

Mar-23												
Details	SCB	TBL	MBL	GTB	VISTA	AGIB	FBN	ABL	EBL	BSIC	BBAL	ZBL
<b>CURRENT ACCOUNTS</b>												
Debit Interest	prime 13% per annum	19%	18%	19%	18% prime	0	Base + 5% retail/+2% corp.	19%	10-19%	25%	30%	11+4%
Ledger Fees	min. Gmd 180 monthly	D4/1000 min 100	D100	D3 / D1000	D3/per	D200	N/A	D0-D3 / mul	D3 per mill / D80	D3/D1000 Or D75 min	D80 per month	D3/D1000
Charges for Cheques Dishonou	N/A	D500 retail/2500 corp	D400/D1000 corporate	D250	D500-D1000		N/A	D250-D1,000	1% min D250	D500-D1000	D287.5	D603.28
Certified Cheques	N/A	D150	D250 flat	D100	D300	N/A	N/A	D200	D250		D287.5	D150
<b>SAVINGS ACCOUNTS</b>												
Commission on Accounts close	D500	D300	D350 flat + vat	D500	D500	D80	750( VAT Inclusive)	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
<b>FIXED DEPOSITS ACCOUNTS</b>												
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 interest	Forfeit Int.	50% of accrued interest	Forfeiture 100% Int.	Forfeit 50% Int.	N/A	20% of interest earn	50% of accrued Int.	50% Forfeiture of Int.	Forfeit 50% Int.	25% on interest accrue	forfeiture of interest
<b>LOANS ACCOUNTS</b>												
Debit Interest	17%	19%	18%	19%	18% prime	N/A	Base + 5% retail/base+ 2%	19%	10-19%	18%	15% only	12+5%
Arrangement Fee	new loan 2.5 %/Top-up 2% of prin.	1.5% min. D600	1.5% min.D500 retail/D1,500	1%	1-2.5% OR D500 min	2%	N/A	1%	1% minimum D200	1.5% comm & 3% D600 min	1.5%	1% flat
<b>INWARD/OUTWARD COLLE</b>												
Commission	USD 10; GBP-5;EUROT;GMD250	1% min. D750	1% mini. D1500	Nil	1%	1%	1% min D100	N/A	1% minimum D3500	1%	D12.00	N/A
<b>OUTWARD REMIT/DRAFT</b>												
Handling Charge	0.5% of transfer amount or min of US	N/A	D1,500	1-5%	1% Or D250 min	D1000 + 0.5%	N/A	D250 or 0% - 1%	1% minimum \$100	USD40	N/A	1% flat
Telex Charge	N/A	N/A	D1,500	D1,500	D900	D1000 + 0.5%	D1,000	D1800	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	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	sourier 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
<b>STANDING ORDERS</b>												
Payment to Beneficiaries	D150 / D400 Third party	within D50/outside D250	D100	N/A	D250 + draft charges if app	50	D200 +VAT @setup	D0-D50	D100 other local banks	D75 monthly or D100 per tr	150 flat fee	D250 per transaction
<b>TRAVELLERS CHEQUES</b>												
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%
<b>OUTWARD LETTERS OF CREDIT</b>												
Establishment Fee	1%-1.5% per quarter/part thereof	1% per qtr. min.D1000	1% LC amt + D1500 swift	1%	1% per qtr	1%	1%	1%	1%	1.5%	1% plus Vat on LC amt	1% flat
Amendment Fee	D1000	D500	D1,500	D750	D1000	1% min	N/A	D1,000	D500	USD40	1% plus Vat on LC amt	D500
<b>INWARD LETTERS OF CREDIT</b>												
Amendment Fee	1000(Non account holder)	D500	D1500 flat	D750	D1000	1% min	N/A	D1,000	D500	USD40	1% face val. As comm	D500
Negotiation Commission	N/A	1.00%	1% Min D500.00	1.00%	1% D1000 MIN	1%	1%	D250 for transfer or 1%	1% min. D500	1.30%		1% flat
<b>BONDS AND GUARANTEES</b>												
Comm. -Bill of Lading and Indes	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	1.25% or D1000 min	1% OF indemnified valu	1% min. D500
Charges on outsta. Bond & Gua	2% or min USD500 (which ever is hig	1% min. D1000 & max. 5000		1.50%	2.5% Flat charge	N/A	1%	D1000 flat or 1%	N/A	2.5% or D1000 min qtrly	2% flat of contract or bc	1% min D5000