

UBA TARIFF GUIDE 2021



COT / ACCOUNT MAINTENANCE CHARGES	
INDIVIDUAL/RETAIL ACCOUNTS	
0.00 - 2,999.00	GHS 5.00
3,000.00 - 5,999.00	GHS 10.00
6,000.00 - 9,999.00	GHS 15.00
10,000.00 - 19,999.00	GHS 30.00
20,000.00 - 59,999.00	GHS 100.00
60,000.00 - 99,999.00	GHS 150.00
100,000.00 - Above	GHS 200.00
CORPORATE ACCOUNTS	
Normal	1.5/mil on monthly debit turnover
Minimum	GHS 20.00
Maximum	GHS 50,000.00
SMALL SCALE ENTERPRISES	
SME - MICRO	¢20
SME - SMALL	¢50
SME - MEDIUM	¢100

Payment Type	New Charge Applicable (2020 -)
GIS CHARGES	
GIS transaction processing Fee	GHS 30.00
Request for extension of GIS cut of time (3.30PM) - (initial/final)	GHS550
Payments sent beyond cut of time (GIS cut off time is 3:30pm)	GHS250 per transaction
Request for reprioritisation of queued payments	GHS 100
Request to enter payments manually	GHS 200
Interbank settlements of FX payments (MT205)	0.5% \$30 – MIN; \$200 - MAX
DOM CHARGES	
Commission on foreign / FX currency over the counter cash withdrawals	3%

STATEMENT	
(Charge Equivalent for FCY Accounts)	
Regular	FREE
Request before due date	GHS 5.00
Duplicate	GHS 10.00
Additional copy request – End of Month Statement	GHS 10.00 per page
Adhoc statement request	GHS 10.00 per page
Statement for the period before 1st July 2007	GHS 10.00 per page
Statement for the period for 1 year and above	GHS 10.00 per page
Screen printed	GHS 10.00 per page
Integrity Statement	GHS 2.50 per page
DRAFT	
Bank customers (Account holder)	
Minimum	0.25% of amount subject to GHS 3.00
Maximum	GHS 15.00
Non-bank customers	
Minimum	0.50% of amount subject to GHS 5.00
Maximum	GHS 20.00
CHEQUE BOOK CHARGES	
Corporate Cheque Book (GHS) - 100 Leaflet	GHS 30.00
Individual Cheque Book (USD) - 50 Leaflet	GHS 15.00
Dollar Cheque Book (USD) - 50 leaflets	USD 7.00
Pound Cheque Book (GBP) - 50 leaflets	GBP 5.00
Euro Cheque Book (EUR) - 50 leaflets	EUR 5.00
CHEQUE ACTIVITY CHARGES	
Express / Special Clearing GH¢20,000 and above	FREE
Express / Special Clearing below GH¢20,000	0.50% - Min GHS30; Max GHS 50
Counter Cheque	GHS 10.00
Stopped Cheque	GHS 10.00
Returned Cheque	NIL



Local Forex/Visa	2.00% of amount withdrawn
Foreign FX/OTC	2.50% of amount withdrawn
AUDITOR'S REPORT CHARGES	
Auditor's Confirmation	GHS 50.00
Letter of Comfort/Intent	GHS 200.00
STANDING INSTRUCTION (SI) CHARGES	
In-house	FREE
Internal for Insurance Clients	1% - 2.5% on collection as per MOU
ACH Direct Debit	GHS 0.75 – GHS 2.50 as per MOU
Online Interbank Transfers (ACH)	GHS 6.00
Normal External Transfers (ACH)	GHS 3.50
Express ACH	GHS 4.50
GIP	1.15% - Max GHS 5.00
SALARY PROCESSING CHARGES	
External (flat charge per bank)	GHS 30.00
AFRICASH – SENDING	
GHS1 – GHS1000	GHS25 fixed fee and 0% commission
Above GHS1,000	3% + \$10
U-CONNECT	
UBA Subsidiaries (Sending and Receiving)	1.5% per principal (min of \$15)

ACCOUNT OPENING	
UBA SAVINGS	
Minimum Opening Balance	GHS 20
Minimum Operating Balance	GHS 20
Minimum to earn interest	GHS 50
UBA KIDDIES (0-12 years)	
Minimum Opening Balance	GHS 10
Minimum Operating Balance	GHS 10
UBA TEENS (13yrs – 17yrs)	
Minimum Opening Balance	GHS 50
Minimum Operating Balance	GHS 15
UBA NEXT GEN	
Minimum Opening Balance	GHS 50
Minimum Operating Balance	GHS 20
UBA-BUMPER	
Minimum Opening Balance	GHS 100
Minimum Operating Balance	GHS 50
UBA TARGET	
Minimum Opening Balance	GHS 1,000
Minimum Operating Balance	GHS 1,000
SME ACCOUNTS	
Minimum Opening and Operating Balances	
SME - MICRO	₵50
SME - SMALL	₵50
SME - MEDIUM	₵50
SMEs ANNUAL TURNOVER	
SME - MICRO	USD50,000
SME - SMALL	Above USD50,000 to USD500,000
SME - MEDIUM	Above USD500,000 to USD2,500,000

FOREIGN ACCOUNT	
Minimum Opening Balance (USD) (GBP) (EUR)	GHS 0.00
Maintenance fee	FREE
FOREX ACCOUNT	
Minimum Opening Balance (USD)	USD 200.00
Minimum Opening Balance (GBP)	GBP 200.00
Minimum Opening Balance (EUR)	EUR 200.00
Maintenance fee	FREE

TERM/FIXED DEPOSITS	
WHT applies to corporate accounts (excluding public and financial institutions)	
Fixed Deposits	Min. of GHS 1,000.00
Call (Regular)	Min. of GHS 5,000.00
Call (Sweep)	Min. of GHS 5,000.00
TERM/FIXED DEPOSITS PRE-LIQUIDATION CHARGES	
Maturity Period Less than 50%	50% of Interest Amount
Maturity Period is 50% – 60%	40% of Interest Amount
Maturity Period is 60% – 70%	30% of Interest Amount
Maturity Period is 70% - less than 100%	20% of Interest Amount
LENDING FEES	
CONSUMER LOANS	
Processing Fee	2.00%
Insurance Fee	1.50%
Interest Rate	GRR + Risk Premium (1.00%-12.00%)
FLEXI LOAN	
Processing Fee	1.70%
Insurance Fee	2.00%
Interest Rate	GRR + Risk Premium (1.00%-12.00%)

TEMPORARY OVERDRAFT (TOD)	
Processing Fee	2.00%
Monitoring Fee	1.00%
Interest Rate (minimum margin of at least 8.50%)	GRR + Risk Premium (1.00%-12.00%)
GUARANTEES	
Processing Fee	2.00%
Monitoring Fee	1.00%
LOAN PRE-LIQUIDATION	
No Wahala/Standard Living/Flexi Loan	1.50%
Other Loans	As stated in Loan Agreement

E-BANKING PRODUCT BUNDLE PRICING	
Sole Proprietor/Corporate – Wise alert & Internet Banking Corporate	GHS 20.00
Individual Accounts – Wise alert & Internet Banking Retail	GHS 3.00
Individual Accounts - Debit Card	GHS 5.00
VISA GOLD	GHS 30.00
MASTERCARD PLATINUM	GHS 300.00
UBA DEBIT CARDS (VISA AND MASTERCARD)	
Issuance fee	GHS 20.00
Card monthly fee	GHS 5.00
UBA PREPAID CARDS - AFRICARD	
Issuance fee	GHS 30.00
Loading fee	GHS 5.00
Monthly Fee	GHS 5.00
USD VISA PREPAID CARD	
Issuance fee	USD 5.00
Loading fee	USD 1.00

ADDITIONAL TOKEN	GHS 5.00
POINT OF SALE (POS)	
Set Up Fee	FREE
30-days non-utilisation penalty fee for POS Merchant	GHS100.00
Local Cards	2.50%
International Cards	3.50%
Mobile Money on POS	1.80%
E-ZWICH CARDS	
Regular walk in customers	GHS 20.00
Card for National Service Personnel	GHS 10.00

NO	PRODUCT	SERVICE	CHARGES	MINIMUM CHG	MAXIMUM CHG	SWIFT
1	Documentary Collections (Payment for Goods i.e. Open Account, Advance Payments and Bills for collection)	Advising/Handling Charge	\$25.00	N/A	N/A	N/A
2		Payment Commission (All Accounts)				
3		Payment Commission FEA (Locally Sourced Forex)	1.00% of face value plus 1% Externalization	\$20.00	N/A	\$25.00
4		Payment Commission FCA	1.00% of face value	\$10.00	N/A	\$25.00
5		Payment Commission GHS	1.00% of face value	\$10.00	N/A	\$25.00
6		Holding Charges of Overdue Bills (per quarter)	\$25.00	N/A	N/A	N/A
7		Return of documents to remitting bank outside Ghana - courier	\$100	N/A	N/A	N/A

8		Transfer of Collection Documents to other banks in Ghana	\$50.00	N/A	N/A	N/A
9	Export Collections	Commission on Export Collection	0.50% Flat	\$50.00	N/A	N/A
10		Courier Charges	\$ 100 Flat	N/A	N/A	N/A
11		Negotiation	0.75% Flat	N/A	N/A	N/A
12		SWIFT charge	\$ 25 Flat	N/A	N/A	N/A
13		LC Establishment Commission- Cash Backed	1% Per Quarter	GHS 100.00	N/A	\$25.00
14	Import Letters of Credit	LC Establishment Commission - No Cash Cover	1.00% Per Quarter	GHS 100.00	N/A	\$25.00
15		LC Establishment Commission - Additional Quarter	0.50% Per Quarter	GHS 100.00	N/A	\$25.00
16		LC Amendment	\$50 Flat	N/A	N/A	\$25.00
17		LC Amendment - Increase in Amount	1.00% Per Quarter on Diff	GHS 100.00	N/A	\$25.00
18		Discrepancies Fees	\$100 per Drawing	N/A	N/A	N/A
19		LC Cancellation	\$100.00	N/A	N/A	N/A
20		Confirmation	0.75% Per Quarter	NA	N/A	N/A
20		Drawing under LC	0.75%	GHS 100.00	N/A	\$25.00
21	Export LCs	Advise of Export LCs	\$100.00 Flat	N/A	N/A	N/A
22		Advise of Export LCs to Other Banks	\$100.00 Flat	N/A	N/A	N/A
23		Negotiation	0.75% Flat	\$25	N/A	N/A
24		Payment of Export LC	0.50% Flat	\$25	N/A	N/A
25		Confirmation	0.75% per Quarter / 3% per annum	NA	N/A	N/A

26		Cancellation	\$100.00	N/A	N/A	N/A
27	OUTWARD TT (Transfer of Funds i.e. Payment of services)	Comm on Transfers (FEA) (Locally Sourced Forex)	1.00% of face value plus 1% Externalization	\$20.00	\$1,000	\$25.00
28		Comm on Transfers (FCA)	1.00% of face value	\$10	N/A	\$25.00
29		Comm on Transfers (GHS)	1.00% of face value	\$10	N/A	\$25.00
30	CHEQUE LODGMET / INTERNATIONAL DRAFT	Local Cheque	No Charge	N/A	N/A	N/A
31		Offshore Cheque	2% of face value	25%	\$1,000	\$25.00
32		Return Cheque (Offshore)	\$10.00	N/A	N/A	N/A
33		Return Cheque (Local)	\$0.00	N/A	N/A	N/A
34		Request for International Draft	0.75%	N/A	N/A	N/A
35		Transfer through BOG (MT205)	0.5% (SAME)	\$30	\$200	N/A