

## CENTRAL BANK OF THE GAMBIA ACP-ACH AND RTGS TARIFFS FOR THE CURRENT PERIOD

### ACP-ACH SCHEDULES

<b>CLEARING EXCHANGE PERIOD ONE (1) - TIME 08:30 - 12:00</b>			
<b>NO.</b>	<b>INSTRUMENT - CHEQUES (30)</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	PRESENTATIONS	30-21	GMD 5.00
2	REPRESENTATIONS	33-21	GMD 2.50
3	SENT REJECTIONS	30/33-22	GMD 10.00
4	SENT REJECTION CANCELLATIONS	30/33-24	GMD 2.50
5	SENT CANCELLATIONS	30/33-23	GMD 2.50
6	REGULATORY REJECTIONS	VARIOUS	GMD 10.00
7	FUND RECOVERY NOTICE	30/33-83	GMD 10.00
<b>NO.</b>	<b>INSTRUMENT - DIRECT CREDITS (10/13)</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	PRESENTATIONS	10-21	GMD 2.50
2	REPRESENTATIONS	13-21	GMD 1.25
3	RECEIVED REJECTIONS	10/13-22	GMD 5.00
4	SENT REJECTION CANCELLATIONS	10/13-24	GMD 1.25
5	SENT CANCELLATIONS	10/13-23	GMD 1.25
6	REGULATORY REJECTIONS	VARIOUS	GMD 5.00
7	FUND RECOVERY NOTICE	10/13-83	GMD 5.00
<b>NO.</b>	<b>INSTRUMENT - DIRECT DEBITS (20/23)</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	PRESENTATIONS	20-21	GMD 2.50
2	REPRESENTATIONS	23-21	GMD 1.25
3	SENT REJECTIONS	20/23-22	GMD 5.00
4	SENT REJECTION CANCELLATIONS	20/23-24	GMD 1.25
5	SENT CANCELLATIONS	20/23-23	GMD 1.25
6	REGULATORY REJECTIONS	VARIOUS	GMD 5.00
7	FUND RECOVERY NOTICE	20/23-83	GMD 5.00

<b>CLEARING EXCHANGE PERIOD TWO (2) - TIME 12:00 - 14:00</b>			
<b>NO.</b>	<b>INSTRUMENT - CHEQUES (30)</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	PRESENTATIONS	30-21	GMD 7.00
2	REPRESENTATIONS	33-21	GMD 3.50
3	SENT REJECTIONS	30/33-22	GMD 10.00
4	SENT REJECTION CANCELLATIONS	30/33-24	GMD 2.50
5	SENT CANCELLATIONS	30/33-23	GMD 2.50
6	REGULATORY REJECTIONS	VARIOUS	GMD 10.00
7	FUND RECOVERY NOTICE	30/33-83	GMD 10.00
<b>INCREMENT PER PRESENTTION</b>		<b>30/33-21</b>	<b>40%</b>
<b>NO.</b>	<b>INSTRUMENT - DIRECT CREDITS (10/13)</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	PRESENTATIONS	10-21	GMD 3.50
2	REPRESENTATIONS	13-21	GMD 2.00
3	RECEIVED REJECTIONS	10/13-22	GMD 5.00
4	SENT REJECTION CANCELLATIONS	10/13-24	GMD 1.25
5	SENT CANCELLATIONS	10/13-23	GMD 1.25
6	REGULATORY REJECTIONS	VARIOUS	GMD 5.00
7	FUND RECOVERY NOTICE	10/13-83	GMD 5.00
<b>INCREMENT PER PRESENTTION</b>		<b>10/13-21</b>	<b>40%</b>
<b>NO.</b>	<b>INSTRUMENT - DIRECT DEBITS (20/23)</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	PRESENTATIONS	20-21	GMD 3.50
2	REPRESENTATIONS	23-21	GMD 2.00
3	SENT REJECTIONS	20/23-22	GMD 5.00
4	SENT REJECTION CANCELLATIONS	20/23-24	GMD 1.25
5	SENT CANCELLATIONS	20/23-23	GMD 1.25
6	REGULATORY REJECTIONS	VARIOUS	GMD 5.00
7	FUND RECOVERY NOTICE	20/23-83	GMD 5.00

	<b>INCREMENT PER PRESENTTION</b>	<b>20/23-21</b>	<b>40%</b>
<b>NO.</b>	<b>ACP-ACH HELP DESK/DESK SERVICES</b>		
1	FILE DEPOSIT ONLY	VARIOUS	GMD 500.00
2	FILE RETRIEVAL ONLY	VARIOUS	GMD 500.00
3	UNDER ONE HOURS - (LESS THAN OR EQUALS TO ONE HOUR)	VARIOUS	GMD 1,000.00
4	UNDER TWO HOURS (GREATER THAN ONE HOUR OR EQUALS TO TWO HOURS)	VARIOUS	GMD 2,250.00
5	UNDER THREE HOURS (GREATER THAN TWO HOURS OR EQUALS TO THREE HOURS)	VARIOUS	GMD 3,750.00
6	UNDER FOUR HOURS (GREATER THAN THREE HOURS OR EQUALS TO FOUR HOURS)	VARIOUS	GMD 5,500.00
7	ANY ADDITIONAL HOUR AFTER THE FIRST HOURS	VARIOUS	GMD 2,000.00

### RTGS SCHEDULES

<b>NO.</b>	<b>EXCHANGE PERIOD ONE (1) - TIME 08:50-13:00</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	ON BEHALF OF CUSTOMER - SINGLE	MT103	GMD 65.00
2	ON BEHALF OF CUSTOMER - MULTIPLE	MT102	GMD 65.00
3	REQUEST FOR RETURN OF FUNDS	MT101	GMD 100.00
4	WRONG PAYMENT ORDERS	VARIOUS	GMD 100.00
5	GRIDLOCK RESOLUTION	VARIOUS	GMD 5,000.00
<b>NO.</b>	<b>EXCHANGE PERIOD TWO (2) - TIME 13:00-16:00</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	ON BEHALF OF CUSTOMER - SINGLE	MT103	GMD 78.00
2	ON BEHALF OF CUSTOMER - MULTIPLE	MT102	GMD 78.00
3	REQUEST FOR RETURN OF FUNDS	MT101	GMD 100.00
4	WRONG PAYMENT ORDERS	VARIOUS	GMD 100.00
5	GRIDLOCK RESOLUTION	VARIOUS	GMD 5,000.00
	<b>INCREMENT PER CUSTOMER TRANSACTION</b>	<b>MT103 &amp; MT102</b>	<b>20%</b>
<b>NO.</b>	<b>NET SETTLEMENT PERIODS - TIME 16:00-16:30</b>	<b>CODES</b>	<b>TARIFF PER TRANSACTION</b>
1	ON BEHALF OF CUSTOMER - SINGLE	MT103	GMD 97.50

2	ON BEHALF OF CUSTOMER - MULTIPLE	MT102	GMD	97.50
3	REQUEST FOR RETURN OF FUNDS	MT101	GMD	100.00
4	WRONG PAYMENT ORDERS	VARIOUS	GMD	100.00
5	GRIDLOCK RESOLUTION	VARIOUS	GMD	5,000.00
6	EXTENTION DUE TO GRIDLOCK RESOLUTION	VARIOUS	GMD	10,000.00
	<b>INCREMENT PER CUSTOMER TRANSACTION</b>	<b>MT103 &amp; MT102</b>		<b>25%</b>
<b>NO.</b>	<b>RTGS/SSS SERVICE BEREAU/DESK SERVICES</b>			
1	CASH RESERVATION ONLY	MT202	GMD	500.00
2	UNDER ONE HOURS - (LESS THAN OR EQUALS TO ONE HOUR)	VARIOUS	GMD	1,000.00
3	UNDER TWO HOURS (GREATER THAN ONE HOUR OR EQUALS TO TWO HOURS)	VARIOUS	GMD	2,250.00
4	UNDER THREE HOURS (GREATER THAN TWO HOURS OR EQUALS TO THREE HOURS)	VARIOUS	GMD	3,750.00
5	UNDER FOUR HOURS (GREATER THAN THREE HOURS OR EQUALS TO FOUR HOURS)	VARIOUS	GMD	5,500.00
6	ANY ADDITIONAL HOUR AFTER THE FIRST HOURS	VARIOUS	GMD	2,000.00

**FOOTNOTES;**

- 1 *NO FILLED ROWS - DENOTES AUTOMATED SYSTEM CHARGES.*
- 2 *PURPLE COLOURED ROWS - DENOTES MANUAL CHARGES.*
- 3 *EXCHANGE PERIOD ONE (1) ATTRACTS NORMAL RATES TO ENCOURAGE PARTICIPANTS TAKE EARLY ADVANTAGE.*
- 4 *EXCHANGE PERIOD TWO (2) ATTRACTS HIGH RATES TO LIMIT SYSTEMS TRAFFIC CONGESSION.*
- 5 *RTGS NET SETTLEMENT PERIOD ATTRACTS HIGHER RATES FOR CUSTOMER TRANSACTIONS AS IT IS PRIORITY FOR NET SETTLEMENTS ONLY.*
- 6 *ACP-ACH IMAGE BASED TRANSACTIONS (CHEQUES) ARE EXPENSIVE COMPARED TO DATA TRANSACTIONS (DIRECT CREDITS & DIRECT DEBITS).*
- 7 *ALL CHRAGES ARE TRIGGERED AND INCURRED BY THE ORIGINATOR AND OR THE INITIATOR.*
- 8 *THE CHARGES DECLARED HEREIN ARE SUBJECT TO YEARLY REVIEW TO BE DETERMINED BY CENTRAL BANK OF THE GAMBIA (CBG).*