

RETAIL BANKING TARIFF GUIDE

DOMESTIC CURRENCY ACCOUNT

Current Account	
Initial deposit	GH¢50.00
Minimum operating balance	NIL
Account maintenance fee(individual)	GH¢20.00
Closure of account	Free
Cheque Book	
(25 Leaflets)	N/A
(50 Leaflets)	GH¢60.00
Counter withdrawal form	GH¢20.00 per sheet
Counter withdrawal form- before first issuance of chequebook	Free
Premium Cheque Book	GH¢100.00
Returned Cheque	
No Funds - 1st return	Free
No Funds - 2nd return	Free
Post-dated Cheque	Free
Other Reasons	Free
Stopped Cheque	GH¢30.00
Bank Draft	
Bankers Cheque	0.25%
Exams/ School related draft	1% max.GH¢30.00
Standing Orders	
Set up fee	GH¢5.00
Internal	Free
External	GH¢5.00 Flat
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
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	Not available
Current Account-only Package	
Salaried Workers	GH¢15.00 per month
Affluent	Free
Top Affluent	Premium GH¢60.00

TRANSFERS

Internal Transfers within SG Ghana branches	Free
Transfers to other banks in Ghana through GIS	0.25%, min GH¢20.00
Transfers to other banks in Ghana through ACH	GH¢5.00
Salary Processing Fee	
Internal Processing - (Employer is a non SGGH Customer)	GH¢3.00
From SGGH Corporate Customer to employees accounts	Free
Pension	Free
External transfers - Standard	GH¢4.00
Returned transfers represented	Free
Local clearing (Standard Clearing cycle)	Free
Express Clearing	GH¢60.00

FOREIGN SERVICES

Initial Account Opening Amount	Min \$300, €300, £300
Minimum Account Operation Balance	Min \$100, €100, £100
Foreign Currency Account	\$1.5, €1.00, £0.75 per quarter
Foreign Exchange Account	\$1.5, €1.00, £0.75 per quarter
Foreign Cash Withdrawal from:	
Foreign Currency Account (For traveling abroad)	2.5%(min\$10,€10,£10)
Forex Account funded with cleared funds other than cash	2.5%(min\$10,€10,£10)
Foreign Exchange Account fed with cash	Free
Foreign Exchange Account fed with Cheques/ Transfers	2.50%
Salary Processing Fee against Foreign/Forex Account	
Internal	\$1.0, € 0.75, £ 0.50
External	\$1.0, € 0.75, £ 0.50
Inward remittances for payment of salaries	Free
Transfer in Foreign Currencies to other banks in Ghana	1% Minimum \$50 + Swift of \$20.00
Inward remittances for payment (from other banks not salary)	N/A
Cheque Book	
50 Leaves	\$6.0, € 6.0, £6.0
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
Clearing Foreign Cheques Statement Request	
Clearance letter	\$1.50, €1.50, £1.00

Foreign Draft / Cheque for collection	
On-shore export (local clearing)	GH¢30.00
Regular comm	\$3.00
DIV warrants below \$15	2% of cheque value
Off-shore export (offshore clearing)	
Regular comm	1.50%
USD	min\$50.00, max\$400.00
EUR	min€40.00, max€350.00
GBP	min£30.00, max£300.00
Pensions	
USD	
Value Below \$125.00	\$10.00 flat
\$125.00 UP TO \$1000.00	\$25.00
ABOVE \$1,000.00	\$50.00
GBP	
BELOW 60.00	£5.00 flat
ABOVE GBP 60.00	£12.00
Swift fees	£20.00

E-BANKING

Connect Mobile Banking	
Sign on fee	Free
Notification- SMS	Free
Transfer to other bank local	GH¢ 4.00
International transfer	N/A
Transfer to wallet	N/A
Airtime	Free
Bill payment	Free
Monthly charge	Free

CARD, ATM AND POS

Cost of Cards	
Visa Classic Card	GH¢25.00
Visa Gold Card	GH¢35.00,\$10.00,£7.00,€8.00
Visa Platinum Card	GH¢50.00 flat fee
Card replacement	
Visa Classic Card	GH¢25.00
Visa Gold Card	GH¢35.00,\$10.00,£7.00,€8.00
Visa Platinum Card	GH¢30.00
Uncollected card	GH¢50.00
Stop card/lost fee	GH¢5.00
Monthly service fees	
Visa classic card	GH¢7.50
Visa gold card	GH¢10.00
Visa platinum card	GH¢10.00
Annual Platinum maintenance fee (Premium Customers)	GH¢120.00, \$10.00, £10.00
Limit (ATM)	
Visa classic card	GH¢6,000.00
Visa gold card	GH¢10,000.00
Visa platinum card	GH¢20,000.00
Limit (POS)	
Visa classic card	GH¢25,000.00
Visa gold card	GH¢30,000.00
Visa platinum card	GH¢60,000.00
Limit (POS) International	
Visa classic card	\$2,000.00
Visa gold card	\$3,000.00
Visa platinum card	\$5,000.00
Card Transaction Charges	
Balance enquiry-Domestic	GHS 2
Balance enquiry on banks ATM	Free
Balance enquiry-International	GHS 5/ USD 1/ EUR 1/GBP 1
Mini statement	Free
Bank's card on banks ATM(Withdrawal)	Free
Bank card on other domestic ATM (Withdrawal)	1% of txn amt (min GH¢12)
Bank card on international ATM (withdrawal)	1% of txn amt (min GHS 12)
Bank card on POS purchase (domestic and international)	Free
Bank card on domestic POS (withdrawal)	0.6% of txn amt (min GH¢7)
Bank card on international POS (withdrawal)	0.6% of txn amt (min GH¢12)
Optional issuer fee	4.00%
International card on banks ATM (Withdrawal)	GHS 25
Ecommerce (Online Purchases)	Free

INSURANCE

Bancassurance	
Sound Education	GH¢50.00 - 1,000.00
Sound Funeral	Determined case by case
Sound Cash	GH¢25.00
Sound Drive	Determined case by case
Sound Home	Determined case by case

OTHER SERVICES

Safe custody fees	
Quarterly fees per envelopes	GH¢40.00
Quarterly fees per parcel	GH¢70.00
Quarterly fees per box	GH¢90.00
Safe deposit box	
Small (100*300*400)-445 boxes	50k(GHS90), 200K(GHS120), 400K(180)
Medium(175*300*400)-136 boxes	50k(GHS150), 200K(GHS200), 400K(300)
Large (200*300*400)-60 boxes	50k(GHS150), 200K(GHS200), 400K(400)
X-Large(300*300*400)-129 boxes	50k(GHS250),200K(GHS330),400K(500)
Refundable Key deposit	GH¢300.00

SAVINGS

Savings Account	
Initial Deposit	GH¢100.00
Minimum Balance required to earn interest	GH¢500.00
Minimum balance required to maintain account	GH¢50.00
Students Accounts	
Initial Deposit	GH¢ 50.00
Minimum Balance required to earn interest	GH¢ 500.00
Minimum balance required to maintain account	GH¢ 25.00
My First Accounts	
Initial Deposit	GH¢ 50.00
Minimum Balance required to earn interest	GH¢ 50.00
Minimum balance required to maintain account	GH¢ 50.00
Smart Saver Account	
Initial Deposit	GH¢ 1000.00
Minimum Balance required to earn interest	GH¢ 1000.00
Minimum operating balance	GH¢ 1000.00
Super Saver	
Initial Deposit	GH¢ 2500.00
Minimum Balance required to earn interest	GH¢ 2500.00
Minimum operating balance	GH¢ 2500.00
Savings Withdrawal Booklet	
Savings Withdrawal Book	GH¢35.00
Counter Savings Withdrawal Form	GH¢7.00
Counter withdrawal form till first withdrawal book is issued to new accounts	Free
Savings Account Operations	
Two (2) Counter withdrawals within a month	Free
Counter withdrawals in excess of 2 free within a month	GH¢ 5.00 per extra withdrawal

LOANS

Instant Overdraft	
Processing Fee	2.50%
Minimum	GH¢ 30.00
Premium Overdraft	
Processing Fee	2.50%
Minimum	GH¢ 50.00
Relief Credit	
Processing Fee	2.50%
Minimum	GH¢ 50.00
Institutional Loan	
Processing Fee	1.5% (Negotiable)
Early settlement fee	GH¢50.00
Minimum	0.25%
Penal Rate	8% of amount in arrears
School Fees	
Processing Fee	2% min. GH¢ 50.00
Happy Chat loan	
Processing fee for loan duration = 6 months	0.50%
Processing fee for loan duration = 9 months	1.0%
Processing fee for loan duration = 12 months	1.50%
Insurance	None
Happy Home Loan	
Processing Fee for loan duration = 6 months	0.50%
Processing fee for loan duration = 9 months	1.00%
Processing fee for loan duration = 12 months	1.50%
Happy Auto Loan	
Processing Fee	2.0%
Credit life Insurance	
Customers other than Pensioners	1.17%
Pensioners	1.50%
Happy Home loan / Happy chat Loan	
Loan amount > GH¢5,000.00 Compulsory	same as above
Loan amount < GH¢5,000.00	No insurance
Leasing Charges	
Leasing processing Fees	1.00%
Leasing Facility Fees	1.50%

THE FUTURE
IS YOU



SOCIETE GENERALE
GHANA