

TARIFF GUIDE

2023



NATIONAL INVESTMENT BANK

Your Business Is Our Business

1 PRODUCT/ FEATURES	E-PRODUCTS			
ATM AND POS/ E-Commerce	On-U's ATM Fee(GHS)	Remote-On-U's (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
Gh-Link EMV Card	Free	Free
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-U's 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	1.8 per mille (Minimum GHS15, Maximum GHS100)
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	1.8 per mille (Minimum GHS100, Maximum GHS500)

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
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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	1.8 per mille (Minimum GHS50, Maximum GHS500)
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

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	\$50.00
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

39 Inward Remittance

Cash withdrawal	3.0% if funds came from offshore or local transfer or cheques
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40 FX Cheque Clearing

Cheques drawn on Banks in Ghana	\$15.00
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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	US30.00; 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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