

Jun-22												
Details	SCB	TBL	MBL	GTB	VISTA	AGIB	FBN	ABL	EBL	BSIC	SKBL	ZBL
CURRENT ACCOUNTS												
Debit Interest	prime 10% per annum	15%	16%	16%	15% prime	N/A		16%	10-15%	15%	15%	11%+4%
Ledger Fees	min. Gmd 180 monthly	D4/1000 Min. D100	D100	250	D3/per	Min D50/max.D3 per mil	N/A	D0-D3 / mil	D3 per mill / D50	D3/D1000 Or D75 min	D50 per month	D3/D1000
Charges for Cheques Dishonored	N/A	D500 retail/2500 corp	D400/D1000 corporate	N/A	D500-D1000	D200	N/A	D250-D1,000	1% min D250	D500-D1000	D288	D525
Certified Cheques	N/A	D150	D250 flat	D100	D300	N/A	N/A	D200	D250		D288	D150
SAVINGS ACCOUNTS												
Commission on Accounts closed	D500	D300	D350 flat + vat	D500	D500	D50	750(VAT Inclusive)	D500	D500 min	D250+ VAT	D288	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 withdrawal below maturity	forfeiture of interest	Forfeit Int.	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 accrued.	forfeiture of interest
LOANS ACCOUNTS												
Debit Interest	15%	15%	15%	16%	15% prime	N/A	Base + 5% retail/base+ 2%	16%	10 - 15%	15%	15% only	11%+4%
Arrangement Fee	new loan 2.5 %/Top-up 2% of prin.	1.5% min. D600	1.5% min D500 retail/D1,500 Comm.	1%	1-2.5% OR D500 min	2%	N/A	1%	1% minimum D200	1.5% comm & 3% D500 min retail	1.5%	1% flat
INWARD/OUTWARD COLLECTIONS												
Commission	USD 10; GBP;8;EURO7;GMD250	1% min. D750	1% mini. D1500	N/A	1%	1%	1% min D100	N/A	1% minimum D3500	1%	D12.00	N/A
OUTWARD REMIT/DRAFT												
Handling Charge	0.5% of transfer amount or min of USD95; GBP65;EUR70;GDM1000	N/A	D1,500	1-5%	1% Or D250 min	D1000 + 0.5%	N/A	50000.00%	1% minimum \$100	USD40	N/A	1% flat
Telex Charge	N/A	N/A	D1,500	D1,000	D900	D1000 + 0.5%	D1,000	D1,500	N/A	N/A	D1,000	D1,000
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	D250	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	N/A	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 D250	D100	N/A	D250 + draft charges if appli.	50	D100	D0-D50	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	0.45% instant value	N/A	N/A	N/A	2%
OUTWARD LETTERS OF CREDIT												
Establishment Fee	1%-1.5% per quarter/part thereof	1% per qtr. min.D1000	1% LC amt + D1500 swift	1%	1% per qtr	N/A	1%	1%	1%	2%	1% face val. As comm	1% flat
Amendment Fee	D1000(Non account holders)	D500	D1,500	D250	D1,000	N/A	D300	D1,000	D500	USD40		D500
INWARD LETTERS OF CREDIT												
Amendment Fee	D1,000	D500	D1500 flat	D1,000	D1,000	D1%	D300	D1,000	D500	USD40	1% face val. As comm	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	1.30%	N/A	1% flat
BONDS AND GUARANTEES												
Comm. -Bill of Lading and Indenture	2% / min GMD 3,000	1.5% Minmum D600	3% MIN. 1.5%	D1,000	1.5% OR D1000 min	2%	1%	D1000 flat or 1%	1.5% Min D1000	1.25% or D1000 min	1% OF indemnified value	1% min. D500
Charges on outsta. Bond & Guarantee	2% or min USD500 (which ever is higher)	1% min. D1000 & max. 5000	N/A	1.50%	2.5% Ftal charge	N/A	1%	D1000 flat or 1%	N/A	2.5% or D1000 min qtrly	2% flat of contract or bond val as fee	1% min D5000