



# UBA TARIFF GUIDE 2025

<b>COT / ACCOUNT MAINTENANCE CHARGES</b>	
<b>INDIVIDUAL/RETAIL ACCOUNTS</b>	
0.00 - 2,999.00	GHS5.00
3,000.00 - 5,999.00	GHS10.00
6,000.00 - 9,999.00	GHS15.00
10,000.00 - 19,999.00	GHS30.00
20,000.00 - 59,999.00	GHS100.00
60,000.00 - 99,999.00	GHS150.00
100,000.00 - Above	GHS200.00
<b>CORPORATE ACCOUNTS</b>	
Normal	1.5/mil on monthly debit turnover
Minimum	GHS20.00
Maximum	GHS50,000.00
<b>SMALL SCALE ENTERPRISES</b>	
	COT
SME – Micro	1.5/Mil at max <b>GHS40.00</b>
SME - Small	1.5/Mil at max <b>GHS50.00</b>
SME - Medium	1.5/Mil at max <b>GHS100.00</b>
<b>SMEs ANNUAL TURNOVER</b>	
SME - Micro	USD50,000.00
SME - Small	Above USD50,000 to USD500,000
SME - Medium	Above USD500,000 to USD2,500,000

<b>Payment Type</b>	<b>New Charge Applicable</b>
<b>Ghana Interbank Settlement System (GIS) Charges</b>	
GIS transaction processing Fee	GHS30.00
Request for extension of GIS cut of time (3:30PM) - (initial/final)	GHS550.00
Payments sent beyond cut of time (GIS cut off time is 3:30pm)	GHS250.00 per transaction
Request for reprioritization of queued payments	GHS100.00
Request to enter payments manually	GHS200.00
Interbank settlements of FX payments (MT205)	0.5% USD30 – min; USD200 - max

<b>DOM CHARGES</b>	
Commission on foreign / FX currency over the counter cash withdrawals	3%
Commission on FX deposits for small bills	2%
<b>STATEMENT</b>	
<b>(Charge Equivalent for FCY Accounts)</b>	
Statements	GHS15.00 per page
<b>DRAFT</b>	
<b>Bank Customers (Account holder)</b>	
Minimum	0.25% of amount subject to GHS3.00
Maximum	GHS15.00
<b>Non-bank Customers</b>	
Minimum	0.50% of amount subject to GHS5.00
Maximum	GHS20.00
<b>CHEQUE BOOK CHARGES</b>	
Corporate Cheque Book (GHS) - 100 Leaflets	GHS100.00
Corporate Cheque Book (GHS) - 50 Leaflets	GHS50.00
Individual Cheque Book (GHS) - 50 Leaflets	GHS50.00
Individual Cheque Book (GHS) - 25 Leaflets	GHS27.50
Express Cheque Book (GHS) – Corporate - 100 Leaflets	GHS105.00
Express Cheque Book (GHS) – Corporate - 50 Leaflets	GHS55.00
Express Cheque Book (GHS) – Individual - 50 Leaflets	GHS55.00
Express Cheque Book (GHS) – Individual - 25 Leaflets	GHS35.00
Dollar Cheque Book (USD) - 50 Leaflets	USD7.00
Pound Cheque Book (GBP) - 50 Leaflets	GBP5.00
Euro Cheque Book (EUR) - 50 Leaflets	EUR5.00
<b>CHEQUE ACTIVITY CHARGES</b>	
Express / Special Clearing GHS20,000 and above	FREE
Express / Special Clearing below GHS20,000	0.50% - Min GHS30.00; Max GHS50.00
Counter Cheque	GHS10.00
Stopped Cheque	GHS10.00
Returned Cheque	NIL
Local Forex/Visa	2.00% of amount withdrawn
Foreign FX/OTC	2.50% of amount withdrawn

<b>AUDITOR'S REPORT CHARGES</b>	
Auditor's Confirmation	GHS50.00
Letter of Comfort/Intent	GHS200.00
<b>STANDING INSTRUCTION (SI) CHARGES</b>	
In-house	FREE
Internal for Insurance Clients	1% - 2.5% on collection as per MOU
Automated Clearing House (ACH) Direct Debit	GHS0.75 – GHS2.50 as per MOU
Online Interbank Transfers (ACH)	GHS6.00
Normal External Transfers (ACH)	GHS3.50
Express ACH	GHS4.50
<b>GIP</b>	
Instant Transfer to other banks	1.15% - Max GHS5.00
Instant Transfer to other banks	1% of transaction amount capped at GHS10.00
Transfer to Mobile Wallet (GIP)	1% of transaction amount capped at GHS10.00
Transfer to Mobile Wallet (Mobile Banking)	1% of transaction amount
<b>NEAR REAL TIME (NRT)</b>	
TRANSFER AMOUNT	CHARGES IN CEDIS
1 – 50,000	GHS5.00
50,001 – 100,000	GHS10.00
100,001 – 200,000	GHS15.00
200,001 – 500,000	GHS20.00
500,001 – 1,000,000	GHS25.00
1,000,001 and Above	GHS30.00
<b>SALARY PROCESSING CHARGES</b>	
External (flat charge per bank)	GHS30.00
<b>AFRICASH – SENDING</b>	
GHS1 – GHS1,000.00	GHS25.00 fixed fee and 0% commission
Above GHS1,000.00	3% + USD10
<b>PAPSS</b>	
Sending	3% min. \$5 and maxi. \$ 50
<b>U-CONNECT</b>	
UBA Subsidiaries (Sending and Receiving)	1.5% per principal (min of USD15)

<b>ACCOUNT OPENING</b>	
<b>UBA SAVINGS</b>	
Minimum Opening Balance	GHS20.00
Minimum Operating Balance	GHS20.00
Minimum to Earn Interest	GHS50.00
<b>UBA KIDDIES (0-12 years)</b>	
Minimum Opening Balance	GHS10.00
Minimum Operating Balance	GHS10.00
<b>UBA TEENS (13yrs – 17yrs)</b>	
Minimum Opening Balance	GHS50.00
Minimum Operating Balance	GHS15.00
<b>UBA NEXT GEN</b>	
Minimum Opening Balance	GHS50.00
Minimum Operating Balance	GHS20.00
<b>UBA-BUMPER</b>	
Minimum Opening Balance	GHS100.00
Minimum Operating Balance	GHS50.00
<b>UBA TARGET</b>	
Minimum Opening Balance	GHS1,000.00
Minimum Operating Balance	GHS1,000.00
<b>SME ACCOUNTS</b>	
<b>Minimum Opening and Operating Balances</b>	
SME - Micro	GHS50.00
SME - Small	GHS50.00
SME - Medium	GHS50.00

<b>FOREIGN CURRENCY ACCOUNT (FCA)</b>	
Minimum Opening Balance (USD)(GBP) (EUR)	GHS0.00
Maintenance Fee	FREE
<b>FOREIGN EXCHANGE ACCOUNT (FEA)</b>	
Minimum Opening Balance (USD)	USD200.00
Minimum Operating Balance (USD)	USD100.00
Minimum Opening Balance (GBP)	GBP200.00
Minimum Operating Balance(GBP)	GBP100.00
Minimum Opening Balance (EUR)	EUR200.00
Minimum Operating Balance( EUR)	EUR100.00
Maintenance Fee	FREE

<b>TERM/FIXED DEPOSITS</b>	
<b>WHT applies to corporate accounts (excluding public and financial institutions)</b>	
Fixed Deposits	Min. of GHS1,000.00
Call (Regular)	Min. of GHS5,000.00
Call (Sweep)	Min. of GHS5,000.00
<b>TERM/FIXED DEPOSITS PRE-LIQUIDATION CHARGES</b>	
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
<b>LENDING FEES</b>	
<b>CONSUMER LOANS</b>	
Processing Fee	2.00%
Insurance Fee	1.50%
Interest Rate	GRR + Risk Premium (1.00%-12.00%)
<b>FLEXI LOAN</b>	
Processing Fee	1.70%
Insurance Fee	2.00%
Interest Rate	GRR + Risk Premium (1.00%-12.00%)

<b>TEMPORARY OVERDRAFT (TOD)</b>	
Processing Fee	2.00%
Monitoring Fee	1.00%
Interest Rate (minimum margin of at least 8.50%)	GRR + Risk Premium (1.00%-12.00%)
<b>GUARANTEES</b>	
Processing Fee	2.00%
Monitoring Fee	1.00%
<b>LOAN PRE-LIQUIDATION</b>	
No Wahala/Standard Living/Flexi Loan	0.25%
Other Loans	0.25%
<b>E-BANKING PRODUCT BUNDLE PRICING</b>	
Sole Proprietor/Corporate – <b>Wise Alert &amp; Internet Banking Corporate</b>	GHS20.00
Individual Accounts – <b>Wise Alert &amp; Internet Banking Retail</b>	GHS3.00
Individual Accounts - <b>Debit Card</b>	GHS10.00
<b>VISA GOLD</b>	GHS30.00
<b>MASTERCARD PLATINUM</b>	GHS300.00
<b>UBA DEBIT CARDS (VISA AND MASTERCARD)</b>	
Issuance Fee	GHS25.00
Card Maintenance Fee	GHS10.00
Withdrawal On-US ATM	Free
Withdrawal Off-US ATM	2% GHS2.00
Withdrawal on International ATM	3% + GHS3.00
Balance Enquiry on International ATM	GHS5.00
International POS Transaction	3%
International POS Withdrawal	2% + GHS10.00
Local Web Transaction	GHS2.00
Local Web Rate	0.75%
International Web Transaction	3%
<b>UBA PREPAID CARDS - AFRICARD</b>	
Issuance Fee	GHS30.00
Loading Fee	GHS5.00

Card Maintenance Fee	GHS10.00
Card to Card Transfer (on GTP portal)	GHS5.00
Withdrawal On-US ATM	Free
Withdrawal Off-US ATM	GHS2.00 + 2%
Withdrawal on International ATM	USD2.00 + 1.5%
Cash Withdrawal	3%
Balance Enquiry on International ATM	GHS5.00
Local POS On-US	GHS0.50
Local POS Off-US	GHS1.00
International POS Transaction	2.5%
Local Web Transaction	GHS2.00
International Web Transaction	2.5%
<b>USD VISA PREPAID CARD</b>	
Issuance Fee	USD5.00
Loading Fee	USD1.00
<b>ADDITIONAL TOKEN</b>	GHS5.00
<b>POINT OF SALE (POS)</b>	
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%
<b>E-ZWICH CARDS</b>	
Regular Walk in Customers	GHS20.00
Card for National Service Personnel	GHS10.00



NO	PRODUCT	SERVICE	CHARGES	MINIMUM CHG	MAXIMUM CHG	SWIFT
1	<b>Documentary Collections (Payment for Goods i.e. Open Account, Advance Payments and Bills for collection)</b>	Advising/Handling Charge	USD25.00	N/A	N/A	N/A
2		Payment Commission (All Accounts)				
3		Payment Commission FEA (Locally Sourced Forex)	1% of Face Value plus 1% Externalization	USD20.00	N/A	USD25.00
4		Payment Commission FCA	1% of Face Value	USD10.00	N/A	USD25.00
5		Payment Commission GHS	1% of Face Value	USD10.00	N/A	USD25.00
6		Return of documents to remitting bank outside Ghana - courier	USD100.00	N/A	N/A	N/A
7		Transfer of Collection Documents to other banks in Ghana	USD50.00	N/A	N/A	N/A
8	<b>Export Collections</b>	Commission on Export Collection	0.5% Flat	USD50.00	N/A	N/A
9		Courier Charges	USD100.00	N/A	N/A	N/A
10		Negotiation	0.75%	N/A	N/A	N/A
11		Swift Charge	USD25 Flat	N/A	N/A	N/A
12	<b>Letters of Credit</b>	LC Establishment Commission Cash Backed	1% Per Quarter	GHS100.00	N/A	USD25.00
13		LC Establishment Commission No Cash Cover	1.00% Per Quarter	GHS100.00	N/A	USD25.00
14		LC Establishment Commission Additional Quarter	0.5% Per Quarter	GHS100.00	N/A	USD25.00
15		LC Amendment	USD50 Flat	N/A	N/A	USD25.00
16		LC Amendment - Increase in Amount	1.00% Per Quarter on Diff	GHS100.00	N/A	USD25.00
17		Discrepancies Fees	%100 per Drawing	N/A	N/A	N/A
18		LC Cancellation	USD100 Flat	N/A	N/A	USD25.00
19		Confirmation	0.75% Per Quarter / 3% per annum	N/A	N/A	N/A
20		Drawing under LC	0	N/A	N/A	N/A

21	<b>Export LCs</b>	Advise of Export LCs	USD100.00 Flat	N/A	N/A	N/A
22		Advise of Export LCs to Other Banks	USD100.00 Flat	N/A	N/A	N/A
23		Negotiation	0.75% Flat	USD25.00	N/A	N/A
24		Payment of Export LC	0.50% Flat	USD25.00	N/A	N/A
25		Confirmation	0.75% Per Quarter /3% per annum	N/A	N/A	N/A
26		Cancellation	USD100 Plus Swift	N/A	N/A	N/A
27	<b>OUTWARD TT (Transfer of Funds i.e. Payment of services)</b>	Comm on Transfers (FEA) (Locally Sourced Forex)	1% of Face Value plus 1% Externalization	USD20.00	N/A	USD25.00
28		Comm on Transfers (FCA)	1% of Face Value	USD10.00	N/A	USD25.00
29		Comm on Transfers (GHS)	1% of Face Value	USD10.00	N/A	USD25.00
30	<b>CHEQUE LODGMENT / INTERNATIONAL DRAFT</b>	Local Foreign Cheque (Inward)	USD10.00	N/A	N/A	N/A
31		Local Foreign Cheque (Outward)	No Charge	N/A	N/A	N/A
32		Offshore Cheque	2% of Face Value	USD25.00	USD1,000.00	USD25.00
33		Return Cheque (Offshore)	USD10.00	N/A	N/A	N/A
34		Return Cheque (Local)	USD0.00	N/A	N/A	N/A
35		Request for International Draft	1.00%	USD10.00	N/A	N/A
36		Transfer through BOG (MT205)	0.25% (SAME)	USD30.00	USD200.00	N/A