

Dec-22												
Details	SCB	TBL	MBL	GTB	VISTA	AGIB	FBN	ABL	EBL	BSIC	BBAL	ZBL
CURRENT ACCOUNTS												
Debit Interest	prime 10% per annum	18%	17%	17%	18% prime	N/A	N/A	18%	10-18%	17%	18%	11%+4%
Ledger Fees	min. Gmd 150 monthly	D4/D1000 0r D100 min	D100	D3/1000	D3/per	Min D50/max D3 per mi	N/A	0-D3/mile	D3 per mill / D50	D3/D1000 0r D75 min	D50 per month	D3/D1000
Charges for Cheques Dishonou	N/A	D500-D2500	D400/D1000 corporate	D250	D500-D1000	D200	N/A	D250-D1,000	1% min D250	D800-D1000	D287.5/Vat incl.	D325
Certified Cheques	N/A	D150	D250 flat	D100	D300	N/A	N/A	D200	D250		D287.5/Vat incl.	D150
SAVINGS ACCOUNTS												
Commission on Accounts close	D500	D300	D350 flat + vat	D500	D500	D50	750(VAT Inclusive)	D500	D500 min	N/A	D287.5/Vat incl.	N/A
Minimum Balance Charge	N/A	N/A	N/A	N/A	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 interest	Forfeit interest.	50% of accrued interest	forfeiture of 50% interest	Forfeit 50% Int.	N/A	20% of agreed interest rate	50% of accrued Int.	50% Forfeiture of Int.	Forfeit 50% Int.	25% on interest accrue	forfeiture of interest
LOANS ACCOUNTS												
Debit Interest	18%	18%	17%	17%	18% prime	N/A	Base + 8% retail/base+ 2%	18%	10 - 18%	17%	18% only	11%+4%
Arrangement Fee	new loan 2.5 %/Top-up 2% of prin.	1.8% minimum D600	1.8% min D500 retail/D1,500	1%	1-2.5% OR D500 min	2%	N/A	1%	1% minimum D200	1.8% comm & 3% D500 mir	1.8%	1% flat
INWARD/OUTWARD COLLE												
Commission	USD 10; GBP:5;EURO7;GMD250	1% min D500	1% mini. D1500	N/A	1%	1%	1% min D100	N/A	1% minimum D3500	1%	D12.00	D2000 inward/ \$120 outward
OUTWARD REMIT/DRAFT												
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	D250/0-1%	1% minimum \$100	USD40	N/A	1% flat
Telex Charge	N/A	N/A	D1,500	D1000	D900	N/A	D1000	D1500	N/A	N/A	D1000	D1000
Draft Cheques	N/A	N/A	N/A	N/A	D300	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Postage Charge (Drafts)	N/A	N/A	N/A	N/A	N/A	D1000 + 0.5%	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	D50 within/ D250 outside	D100	N/A	D250 + draft charges if ap	50	D200+vat @ setup	D0-D80	D100 other local banks	D75 monthly	150 flat fee	D250 per transaction
TRAVELLERS CHEQUES												
Commission	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.48% instant value	N/A	N/A	N/A	2%
OUTWARD LETTERS OF CREDIT												
Establishment Fee	1%-1.5% per quarter/part thereof	1%/qtr min D1000	1% LC amt + D1500 swift	1%	1% per qtr	1%	1%	1%	1%	1.5%	1% plus vat	1% flat
Amendment Fee	D1000	D500	D1,500	D250	D1000	1%	\$50/equivalent in FCY	D1000	D500	USD40	1% plus vat	D500
INWARD LETTERS OF CREDIT												
Amendment Fee	D1,000	D500	D1500 flat	D250	D1000	1%	\$50/equivalent in FCY	D1000	D500	USD40	1% plus vat	D500
Negotiation Commission	N/A	1.00%	1% Min D500.00	0.50%	1% D1000 min	1%	1%	D250 for transfer or 1%	1% min. D500	1.3%	1% plus vat	1% flat
BONDS AND GUARANTEES												
Comm. -Bill of Lading and Inde	2% / min GMD 3,000	1.5% or D600 min	3% MIN. 1.8%	D1000	1.5% OR D1000 min	2.00%	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 D5000	N/A	1.50%	2.5% Ftal charge	N/A	N/A	N/A	D1000 flat or 1%	N/A	2% flat of contract or bond val as fee	1% min D5000