

Mar-23												
Details	SCB	TBL	MBL	GTB	VISTA	AGIB	FBN	ABL	EBL	BSIC	BBAL	ZBL
CURRENT ACCOUNTS												
Debit Interest	prime 16% per	19%	19%	19%	16% prime	0	Base + 5% reta	21%	10-19%	25%	N/A	11+4%
Ledger Fees	min. Gmd 150	D4/1000 min	D100	D3 / D1000	D3/per	D200	N/A	D0-D3 / mil	D3 per mill / D5	D3/D1000 Or I	D50 per month	D3/D1000
Charges for Cheques Dishonou	N/A	D500 retail/25	D400/D1000	D250	D500-D1000		N/A	D250-D1,000	1% min D250	D500-D1000	D287.5	D603.25
Certified Cheques	N/A	D150	D250 flat	D100	D300	N/A	N/A	D200	D250		D287.5	D150
SAVINGS ACCOUNTS												
Commission on Accounts closed	Nil after 1 year	D300	D350 flat + va	D500	D500	D50	750(VAT Inclu	D500	D500 min	D250+ VAT	D287.5	N/A
Minimum Balance Charge	N/A	N/A	N/A	Nil	N/A	D300	N/A	N/A	N/A	N/A	N/A	N/A
FIXED DEPOSITS ACCOUNTS												
Minimum Balance Charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Penalty on withdrawl b4 manda	forfeiture of int	Forfeit Int.	50% of accrue	Forfeiture 100%	Forfeit 50% Int	N/A	20% of agreed	50% of accrue	50% Forfeiture c	Forfeit 50% In	25% on interes	forfeiture of interest
LOANS ACCOUNTS												
Debit Interest	17%	19%	19%	19%	16% prime	N/A	Base + 5% reta	21%	10-19%	18%	15% only	12+5%
Arrangement Fee	new loan 2.5 %	1.5% min. D6	1.5% min D50	1%	1-2.5% OR D50	2%	N/A	1%	1% minimum D	1.5% comm &	1.5%	1% flat
INWARD/OUTWARD COLLEC												
Commission	USD 10; GBP;5	1% min. D500	1% mini. D15	Nil	1%	1%	1% min D100	N/A	1% minimum D3	1%	D12.00	N/A
OUTWARD REMIT/DRAFT												
Handling Charge	0.5% of transfe	N/A	D1,500	1-5%	1% Or D250 mi	D1000 + 0.5%	N/A	D250 or 0% -	1% minimum \$1	USD40	N/A	1% flat
Telex Charge	N/A	N/A	D1,500	D1,500	D900	D1000 + 0.5%	D1,000	D1500	N/A	N/A	D1000	D1000
Draft Cheques	N/A	N/A	N/A	N/A	D300	N/A	N/A	D250		N/A	N/A	N/A
Postage Charge (Drafts)	N/A	D100	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	courier cost + D200
Handling Charge (Drafts)	N/A	N/A	N/A	D250	D300	N/A	N/A	D500	N/A	N/A	N/A	1% flat
STANDING ORDERS												
Payment to Beneficiaries	D150 / D400 Th	within D50/ou	D100	N/A	D250 + draft ch	50	D200 +VAT @s	D0-D50	D100 other local	D75 monthly c	150 flat fee	D250 per transaction
TRAVELLERS CHEQUES												
Commission	1.5% / min D10	N/A	N/A	N/A	N/A	N/A	N/A	0.45% instant	N/A	N/A	N/A	2%
OUTWARD LETTERS OF CREDIT												
Establishment Fee	1%-1.5% per q	1% per qtr. n	1% LC amt + 1	1%	1% per qtr	1%	1%	1%	1%	2%	1% plus Vat on	1% flat
Amendment Fee	D1000	D500	D1,500	D750	D1000	1% min	N/A	D1,000	D500	USD50	1% plus Vat on	D500
INWARD LETTERS OF CREDIT												
Amendment Fee	1000(Non acco	D500	D1500 flat	D750	D1000	1% min	N/A	D1,000	D500	USD50	1% face val. As	D500
Negotiation Commission	N/A	1.00%	1% Min D500.	1.00%	1% D1000 MIN	1%	1%	N/A	1% min. D500	1.30%		1% flat
BONDS AND GUARANTEES												
Comm. -Bill of Lading and Index	/ min GMD 3,0	1.5% Minmun	3% MIN. 1.5%	D1000	1.5% OR D1000	2%	1%	D1000 flat or 1	1.5% Min D1000	1.25% or D1000	1% OF indemn	1% min. D500
Charges on outsta. Bond & Guar	2% or min USD	1% min. D100	N/A	1.50%	2.5% Flat charg	N/A	1%	D1000 flat or 1	N/A	2.5% or D1000	2% flat of contr	1% min D5000