

TARIFF GUIDE

2023



NATIONAL INVESTMENT BANK

Your Business Is Our Business

| 1 PRODUCT/ FEATURES | E-PRODUCTS | | | |
|----------------------------|-----------------------|----------------------------------|-----------------------------------|------------------------------------|
| ATM AND POS/ E-Commerce | On-Us ATM Fee(GHS) | Remote-On-Us (Domestic - GHS) | Other Bank ATM (International) | E-Commerce/ POS (International) |
| Gh-Link Card | Free | GHS 3.00 | N/A | N/A |
| MasterCard Platinum* | Free | GHS 10.00 | \$2 + 3% | 3.50% |
| MasterCard Gold | Free | GHS 10.00 | \$2 + 3% | 3.50% |
| MasterCard Standard | Free | GHS 10.00 | \$2 + 3% | 3.50% |
| MasterCard Prepaid | Free | GHS 10.00 | \$2 + 3% | 3.50% |
| MasterCard World Business* | Free | GHS 10.00 | \$2 + 3% | 3.50% |
| E-zwich Service | | N/A | N/A | N/A |

| 2 CARD ISSUANCE | Sign on Fees (GHS) | Maintenance Fees (GHS) |
|----------------------------|--------------------|------------------------|
| Gh-Link EMV Card | GHS20.00 | GHS5.00 |
| MasterCard Platinum* | GHS70.00 | GHS20.00/mth |
| MasterCard Gold | GHS35.00 | GHS10.00/mth |
| MasterCard Standard | GHS30.00 | GHS10.00/mth |
| MasterCard Prepaid | GHS30.00 | GHS5.00 per load |
| MasterCard World Business* | GHS50.00 | GHS20.00/mth |
| E-zwich Service | GHS20.00 | GHS20.00 |

| 3 USSD and POS/E-Commerce | |
|---|---|
| Deployment of NIB POS | 2.50% |
| ATM Off-Us Surcharge (MasterCard) | GHS20.00 |
| International Currency Conversation Rate (ICCR) | 5% |
| E-zwich Cashout | From GHS1.00 to 1,000.00 = 0.5%; Above GHS1,000.00 = GHS5.00 |
| Bundled Services: USSD, Internet Banking, SMS Alert, ATM Withdrawal (Individual, SME & Corporate) | GHS9.5 Individual GHS15.00 SME GHS20.00 Corporate |

| 4 Mobile Banking | |
|--|---------------------------|
| Airtime Purchase | Free |
| Funds Transfer within NIB | Free |
| Transfer NIB account to other banks | 1% max GHS20.00 |
| Transfer from NIB account to MM Wallet | 1% |
| Transfer from MM Wallet to Account | 1.5% max capped @GHS15.00 |

RETAIL BANKING

| 5 Current Account Products | |
|--|---|
| Individual Current Account | |
| Min Opening Deposit | GHS 100.00 |
| Monthly Maintenance Charge | GHS 1-11,000: GHS20.00 GHS11,001 - 50,000: GHS30.00 above GHS50,001: GHS100.00 |
| Individual Current Account - Executive Account | |
| Min Opening Deposit | GHS5,000.00 |
| Monthly Maintenance Charge | GHS100.00 |
| Individual Current Account - Platinum Black Account | |
| Min Opening Deposit | GHS50,000.00 |
| Monthly Maintenance Charge | GHS100.00 |

| 6 Individual Current Account – FEA | |
|------------------------------------|--|
| Min Opening Deposit | USD200 Euro 200 GBP200 |
| Transaction Charge | "3% of value if funds came from off-shore / Local Transfer OR cheques" |
| Min. Operating Balance | USD100 Euro100 GBP100 |

7 Individual Current Account – FCA

| | |
|------------------------|--|
| Min. Opening Deposit | USD200 Euro 200 GBP200 |
| Transaction Charge | "3% of value if funds came from off-shore OR cheques; no charge on cedi withdrawals" |
| Min. Operating Balance | USD100 Euro100 GBP100 |

SAVINGS ACCOUNT PRODUCTS

8 Individual

| | |
|-----------------------|--------------|
| Min Opening Deposit | GHS 50.00 |
| Min Operating Balance | GHS 50.00 |
| Min Interest Balance | GHS 1,000.00 |

9 Non Resident Account - Homebound

| | |
|-----------------------|------------|
| Min Opening Deposit | GHS 500.00 |
| Min Operating Balance | GHS 300.00 |

10 Trust Account

| | |
|-----------------------|------------|
| Min Opening Deposit | GHS 50.00 |
| Min Operating Balance | GHS 50.00 |
| Min Interest Balance | GHS 500.00 |

CORPORATE BANKING

11 Corporate Current Account

| | |
|--|--|
| Min Opening Deposit | GHS 100.00 |
| Monthly Maintenance Charge based on a turnover of- | GHS1.00-55,000 = GHS100.00 GHS55,001 - 100,000 = GHS180.00 GHS100,001 and above = GHS360.00 |
| No activity monthly Account Maintenance charge | GHS 10.00 |
| E-Bouquet: USSD, Internet Banking, SMS Alert, ATM Withdrawal | GHS 20.00 |

12 Corporate Current Account – FEA

| | |
|---------------------|--|
| Min Opening Deposit | USD 200 Euro 200 GBP 200 |
| Transaction Charge | "3% of value if funds came from off-shore / Local Transfer OR cheques" |

13 Corporate Current Account – FCA

| | |
|---------------------|---|
| Min Opening Deposit | USD 200 Euro 200 GBP 200 |
| Transaction Charge | "3% of value if funds came from off-shore / Local Transfer OR cheques" No charge on cedi withdrawals |

14 Corporate Savings

| | |
|-----------------------|--------------|
| Min Opening Deposit | GHS5,000.00 |
| Min Operating Balance | GHS3,000.00 |
| Min Interest Balance | GHS20,000.00 |

15 Comfort Letter

| | |
|----------------|--|
| Comfort Letter | GHS1.00 - 1million =GHS 1,500.00; GHS1million and above GHS2,000.00 |
|----------------|--|

16 Guarantee Charges

| | |
|--------------|------------------------|
| Bid Security | 2% or Min GHS1,000.00 |
| Insurance | 0.65% -1.25% for Loans |

17 Predisbursement Charges

| | |
|---|-----------------------|
| Processing Fee | 1.50% |
| Commitment Fee | 1.50% |
| Monitoring Fee | 1% (Corporate & SME) |
| Keyman's Insurance Policy with GLICO | 0.65% |
| Stamping of Deed of Undertaking if any | 0.25% |

Predisbursement Charges

| | |
|---|------------|
| Stamping of Deed of Lien if any | 0.25% |
| Stamping of Deed of Directors Guarantee | 0.25% |
| Stamping of Deed of Mortgage | 0.25% |
| Upstamping of Deed of Mortgage | 0.25% |
| Collateral Registration | GHS 50.00 |
| Plotting and Registration | GHS 100.00 |
| Legal Fee | GHS 600.00 |
| Stamping of Heads of Agreement | GHS 100.00 |

18 Performance & Advance Mobilization Guarantees

| | |
|---|------------|
| Processing Fee | 1.50% |
| Commission | 4% |
| Keyman's Insurance Policy with GLICO | 0.65% |
| Stamping of Deed of Undertaking if any | 0.25% |
| Stamping of Deed of Lien if any | 0.25% |
| Stamping of Deed of Indemnity | 0.25% |
| Stamping of Deed of Mortgage | 0.25% |
| Stamping of Deed of Asgt & Gen. Charges | 0.50% |
| Stamping of Deed of Directors Guarantee | 0.25% |
| Collateral Registration | GHS 50.00 |
| Plotting and Registration | GHS 100.00 |
| Legal Fee | GHS 600.00 |
| Stamping of Heads of Agreement | GHS 100.00 |

SME BANKING

19 SME Current

| | |
|--|---|
| Min Opening Deposit | GHS100.00 |
| Monthly Maintenance Charge based on a turnover of- | GHS1.00 - 30,000 = GHS50.00 GHS30,001- GHS60,000= GHS95.00 GHS60,001 - and above = GHS285.00 |
| E-Bouquet: USSD, Internet Banking, SMS Alert, ATM Withdrawal | GHS15.00 |

20 SME Savings

| | |
|-----------------------|--------------|
| Min Opening Deposit | GHS 300.00 |
| Min Operating Balance | GHS 200.00 |
| Min Interest Balance | GHS 5,000.00 |

21 Other Services

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|--|--|
| Express (CCC) Outward Clearing | GHS1.00 - GHS 20,000.00=GHS 60.00; GHS 20,001.00-GHS 50,000.00 = GHS120.00; GHS 50,001.00 and above=GHS 220.00 |
| Normal (CCC) (NIB -NIB Account) | Free |
| Direct Credit (ACH) - Individual | GHS 10.00 per transaction |
| Direct Credit (ACH) - Corporate Bulk | from 1.00 to 1,999.00 = GHS15 per Bank 2,000.00 and above =GHS25.00 per Bank |
| Express Direct Credit (ACH) - Individual | GHS 30.00 per transaction |
| Direct Credit (ACH) - Corporate | GHS 15.00 per transaction |
| Express Direct Credit (ACH) - Corporate | GHS 30.00 per transaction |
| Express Direct Credit (ACH) - Corporate Bulk | GHS1.00 - 1,999.00 GHS20.00 Per Bank 2,000.00 and above GHS35.00 Per Bank |
| ACH (Inwards, Savings Account) | GHS3.00 |
| NRT (Inwards, Savings Account) | GHS3.00 |
| SWIFT (Outwards) | GHS50 per transaction |
| Telegraphic Transfer | 0.25%, 5.00 Min, Max 50.00 |
| Near Real Time (NRT) | GHS1.00 -1,999 GHS20.00 per Bank GHS35 per Bank |

22 Salary Processing

| | |
|---|----------|
| Handling Charges - Savings Account | GHS3.50 |
| Standing Orders (External) | GHS10.00 |
| Insurance Direct Debit | 3% |
| Presentment Internal (NIB Account to NIB Account) | Free |
| SWIFT (Inward Transfers via GIS) | GHS 5.00 |

23 Safe Custody

| | |
|-----------|---------------------|
| Envelopes | GHS100.00 per annum |
| Parcels | GHS200.00 per annum |
| Boxes | GHS300.00 per annum |

24 Document Retrieval / Cheque Voucher Retrieval

| | |
|------------------------------------|-----------|
| Up to 3 months | GHS60.00 |
| Between 3mths - 1year | GHS100.00 |
| Between 1year - 3years | GHS200.00 |
| Between 3years - 10years | GHS400.00 |
| Certificate of Balance to Auditors | GHS300.00 |

25 Cheque Books

| | |
|--|---------------------------------|
| Savings Withdrawal Book | GHS20.00 |
| Current Personal 25 Leaflets | GHS30.00 |
| Current Personal 50 Leaflets | GHS60.00 |
| SME/Corporate (50 Leaflets) | GHS60.00 |
| Corporate 100 Leaflet | GHS100.00 |
| Foreign Currency Account (25) | USD 10.00, GBP 7.00, EUR 8.00 |
| Foreign Currency Account (50) | USD 15.00, GBP 10.00, EUR 12.00 |
| Foreign Currency Account (100) | USD 20.00, GBP 15.00, EUR 17.00 |
| Over the counter cheque leaflet(Current account) | GHS 15.00 |
| Savings Withdrawal (Counter) | GHS 10.00 |

26 Cheque Books- Fast Track

| | |
|--------------------------------|------------------------|
| Savings Withdrawal Book , | GHS40 |
| Current Personal 25 Leaflets | GHS50 |
| Current Personal 50 Leaflets | GHS70 |
| SME/Corporate (50 Leaflets) | GHS80 |
| Corporate 100 Leaflets | GHS120 |
| Foreign Currency Account (25) | USD 15,GBP 10, EUR 12 |
| Foreign Currency Account (50) | USD 20, GBP 15, EUR 17 |
| Foreign Currency Account (100) | USD 30, GBP 20, EUR 25 |

27 Returned Cheques

| | |
|--|----------|
| Stop Cheque Leaflet | GHS55 |
| Stop Cheque Book | GHS60 |
| Processing fee on returned cheque(Normal) | GHS10.00 |
| Processing fee on returned cheque(Express) | GHS20.00 |

28 Statements

| | |
|--|--------------------|
| Regular statements/electronic | GHS 5.00 per sheet |
| Monthly e-statement - individual | Free |
| Duplicate statements/statement request | GHS 5.00 per sheet |
| Legacy statement | GHS 15.00 per page |
| Visa statement request | GHS15.00 per sheet |

29 Personal Loans

| | |
|--------------------------------------|--------------------------------------|
| New loan - Facility / Processing fee | 1.5% For Retail Loans Min. GHS 60.00 |
| Commitment fees | 1.5% For Both Corporate & Individual |
| Overdraft Processing Fee | 1.5% |
| Early Settlement Fee | 1 Month Interest |

30 Bank Draft / Payment Order

| | |
|---------------------|---|
| Customer | 0.25% of Face Value Min GHS 10 Max GHS 75.00 |
| Non Customer | Minimum GHS 20.00 - Maximum GHS 150.00 or 0.50% of face value |
| School Fees Payment | GHS 10.00 |

INTERNATIONAL TRADE AND PAYEMENTS

31 Documentary Letter Of Credit - Imports L/C Establishment Commission

| | |
|---|--------------------|
| Sight - Cash Cover provided by Customer | 0.85% Min \$100.00 |
| Sight - Cash Cover provided by Bank | 1.5% Min \$100.00 |
| Deferred Payment LC | 1.85% Min \$100.00 |
| Swift charges LC Establish | \$30 |

32 Import Collections

| | |
|---|--|
| Payment Commission GHS A/C | 1% Min. \$70.00 |
| Payment Commission FCA A/C | 0.75% Min. \$70.00 |
| Payment Comm. Other Forex source | 0.75% Min. \$70.00 +1% Externalization |
| Bill of Lading Indemnity | 1% |
| Handling Charges | \$40.00 |
| Swift Charges | \$30.00 |
| Correspondent Bank Charges | \$35.00 |
| Reminder for Overdue Bill | Free |
| Transfer to Other Banks - Customer | \$150.00 |
| Transfer to Other Banks - Non- Customer | \$150.00 |
| Avalisation | 1% p.qtr |

33 Increase In LC Amount

| | |
|---|-------|
| Sight - Cash Cover provided by Customer | 1.25% |
| Sight - Cash Cover provided by Bank | 1.50% |
| Deferred Payment | 1.75% |

34 Extension Of LC Expiration Date

| | |
|--------------------------|----------|
| Sight with cash cover | \$150.00 |
| Sight without cash cover | \$150.00 |
| Deferred | \$150.00 |

35 Other LC Charges

| | |
|------------------------------|--------------------------------|
| LC Amendment | \$55.00 |
| LC Confirmation | 1.25% per quarter Min \$100.00 |
| LC Cancellation | \$150.00 |
| Expired unutilized LC | \$150.00 |
| Discrepancy | \$170.00 |
| Other Swift charge amendment | \$30.00 |

36 Export LC Type

| | |
|--------------------|------------------|
| Advising Fee | \$125.00 |
| Confirmation | 1.5% per quarter |
| Negotiation | 1.50% |
| Cancellation | \$125.00 |
| Expired Unutilized | \$100.00 |
| Payment / Drawing | 1% Min \$100 |
| Courier | \$125.00 |
| Discrepancy | \$170.00 |

37 Export Collections

| | |
|------------------|---------------------|
| Handling charges | \$60.00 |
| Courier | \$125.00 |
| Negotiation | 1.50% Min. \$100.00 |

38 Outward Transfer

| | |
|--|---|
| Comm. On transfer (GHS A/C) | 1% Min. \$35.00 |
| Comm. On transfer (FCA) | 0.75% Min. \$35.00 |
| Comm. On transfer (FEA) | 0.75% Min. \$35.00 & 1% Extn Charge |
| Swift Charges | \$30.00 |
| Correspondent Bank Charges | USD Trf to US - \$25, Others - \$35 GBP - 20, EUR - 35 |
| Swift Transfer Amendment Fee | USD30.00 |
| Recall of Funds/Transfer *Customer Request | USD20.00 |
| Tracers (If ets. bnf was credited before tracer) | USD20.00 |
| Return of Swift inflows | USD25.00 |

39 Inward Remittance

| | |
|-----------------|---|
| Cash withdrawal | 3.0% if funds came from offshore or local transfer or cheques |
|-----------------|---|

40 FX Cheque Clearing

| | |
|---------------------------------|---------|
| Cheques drawn on Banks in Ghana | \$15.00 |
|---------------------------------|---------|

41 Drafts

| | |
|-------------------------------|-----------------------------------|
| Offshore Bank Draft | 1.25% Min.\$25: Max. \$150.00 |
| Stopped Draft (USD) | \$30.00 |
| Stopped Draft (GBP) | £20.00 |
| Stopped Draft (EUR) | EUR 25.00 |
| Returned/Stopped cheque | US\$30.00; GBP20; EUR25.00 |
| Draft Issue Comm. | USD, GBP & EUR 0.65% |
| | Min. USD35.00, GBP20.00, EUR30.00 |
| Local FX transfer (MT205/299) | 1% min. \$30 - max. \$200 |
| | Min. USD30.00, GBP15.00, EUR25.00 |

42 Investment

| | |
|---------------|--------------------|
| Fixed Deposit | Min. GHS5,000.00 |
| Treasury Bill | Min. GHS100.00 |
| Call Deposit | Min. GHS100,000.00 |



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