

Tarrif Guide

March 2014

Tariff Guide

Visa Debit Card

New/renewal (International/local)	GHS15.00
Replacing lost/stolen - International card	GHS10.00
Replacing lost/stolen - Domestic card	GHS10.00
Replacing damaged card	GHS10.00
Foreign exchange charge - International Card	3%
Annual card fee - International Card	GHS20.00

Visa Platinum Card

Issuance	GHS20.00
Annual card maintenance fee	GHS75.00
Foreign exchange charge	4%

Cash Passport Card

Card fee - Premier and Prestige customers	Free
Card fee - Non Premier and Prestige customers	\$5.00
Commission on amount loaded	2% (Min.\$15, Max.\$150)

ATM Transactions

Cash withdrawal at Barclays ATM	Free
Cash withdrawal at other bank's ATM	GHS3.00
Balance Enquiry	Free
Mini statement	Free
Cash deposit	Free
CashSend	Free

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eChannels

Barclays E-statement	Free
Internet Banking	Free
Mobile Banking	Free
SMS Alert	
Current Account	8 free (GHS0.08 per extra alert)
Savings Account	6 free (GHS0.08 per extra alert)

Counter Transactions

Encashment for pensioners	GHS1.00
Encashment for non-account holders	GHS3.00
Encashment fee for counter cash withdrawal for GHS500	GHS1.00
Cash advance for Overseas Credit and Debit Card	1% Face value (Min.-6.00,Max.-10.00)

Branch Transactions

VISA Statement	GHS50.00
ATM Statement Request	GHS3.00 per sheet
Normal Statements	
Less than 1 year	GHS2.00 per sheet
More than 1 year	GHS4.00 per sheet
Interim/Screen Print	1.00 (This is free on the ATM)
Certificate of Balance	GHS2.50
Enquiries 1 year and above	GHS5.00

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Money Transfer

Money Transfer Across Network (Customer only)	Free
Local Transfer to another Bank	GHS10.00
Stop Paying Instruction	5.00 per cheque leaf
Unallocated Money Transfer:	
GHS1.00 - GHS2,000	GHS10.00
GHS 2000+	GHS20.00

General

Salary Processing	
Manual - Internal	GHS3.00 per sheet
External	GHS3.00 per sheet
Direct Debit (Automated Clearing House)	GHS1.00 per transaction

Penalty Fees

Unauthorized overdraft	32.25%
Unpaid cheques (Technical)	GHS40.00 Flat
Unpaid cheques (No Funds)	10% of face value or GHS40 whichever is higher
Retrieved unpaid cheques - inwards	GHS10.00
Stopped cheques	GHS5.00 per cheque leaf
Unpaid standing orders	GHS5.00
Protest bill	Full cost recovery from remitting bank
Reminder on overdue bills	GHS15.00

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Cheque Books

Personal (25 leaflets)	GHS10.00
Business/Personal (50 leaflets)	GHS15.00
Business (100 leaflets)	GHS30.00
Counter Cheques	GHS5.00 per sheet

Savings withdrawal

Savings withdrawal book	(30 leaflets) GHS3.00 per book
Counter Savings withdrawal book	GHS1.00 per sheet
Savings withdrawal in excess of 2 free within a month	GHS3.00 per extra withdrawal

Country Clearing

Other Banks' Cheques (Marked Comm A/C Payee)	GHS0.50 per cheque
Other Banks' Cheques (Marked Comm A/C Drawer)	GHS0.50 per cheque

General

Cheques for collection	GHS20.00 flat
Special clearing (including immediate value given to Barclays cheques)	GHS40.00 flat
Express Clearing (Min. Cheque value of GHS1,500.00)	GHS40.00 Flat

Drafts

Customers only	
Bank Draft	GHS25.00
Exam/School Fees related drafts	GHS10.00

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Retail Current Accounts - Monthly Fee	
Pay-as-you-go Accounts	
Current Account	GHS14.00 Flat
Bank Account	GHS12.00 Flat
Prestige Life Plus Account	GHS14.00 Flat
High Value Current	GHS14.00 Flat
Bundled fee Accounts	
Ultimate Account	GHS15.00
Prestige Lifestyle Account	GHS15.00
Bundled Transactions	
Debit Card Issuance / Renewal	Free
Cheque Book (25 leaflets)	Free
Salary Processing	Free
Salary Processing	Free
BBG Local Drafts	Free
Swift Transfers (Excluding handling charges)	Free
E-Channel solutions (E-statement, SMS Alert, Internet & Mobile Banking)	Free
Funeral Insurance Cover*(Up to GHs1,800 for All-In-One & GHs 2,700 for Prestige Lifestyle)	

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Local Business	
Business Solution Current Account	GHS15.00 Flat
Business Club Monthly membership fee	GHS7.5

Prestige Banking	
Monthly Membership Fees	GHS15.00
International Debit Card	Free
Cheque book (25 leaflets)	Free
Interest-free Overdraft	GHS25.00
Discount on Interest charged on loans	
No charges on savings accounts	

Corporate Products	
Corporate Current A/C	
Commission on Turnover (Large Corporate)	1.4 -1.8 per mille (Min GHS100.00)
Commission on Turnover (Business Banking)	1.4 -1.8 per mille (Min GHS100.00)

SFI Paydirect	
Installation	Free
Salary processing	
Retail Clients	GHS3.00
Corporate Client	GHS3.00

Barclays Integrator (On-line Banking)	
Barclays Integrator (on-line banking)	Corporates - GHS50.00 Flat Business Banking/Enterprises -GHS30.00
Urgent Payment	GHS3.00
Local Payments	GHS2.00
Bulk Cheque Printing	GHS4.00
Installation	Free

Standing Orders	
Internal	Free
External	GHS5.00
Direct Debit/Credit (Automated Clearing House)	GHS1.00 per transaction

Tariff Guide - Foreign Services

Documentary Letter of Credit-Imports	
a. Cash Covered	
Establishment	1.00% per quarter
Drawings	0.5%
Increase in Amount	0.5%
Extension of expiry date	0.50% per quarter
b. Non-Cash Covered	
Establishment/Increase	
i. Sight Hardline	
Large Corporates	1.0% per quarter
Business Banking	1.25% per quarter
ii. Issuance	
Large Corporates	1.5% per quarter
Business Banking	1.75% per quarter
Increase in LC Amount /Extension Period	
Large Corporates	1.5% per quarter
Business Banking	1.75% per quarter
Drawings (Payment commission)	0.5%
c. LC Confirmation by Barclays Group	
i. Corporate Clients	0.125%-0.25% per quarter
ii. Financial Institutions	0.40% per quarter
d. Others	
Swift Charges	GHS50.00
General Amendment (L/C)	GHS100.00

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Documentary Letter of Credit-Export

Negotiation	1.25% FOB (Min.-GHS30.00)
Courier	USD 50
Advising Commission	GHS 15.00
Confirmation Commission	0.25% per quarter
Transfer of L/C for Non account holders	0.25%
Cancellation of L/Cs USD	GHS200.00 Flat
Expired and Unutilised L/Cs USD	GHS100.00 Flat
Advising Commission (L/Cs through BBG to other banks)	GHS 40.00

Bulk Cash Services

Bulk cash collection	Min GHS50.00 , Max GHS100.00
Onsite Teller	GHS500.00 per cashier (free for customers with minimum monthly average balance of GHS1m)
Cash in Transit	Free for Amounts above GHS50,000

Outward Bills for Collection Export

Handling commission	0.25%(min. - \$250.00)
Courier	USD 50.00
Protest Bill	Full cost & recovery from remitting bank

Documentary Bills for Collection (Inward - Imports)

Commission	
Large Corporates	0.50% flat (Min.- GHS50.00)
Business Banking	0.65% flat (Min.- GHS50.00)
Handling charges per correspondence	GHS 15.00
Swift charges	GHS 50.00
Stamp Duty on accepted Bill of Exchange	As per stamp Duty account

Bonds / Guarantees / Indemnities

Commission	0.50% per quarter
Shipping Guarantee	0.25% per quarter
Guarantee Claim	0.125% (Min. - \$200)
Processing Fee	GHS 25.00
Avalization of Bill	0.50% per quarter

Trade Services

Invoice Discounting (Processing fee)	1.00% of face value
Arrangement fees on Trade Risk Facilities	1.00% of the facility value
Handling Charges on transfer of Documentary collections to other Banks	GHS 100.00

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Foreign Cash Withdrawal	
CFC Accounts	2.5% of Face value
Forex Accounts fed with cash/bills	Free
Forex Accounts fed with cleared funds other than cash/bills	2.5% of Face value
(Including UTs)	2.5%
UT foreign cash withdrawal for non customers	3%
Foreign Cheques for Collection Overseas	1% of Face value (Min. - USD 25,Max.-100)
(Due to KYC, no foreign cheques should be sent overseas for collection for non-customers)	
Returned Foreign Drawn cheques	10% of Face value . Min. - USD 25 (equivalent in other currencies)
Special Clearing	USD 25, EURO 25,GBP 20
Forex Service Charge	10% per mille on Debit Turnover - Min USD5.00, Max USD100.00

Swift Transfers-Outward Payment	
CFC (Customer Foreign Currency)	0.75% of Face value (Min.-USD75, No maximum)
Forex	1.00% of Face value (Min.-USD75, No Maximum)
Swift Charges	GHS 50.00
Inward Transfer from other Banks	USD 50 flat

BOG Draft	
CFC/Forex Customers	0.75% of Face value Min - USD75.00, No Max
Non Customers	USD 50.00

Travellers cheque (sales)	
Customers only	2.50% of Face value
Swift Advice	Min. - USD 15
MT940/950	GHS150.00
Installation	GHS300.00