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# Tariff Guide



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

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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 Limited. 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 & communication 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 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
<b>2. SAVINGS ACCOUNT</b>		
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
<b>3. CHEQUE BOOK &amp; OTHERS</b>		
<b>CHEQUE BOOKS (LOCAL CURRENCY)</b>		
Personal (25 Leaflets)	GH¢ 10.00	
Personal (50 Leaflets)	GH¢ 30.00	
Business (50 Leaflets)	GH¢ 35.00	
Business (100 Leaflets)	GH¢ 60.00	
Counter Cheques (Per Leaf)	GH¢ 20.00	
<b>FOREIGN/FOREX ACCOUNTS CHEQUE BOOKS (FOREIGN CURRENCY)</b>		
<b>Corporate</b> 50 Leaves Booklet	\$5.00 or £4.00 or €5.00	
<b>Personal</b> 25 Leaves Booklet	\$3.00 or £2.00 or €3.00	
50 Leaves Booklet	\$5.00 or £4.00 or €5.00	
<b>Counter Cheque Foreign</b>	\$2.00 or £2.00 or €2.00	
<b>T/CHEQUES SALES</b>		
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	
<b>T/CHEQUES PURCHASES</b>		
	2% of Face Value (Min. \$20.00, Max. \$200.00)	
<b>ITEM FEES</b>		
<b>SPECIAL CLEARING</b>		
Express Cheque Clearing	1/4% of F.V. (Min. GH¢ 30.00; Max. GH¢ 50.00)	
<b>Immediate Withdrawal</b>		
Less than GH¢ 2,000.00	Free	
Between GH¢2,000.00- GH¢30,000.00	GH¢20.00	
Above GH¢30,000.00	GH¢50.00	
<b>RETURNED CHEQUES (Local Currency)</b>		
- Insufficient Funds/ Drawer confirmation not received	GH¢ 30	
- postdated	Free	
- Other Technical Reasons	Free	
- Return Cheques in-house OTC (post dated)	Free	
- Return Cheques in-house OTC (other reasons)	GH¢ 30	
<b>RETURNED CHEQUES (Foreign Currency)</b>		
- Insufficient Funds	\$10.00 €8.00 £5.00	
- Post Dated	Free	
- Other Reasons	\$5	
<b>STOPPED CHEQUE - Local Currency</b>		
	GH¢ 20.00 Flat per leaflet	
<b>STOPPED CHEQUES- Foreign Currency</b>		
	\$7.00 or £5.00 or €5.00	
<b>Transfer of funds initiated by the bank to cover another account (to clear cheque)</b>		
	GH¢ 5.00	

4. STATEMENTS (LOCAL CURRENCY)	
Special Statement for Visa Collection (1-3 sheets) (4-6 sheets) 7 sheets and above	GH¢20.00 GH¢30.00 GH¢50.00
Interim/Screen Print (per page)	GH¢ 3.00
Certificate of Balance (Auditor/Bank)	GH¢ 25.00
Auditors Questionnaire	GH¢ 25.00
5. MONTHLY SERVICE CHARGE (CURRENT AC CORPORATE/ENTERPRISE/PARTNERSHIP/CLUBS & SOC.)	
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	GH¢50.00 Flat GH¢150.00 Flat GH¢200.00 Flat GH¢500.00 Flat 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 mile
6. CURRENT ACCOUNT INDIVIDUAL	
Service Charge	GH¢10 Flat (Monthly)
7. ADESHIE ACCOUNTS (PRIVATE BANKING)	
Membership Fee Individual	GH¢50.00 Flat (Monthly)
Membership Fee Business	GH¢200.00 Flat (Monthly)
8. FOREIGN CASH WITHDRAWAL	
FCA Accounts	3% of face Value of withdrawal
FEA Accounts (funded with Cash)	Free
FEA Accounts (funded with cheque or offshore funds)	3% of face Value of withdrawal
9. ACH TRANSFERS	
ACH DIRECT CREDIT	
<b>Normal Session</b>	
<b>Single Transaction</b> Customer Non-Customer	0.25% of F.V. Min GH¢5.00, Max GH¢50.00 0.25% of F.V. Min GH¢10.00, Max GH¢100.00
<b>Bulk Transaction</b> Customer (5 transactions and above) Non-Customer (5 transactions and above)	GH¢ 3.00 per transaction GH¢ 5.00 per transaction
<b>Express Session</b>	
<b>Single Transaction</b> Customer Non-Customer	0.25% of F.V Min GH¢25.00, Max GH¢50.00 GH¢15.00 per transaction Max GH¢75.00
<b>Bulk Transaction</b> Customer (5 transactions and above - Transfer) Non-Customer (5 transactions and above - Transfer)	GH¢ 3.00 per transaction GH¢ 5.00 per transaction
10. ACH DIRECT DEBIT	
Presentments	GH¢ 5.00
Returns	GH¢ 5.00
11. PAYMENT ORDERS/DRAFTS	
Customers	¼% of Face Value (Min GH¢10.00; Max GH¢100.00)
Non Customers	¼% of Face Value (Min GH¢20.00; Max GH¢100.00)
12. LOCAL SWIFT TRANSFER	
Local Currency	GH¢25.00 Flat
Foreign Currency	USD 30, EUR 25, GBP 25 Flat

13. 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
<b>ITEM</b>	<b>FEE</b>
14. SALARY PROCESSING FEE	
Processing Fee	GH¢3.00 Per Beneficiary
15. SAFE CUSTODY	
Sealed Envelopes/ Parcels (Quarterly Rate)	GH¢5.00
Locked Boxes (Customer) - Contents Disclosed	GH¢20.00
16. SAFE DEPOSIT LOCKER RATES	
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
<b>ITEM</b>	<b>FEE</b>
17. DOCUMENT/STATEMENT/CHEQUE RETRIEVAL	
Up to 3 Months	GH¢20.00
Between 3 months – 1 year	GH¢30.00
Beyond 1 year – 3 years	GH¢50.00
Beyond 3 year – 5 years	GH¢60.00
Beyond 5 years	GH¢70.00
18. CREDIT FACILITIES	
Facility Fees (Business)	1.5% Flat, Min GH¢50.00
Facility Fees (Personal)	1.5% Flat, Min GH¢50.00
Processing fees	1.5% Flat, Min GH¢50.00
Annual Review Fees	1%
Overdraft Service Fee	GH¢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	GH¢ 50
Credit Life Insurance	1.2% of loan amount
Guarantees / Performance / Bid Bonds	1% Flat Per Quarter on Guarantee Amount
19. MORTGAGE FEES	
Processing Fee - Resident Ghanaian	1.5%
Facility Fee- Resident Ghanaian	1.5%
Processing Fee - NRG	1.5% Min. \$250 / £150
Facility Fee - NRG	1.5%
Renewal of Expired Facility Letter	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 Open Market Value
Stamp Duty on Mortgage Deed	0.5% of Loan Amount
<b>20. INTERNATIONAL TRADE SERVICES</b>	
<b>INTERNATIONAL INWARD REMITTANCES</b>	
Remittance for Accounts (Admin. Expenses) above \$100, £100, €100	\$10.00, £6.00, €8.00 Flat
Remittance for Accounts (Admin Expenses) below \$100, £100, €100	\$1.00, £1.00, €1.00 Flat
Remittance for Mortgage Account	Free
<b>OUTWARD TRANSFERS</b>	
Swift Charge	US\$ 30
Non-Trade Bills	1% of face value plus Swift charge, Min \$60
Trade Bills	0.75% of face value plus Swift Charge (Min. \$60.00)
Externalization Fee	2% 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	\$30
Discrepancy Fee	\$100 change to \$150, it used to be per discrepancy
Cancellation Fee	\$100 flat
Expired & Unutilized	\$100 flat
Swift Charges-L/C	\$30.00
<b>LETTERS OF CREDIT (EXPORTS)</b>	
Transfer of L/C to another Bank Expired & Unutilized L/Cs Courier	\$50.00 \$150.00 \$70.00
Form A2 Processing	\$50.00
Handling Charges	\$50
Negotiation Commission	1% flat
<b>Advising Comm. (L/Cs thro' Republic Bank to other Banks)</b> Advising Commission (Customer) Advising Commission (Non-Customer) Confirmation Commission Drawings/Payments Commission Cancellation Fee	 \$25.00 \$50.00 1% flat \$100.00 \$100.00

<b>DOCUMENTARY BILLS FOR COLLECTION-</b>	
<b>Imports</b> Reminder on Overdue Bills Handling Charges- Imports Transfer of Documents to - Other banks-Customers - Non Customers - Advise of Fate Outward Transfers	\$20.00 per quarter \$25.00  \$50.00 \$50.00 Free 1% for non trade bills, 0.75% for trade bills (Min. \$30.00)
<b>ITEM</b>	<b>FEE</b>
<b>DOCUMENTARY BILLS FOR COLLECTION-</b>	
<b>Exports</b> Negotiation Commission (Local) (Foreign)	0.75%, Min GH¢5 0.75%, Min \$30.00
Postage	\$70.00
Handling Charges	\$50
Swift charge Foreign	USD 30, GBP 25, EUR 30
<b>CLEAN BILLS FOR COLLECTION</b>	
Outward-Foreign	USD 20, GBP16,EUR 18
<b>21. ELECTRONIC CHANNELS PAYMENT FEES</b>	
<b>E-BANKING FEES</b>	
<b>E-BOUQUET</b>	
e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- <b>Individual</b>	GH¢ 4.50 Monthly
e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- <b>Boafo</b>	GH¢ 2.00 Monthly
e-Bouquet (FastNet, FastCash, FastAlert, Fastxt, Fastext (SMS) (USSD) Service Charge- <b>Corporate</b>	GH¢ 10.00 Monthly
Proprietary ATM / One Card Replacement	GH¢15
Proprietary Card ATM Transaction Fee	Free on Republic Bank ATM
GHIPSS Instant Pay (Net Teller, USSD, Web, ATM)- Single Transaction	Customer 1% of F.V, Min GH¢0.05, Max GH¢5.00
GH-Link Fees	GH¢ 4.00
OneCard Issuance	New OneCard issuance fee- GH¢10.00
<b>ITEM</b>	<b>FEE</b>
<b>22. VISA CARDS</b>	
Visa Classic Card Issuance Fee	GH¢15.00
Visa Gold Card Issuance Fee	GH¢20.00
Visa Classic Card Quarterly Maintenance Fee	GH¢15.00
Visa Gold Card Quarterly Maintenance Fee	GH¢20.00
Visa Off-Us Domestic ATM Transaction Fee(Other Local Bank ATMs)	GH¢2.00 + 0.40% of transaction amount
Visa POS Transactions - Domestic	Free
Visa online Transactions - Domestic	Free
VISA off-Us Balance Enquiry	New Balance enquiry fee- GH¢ 1.50 Domestic and Across Boarder enquiries- GH¢3.00
International Purchases	1% fee on transaction amount for all international purchases made with Debit card only
E-zwich	New issuance fee- GH¢ 15.00
Foreign Cash Withdrawal	3% of transactional amount
<b>23. OTHER FEES</b>	
<b>CASH MANAGEMENT</b>	
Cash Pick - Weekdays (Per Pick)	GH¢33.00
Cash Pick - Weekends (Per Pick)	GH¢38.64



Mileage Rate (Per KM)	GH¢2.05
OTHERS	
Confirmation Letter of Administration	GH¢150.00 flat
Garnishee Order Proceedings	GH¢150.00 flat
Dormant Account Charge (Individual)	GH¢ 50 , equivalent of \$10
Dormant Account Charge (Business)	GH¢ 100
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, Letter of intent / Comfort	
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

\*All fees quoted above exclude taxes

**DISCLAIMER:**

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 on the numbers and email below or visit our nearest branch.

Call 0556543212 or email: [customerservice@republicghana.com](mailto:customerservice@republicghana.com)

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