

Dec-23												
Details	SCB	TBL	MBL	GTB	VISTA	AGIB	FBN	ABL	EBL	BSIC	BBAL	ZBL
CURRENT ACCOUNTS												
Debit Interest	prime 16% per annum	22%	22%	16%	17% prime	N/A	Base + 5% retail/+2% co	21%	10-21%	25%	30%	11+4%
Ledger Fees	D3 per D1000/min. D150 pe	D4/1000 min 100	D100	D3 / D1000	D3/per	D200	N/A	D0-D3 / mil	D3 per mill / D50	D3/D1000 plus vat	D50 per month	D3/D1000
Charges for Cheques Dishonoured	N/A	D500 retail/2500 co	D400/D1000 corp	D250	D500-D1000	N/A	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		NA	D150
SAVINGS ACCOUNTS												
Commission on Accounts closed	Nil after 1 year	D300	D350 flat + vat	D500	D500	D50	750(VAT Inclusive)	D500	D500 min	D250+ VAT	D287.5	D575
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	25000	N/A	N/A	N/A	N/A	N/A
Penalty on withdrawal b4 mandatory notice	forfeiture of interest	Forfeit Int.	50% of accrued i	Forfeiture 50% Int.	Forfeit 50% Int.	N/A	20% of agreed interest	50% of accrued Int	50% Forfeiture of	Forfeit 50% Int.	25% on interest accrued.	forfeiture of interes
LOANS ACCOUNTS												
Debit Interest	17%	22%	22%	19%	16% prime	N/A	Base + 5% retail/base+ 2	21%	10-19%	19%-22%	MPC+ 5%	16+5%
Arrangement Fee	new loan 2.5 %/Top-up 2%	1.5% min. D600	1.5% min D500 r	1%	1-2.5% OR D500 min	2%	N/A	1%	1% minimum D20	3%/ min.D500	1.5%	1% flat
INWARD/OUTWARD COLLECT.												
Commission	USD 10; GBP;5;EURO7;GMD	1% min. D500	1% mini. D1500	Nil	1%	1%	1% min D100	N/A	1% minimum D350	0.5% - 1% plus Vat	\$100	D2000/ outward \$120
OUTWARD REMIT/DRAFT												
Handling Charge	0.5% of transfer amount or	N/A	D1,500	1-5%	1% Or D250 min	D1000 + 0.5%	N/A	D250 or 0% - 1%	1% minimum \$100	0.5% - 1% & D1500 plus Vat	N/A	1% flat
Telex Charge	N/A	N/A	D1,500	D1500	D900	D1000 + 0.5%	USD25,GBP15,EUR20	D1500	N/A	N/A	NA	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 Third party	within D50/outside	D100	N/A	D250 + draft charges i	D115	D200 +VAT @setup	D0-D50	D100 other local b	D75 & D100 external	D150+Vat	D250 per transaction
TRAVELLERS CHEQUES												
Commission	1.5% / min D1000	N/A	N/A	N/A	N/A	N/A	N/A	0.45% instant value	N/A	N/A	N/A	2%
OUTWARD LETTERS OF CREDIT												
Establishment Fee	1%-1.8% per quarter/part t	1% per qtr. min.D1	1% LC amt + D15	1%	1% per qtr	1%	1%	1%	1%	1.5% - 2%	1%	1% flat
Amendment Fee	D1000	D500	D1,500	D750	D1000	1%	N/A	\$200, EU200,GBP20	D500	NA	D1500	200
INWARD LETTERS OF CREDIT												
Amendment Fee	1000(Non account holder)	D500	D1500 flat	D750	D1000	1% min	N/A	\$200, EU200,GBP20	D500	NA	D1500	200
Negotiation Commission	N/A	1%	1% Min D500.00	0.5%	1% D1000 MIN	1%	1%	1.5%	1% min. D500	1.5%- 2%		1% flat
BONDS AND GUARANTEES												
Comm. -Bill of Lading and Indemnities	2% / min GMD 3,000	1.5% Minimum D600	3% min. 1.5%	D1000	1.5% OR D1000 min	2%	1%	D1000 flat or 1%	1.5% Min D1000	1.5% - 1.25%	1% OF indemnified value	1% min. D500
Charges on outsta. Bond & Guarantees	2% or min USD500 (which e	1% min. D1000 & m	N/A	1.5%	2.5% Flat charge	N/A	1%	D1000 flat or 1%	N/A	1.5% - 1.25%	2% flat of contract or bond va	1% min D5000

SOURCE: FSD Statistics Unit, Financial Supervision Department, Central Bank of The Gambia