

1 LIABILITIES/DEPOSITS BUSINESS

Revisions

DEPOSIT ACCOUNTS	Initial Deposit (GH¢)	Minimum Balance	Interest Rate (PA)	Balance for Interest (GH¢)	Minimum Balance	Balance for Interest (GH¢)	Interest Rate (PA)
Savings Account	10.00	10.00	4%	10.00	50.00	500.00	2%
Kiddie Account	20.00	20.00	4%-5%	20.00	50.00	500.00	2%
Asetenapa	5.00	5.00	4.00%	-	50.00	500.00	1%
Group Current Account - Tobinco staff	10.00	-	0.00%	-			
Church Account	10.00	-	5%	20,000.00			2%
Cheque and Save	50.00	5.00	2%	50.00	50.00	500.00	2%
ABii Twin Account	50.00	50.00	3%	200.00	50.00	500.00	2%
ABii Personal Easy Save	1,000.00	1,000.00	Tier 5%-10%	1,000.00	50.00	2,000.00	2%
Current Account:							
Individual	10.00	-	0%	Nil			
Corporate	20.00	-	0%	Nil			
Call Account	-	-	8%	500.00			
***Minimum sweep amount for call - GH¢500.00						5,000.00	

2 BANKING OPERATIONS

2.1 BANKING SERVICES

SERVICE FEE

Account Opening	Free
Service/Account Maintenance fees:	
Personal	10 GH¢ per month
Corporate:	50 GH¢ per month
Accounts Closure	Free
Balance Enquiry	Free
Reactivation of Accounts	Free
Statement Printing:	
Monthly statement	N/A
Adhoc Statement	2 GH¢ per page
Official statement	5 GH¢ per page
Audit letters, Letters of Comfort, Bid Security etc...	GH¢ 120

2.2 CHEQUE OPERATIONS

SERVICE FEES

Savings Withdrawal Booklet	GH¢ 15 per cheque
Counter leaflet after Book Issued	GH¢ 3 per leaflet

Asetenapa Passbook Issuance	GH¢ 12 per booklet
Cheque Book 25-leaves	GH¢ 40 per cheque book
Cheque Book 50-leaves	GH¢ 80 per cheque book
Cheque Deposit (ABii Cheque)	Free
Cheque Deposit (Non ABii Cheque)	Free
Counter Cheque (After Cheque Book Issued)	GH¢ 15 per leaflet
Returned Cheque: Through Clearing	
Lack of funds:	GH¢ 50
On the Third Count	10% face value
Technical reasons	Free
Returned Cheque: Over the counter	
Lack of funds	N/A
Technical reasons	Free
Stopped Cheque	GH¢ 60
Special Clearing:	GH¢ 100

2.3	CASH OPERATION	SERVICE FEES
	Cash Deposit	Free
	Cash Withdrawal	Free
	Cash Pick: (Amounts must be in excess of GHS 30,000)	Free
	Cash Pick Amount below 30,000	GH¢ 30

2.4	TRANSFER/PAYMENT	SERVICE FEES
	Transfers within ABii	Free
	Cash Transfer to other Banks:	
	Min (Swift)	GH¢ 80
	Max	
	Min (ACH)	20 GH¢ per
	Max	
	Standing Order: (Within ABii)	Free
	(3rd Party Non-ABii)	20 GH¢
	Bankers Draft:	0.25% face value
	Min	30
	Max	50

Early liquidation of fixed deposits

75% charge on interest accrued as at date of liquidation

2.5 E-BUSINESS SERVICE FEES

GH LINK CARD

Card Issuance fee:

New Card Request	GH¢15
Card Replacement (on expiry)	GH¢15
Card Replacement (lost/stolen/damaged)	GH¢15

Iflex -Withdrawals (Bank to wallet)	1.0% of amount
Iflex - Deposit (Wallet to Bank- ABii)	1.2% of amount
Iflex -Withdrawals (ABii to other banks -GIP)	1.0% of amount
Iflex -Deposit (Other banks to ABii -GIP)	1.2% of amount
Iflex Monthly Maintenance Fees	N/A

Monthly ATM Maintainance Fee	1GH¢ per month
Transactions fee: ABii National ATMs	Free
Other bank's ATM	Free
SMS Alert	5 GH¢ per month

POS

withdrawal : (local)	Free
(International)	Free

3 OUTWARDS TRANSFERS

3.1 INTERNATIONAL TRANSFERS SERVICE FEES

Outward Transfer Commission :	1% of transfer
Min	\$120
Swift	\$30

4 LOANS/ASSET BUSINESS

Name	Interest Rate Per Month (Straight	Commission Fee	Processing Fee	Insurance	Tenure (Maximum)
Asetenapa Loan	3.75%	Nil	3.50%	1.00%	6 Months
Micro Loan	4.00%	Nil	3.50%	1.50%	12 Months

Salary Loan	3.75%	Nil	3.50%	1.00%		24 Months
Controller (CAGD) Loans	3.83-5.50%	Nil	Nil	Nil		6-36 Months
Pentecost Scheme Loan	2.75%	Nil	2.00%	1.00%		36 Months
GAF Hire Purchase Loan	3.25%	Nil	Nil	Nil		24 Months
Overdraft(int. rate is negotiable base on amount involved)	4.00%	Nil	3.50%	Nil		12 Months
Business Loans:						
10,000-50,000	4.00%	Nil	3.50%	Nil		12 Months
51,000-100,000	3.75%	Nil	3.50%	Nil		12 Months
101,000-200,000	3.50%	Nil	3.50%	Nil		12 Months
Above 200,000(SME)	3.25%	Nil	3.50%	Nil		12 Months
Salary advance	3.00%	Nil	2.00%	Nil		12 Months
Bank guarantee	Nil	2% per quarter	3.50%	Nil		12 Months
Bid Security	Nil	2% per quarter	3.50%	Nil		12 Months
Excess	5.00%	Nil	3.50%	Nil		5 Days