

Introduction

Barclays Bank of Ghana offers a full range of financial services and in common with other financial institutions, charges a fee for many of these.

These services are provided either free or at a charge which has been outlined in this book. As and when changes are effected, details will be made available in all our branches nationwide.

Key transaction types which remain unchanged for 2011:

- Point of sale transactions with your Visa Electron Card remains free.

- Standing order across Barclays Accounts remain free.

Tips to reduce your banking charges:

- Make use of Barclays ATMs to perform basic transactions.

- Pay your monthly instalments on loans on the specified date to avoid penalty charges.

- Keep your account in credit to avoid accounts being over-drawn by cheques etc. and attracting debit interest charges.

- Use your Debit card for store purchase.

- Have your salary transferred electronically by your employer instead of using cash or cheque.

- Obtain advice from branch staff regarding the best product for your needs.

ITEM	CHARGE
	New Ghana Cedis (GH¢)
Visa Electron Card	
New/Renewal	6.00
Replacing lost/stolen Barclays Visa Electron Card	5.00
Replacing damaged card	4.00
Visa Electron Card (International)	
New	10
Replacement	10
OIF (Optional Issuer Fee)	3%
Annual Maintenance	10
ATM Transaction	
Cash withdrawal at Barclays ATM	Free
Cash withdrawal at other bank ATM	1.00
Balance enquiry	Free
Mini statement	Free
Account transfer	Free
Cash Passport Card	
Card Fee - Premier & Premier Life Customers	Free
Card Fee - Non Premier & Premier Life Customers	\$ 3
Commission on amount loaded	2% (Min. - \$15, Max. - \$150)
Barclays estatement Internet Banking	Free
Branch Transactions	
VISA Statement	20 flat
Normal Statements	
Less than 1 year	¢2 per sheet
More than 1 year	¢4 per sheet
Interim/Screen Print	1.00
	(This is free on the ATM)
Certificate of Balance	2.5
Enquires 1 year and above	5.00
Counter Transactions	
Encashment for pensioners	1.00
Encashment for non-account holders	3.00
Cash advance for Overseas Credit and Debit Card	1% Face value (Min. - 6.00, Max. - 10.00)

ITEM	CHARGE
	New Ghana Cedis (GH¢)
Money Transfer	
Money Transfer Across Network (Customer only)	Free
Local Transfer to another Bank	10.00
Stop Paying Instruction	5.00 per cheque leaf
Unallocated Money Transfer	
GH¢1 - GH¢2000	10.00
Gh¢ 2000+	20.00
General	
Salary Processing	
Manual - Internal	1.5
- External	2.00
Direct Debit (Automated Clearing House)	1.00 per transaction
Penalty Fees	
Unauthorized overdraft	8.00
Unpaid cheques (Technical)	40 flat
Unpaid cheques (No Funds)	10% of Face value or GH¢ 40 whichever is higher
Retrieved unpaid cheques - inwards	10.00
Stop cheques	5.00 per cheque leaf
Unpaid standing orders	5.00
Protest bill	Full cost recovery from remitting bank
Reminder on overdue bills	15.00
Cheque Books	
Personal (25 leaflets)	7.00
Business (50 leaflets)	10.00
Business (100 leaflets)	15.00
Counter cheques	2.00 per sheet
Savings withdrawal book (30 leaflets)	3.00 per book
Country Clearing	
Other Banks' Cheques (Marked Comm A/C Payee)	0.50 per cheque
Other Banks' Cheques (Marked Comm A/C Drawer)	0.50 per cheque
General	
SMS Alert	
Current Account	8 free (0.08 per extra alert)
Savings Account	6 free(0.08 per extra alert)
Savings withdrawal book	3.00

ITEM	CHARGE
	New Ghana Cedis (GH¢)
Cheques for collection	20 flat
Special clearing (including immediate value given to Barclays cheques)	40 flat
Drafts Customers only	
Bank Draft	20 flat
Exam/School Fees related drafts	5.00
Retail Accounts Monthly Fee	
Current Accounts	5.00 flat
All in one Current	10.00 falt
Premier Life Plus Account	1.75 per mille
	5.00
	Min. 25.00
	Max. 15.00 flat
Premier Lifestyle	
High Value Current	1.75 per mille
	5.00
	Min. 25
	Max.
Business Solutions Current Account	15.00 flat
Premier Life Banking	
Monthly Membership Fees	12.00
International Debit Card	Free
Cheque book (25 leaflets)	Free
Interest-free Overdraft	25.00
Discount on Interest rates charged on loans	1%
No charges on savings accounts	
Encashment fee for counter cash withdrawal for amount below GH¢ 500	1.00
Business Club Monthly membership fee	7.5
Corporate Products	
Corporate Current A/C	
Commission on Turnover	1.4 -1.8 per mille
(Large Corporate)	Min. 50
	Max. 6,000.00
(Business Banking)	
	Min. 1.4 -1.8 per mille
	50
	Max. 6,000.00

ITEM

CHARGE

New Ghana Cedis
(GH¢)

SFI Paydirect

Installation
Salary processing - Retail Clients
- Corporate ClientsFree
1.20
1.20

General

Barclays Integrator (on-line banking)
Urgent Payment
Local Payments
Bulk Cheque Printing
Installation25 flat
GH¢ 1.50
GH¢ 0.75
GH¢ 2.00
Free

Standing Orders

Internal
External
Direct Debit/Credit (Automated Clearing House)Free
5.00
1.00 per transaction

ITEM

CHARGE

Documentary Letter of Credit-Export

Negotiation

1.25% FOB
(Min. - Gh¢ 15.00)Courier
Advising Commission
Confirmation CommissionUSD 50
GH¢ 15.00
0.25% per quarterTransfer of L/C for Non account holders
Cancellation of L/Cs
Expired and Unutilised L/Cs
Advising Commission
(L/Cs through BBG to other banks)0.25%
USD 200 flat
USD 100 flat

GH¢ 40.00

Bonds / Guarantees / Indemnities

Commission
Shipping Guarantee
Guarantee Claim
Processing Fee0.5% per quarter
0.25% per quarter
0.125% (Min. - \$200)
GH¢ 25 .00Documentary Bills for Collection
(Inward - Imports)

Commission

0.5% - 0.65%
GH¢50.00 Min.
GH¢ 15.00
GH¢ 15.00
As per stamp
Duty AccountHandling charges per correspondence
Swift charges
Stamp Duty on accepted Bill of Exchange

Outward Bills for Collection Export

Handling commission
Courier0.25% (min. - \$250.00)
UDS 50

Other

Protest Bill

Full cost & recovery
from remitting bankAvalization of Bill
Onsite Teller0.5% per quarter
Free for Amounts
above 20,000
Free for Amounts
above 50,000

Cash in Transit

BOG Draft

CFC/Forex Customers
Non CustomersUSD 50
USD 50

ITEM

CHARGE

Swift Transfers-Outward Payment

CFC (Customer Foreign Currency)

0.5% of Face value
Min. - USD 50
Max. - USD 800

Forex

0.5% - 0.65% of Face value
Min. - USD 50
No MaximumSwift Charges
Inward Transfer from other BanksGH¢ 15.00
USD 50 flat

Travellers cheque (sales)

Customers only
Swift Advice
MT 940/9502.5% of Face value
Min. - USD 15
\$ 30

Foreign Cash Withdrawal

CFC Accounts
Forex Accounts fed with cash/bills
Forex Accounts fed with cleared funds other
than cash /bills
(Including UTs)
UT foreign cash withdrawal for non customers2.5% of Face value
Free
2.5% of face value
2.5%
3.00%Foreign Cheques for Collection Overseas
(Due to KYC, no foreign cheques should be
sent overseas for collection for non-customers)1% of Face value
Min. - USD 25
Max. - USD 100

Returned Foreign Drawn cheques

10% of Face value
Min. - USD 25 (eqv.
in other currencies)

Special Clearing

USD 25, EURO 25, GBP 20

Commission on turnover - monthly

0.2 per mille a month
Min. - USD 5 per month
Max. - USD 100 per monthNote: For services that are not included in this brochure, details are available
at any of our branches. The bank reserves the right to amend any or all the
above charges without notice.Visit any Barclays branch near you or
call our Customer Contact Centre on 0302-429150
Email: service.excellence@barclays.com
Website: www.barclays.com/africa

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NEW
Tariff Guide
Effective November 2011

Foreign Services

ITEM

CHARGE

Documentary Letter of Credit-Imports

a. Cash Covered

Establishment
Drawings
Increase in Amount
Extension Period0.5% per quarter
0.5%
0.5%
0.5% per quarter

b. Non-Cash Covered

Establishment/Increase - Sight Hardline
- Usance
Increase in Amount
Drawings (Payment commission)
Extension Period1-1.25% per quart.
1.5-1.75% per quart.
1.5-1.75% per quart.
0.5%
1-1.75%

c. Others

Swift Charges
General AmendmentGH¢ 15.00
GH¢ 25.00