credit Letters & Guarantees	
Less than GH¢ 50,000.00	Nil
Up to GH¢ 100,00.00	GH¢5.00
Above GH¢ 100,000.00	GH¢20.00
Up to GH¢ 500,000.00 or above	GH¢ 50.00
GhIPSS Instant Pay (GIP)	GH¢5.00 Flat

***All fees quoted above exclude taxes**