

Domestic banking products and services

Lending Fees: Facility and Insurance Fees

Bank	Facility Fee: Retail	Facility Fee: Corporate	Insurance Fee: Retail	Insurance Fee: Corporate
Access Bank	0.25% - 2%	0.25% - 2%	0.75% (N/A cash backed)	Nego. (Not cash backed)
Agricultural Development Bank	Nil	Nil	1.0%	Nil
Bank of Africa	Nil	Nil	Nil	Nil
Barclays Bank	N/A	0.25% - 1.00%	1.35% for credit life	1.1% for SME
CAL Bank	N/A	N/A	0.65%-1.35%	N/A
Consolidated Bank	N/A	N/A	N/A	N/A
Ecobank	3% (Flat per annum)	0.25%-1.25% of the face value	2.25%	N/A
FBN Bank	Nil	Nil	1%	N/A
Fidelity Bank	1.5% - 2%	0.3%-2%	1% to 1.86 for 5 yrs facility tenor	N/A
First Atlantic Bank	1.5%-2%	0.5%-2%	NIL	NIL
First National Bank –GHL Bank	0%-2.5%	Risk-based	1%-2.4%	0%-0.18%
GCB Bank	2% (Min. GH¢60)	1% (min 1,000)	2.0% (Min. GH¢50)	N/A
Guaranty Trust Bank	1.0% - 2.0%	0.25% - 1.0%	1.5% - 2.0% of facility (Max Adv. only)	N/A
National Investment Bank	1.00%	1.00%	0.65%-2.25%	0.65%-2.25%
OmniBsic Bank	Nil or 1.75% flat (nego.)	0.50% or 1.75% flat (nego.)	NIL or 1%	NIL
Prudential Bank	0.25%-0.5%	0.25%-0.5%	0.3%-0.90%	N/A
Republic Bank	1.50%	1.50%	1.5%(all retail loans)	depends on type of loan
Societe Generale	1%-2.5%	2% P/A, (Min. GH¢200)	1.17%-1.50%	NIL
Stanbic Bank	1% of F.V, (min.GH¢50)	2.0%	1.6% of L/A (all retail loans)	NIL
Standard Chartered Bank	N/A	N/A	N/A	N/A
United Bank for Africa	0% - 2%	0% - 2%	1.5%(Consumer loans)	NA
Universal Merchant Bank	1.5% - 3.0% (PUAO)	1.75 - 2.5% (PUAO)	1% flat on personal Loan	Nil
Zenith Bank	1%, (min.GH¢50)	1%, min GH¢50	N/A	N/A

Overdraft Processing & Guarantee Commissions

Bank	Overdraft Processing Fee	Guarantee / Mobilization / Performance Bond / Bid security Commissions per quarter
Access Bank	0.25% - 2%	0.20% - 2%
Agricultural Development Bank	2% (nego.)	2.0%
Bank of Africa	3.00%	2.0%
Barclays Bank	N/A	N/A
CAL Bank	3% Retail and 2% corporate	3% FLAT on the amount retail, 2% for corporate
Consolidated Bank	N/A	N/A
Ecobank	1.25%	2% Processing Fee/ 3% Max Issuance Fee
FBN Bank	1% FV	1.50% FV
Fidelity Bank	Up to 2% of amount	1% / QTR
First Atlantic Bank	Nil	0.5% (Minimum)
First National Bank –GHL Ban*	1.50% or 2.50% (Cor: risk-based)	N/A or 1%-2%
GCB Bank	1% (min 1,000)	1.25% p/Q
Guaranty Trust Bank	N/A	0.25% - 0.75%
National Investment Bank	1.50%	4.0/4.0/4.0/2.0% Flat
OmniBsic Bank	N/A or 1.75% flat (nego.)	3.0% or 0.75% p/q (nego.)
Prudential Bank	0.25%-2%	0.25%-2%
Republic Bank	1.5% of L/A	1% per quarter
Societe Generale	1.5% flat min GH¢200 (Corporate), 2.5%, Min. GH¢30 (Retail)	0.75-2% p/q, Min GH¢500 (Facility fee), 1.5% flat, Min GH¢500 (Processing fee), 1% of amount, Min GH¢500 (TE)
Stanbic Bank	1% of F.V, min. GH¢50 (Ret.); 0.50% (Cor.)	0.50%
Standard Chartered Bank	N/A	Commission charged upfront at 1% per quarter, subject to a min of GH¢ 500
United Bank for Africa	0% - 2%	0% - 2%
Universal Merchant Bank	0.5 - 1.0% (PUAO)	1% per quarter
Zenith Bank	1%, (min. GH¢50)	0.5% - 3%

Preparation of Plan for Land Certificate (Fees and Charges)
From The Lands Commission of Ghana

REVENUE ITEM	APPROVED RATE (GH¢)
Parcel Plan (Areas with sectional Maps)	
Up to 0.1 hectare	100.00
0.1 hectare and under 0. 2 hectare	124.00
0.2 hectare and under 0.4 hectare	150.00
0.4 hectare and under 0.6 hectare	176.00
0.6 hectare and under 0.8 hectare	200.00
0.8 hectare and under 1.0 hectare	224.00
1.0 hectare and under 1.4 hectares	252.00
1.4 hectare and up to 10 hectares	180 Area in hectare
Above 10 hectares (cost of first 10 hectares 30 additional hectare)	1800 additional hectare)

Cadastral Plan (Areas without sectional Maps)	
Up to 0.1 hectare	192.00
0.1 hectare and under 0.2 hectare	216.00
0.2 hectare and under 0.4 hectare	240.00
0.4 hectare and under 0.6 hectare	264.00
0.6 hectare and under 0.8 hectare	288.00
0.8 hectare and under 1.0 hectares	312.00
1.0 hectare and up to 1.4 hectares	392.00
1.4 hectares and up to 10 hectares	280.00 Area in hectare
Above 10 hectares (cost of first 10 hectare additional hectare)	2,800.00 (40 additional hectare)

INDUSTRY MARKET STATISTICS (MNOs VOICE SUBSCRIPTION FOR JANUARY 2020)

MNOs VOICE SUBSCRIPTION TRENDS 2020	Nov-19	Dec-19	Jan-20
AIRTELIGO	8,403,098	8,453,053	8,428,322
SCANCOM (MTN)	21,835,073	22,555,848	23,150,485
VODAFONE MOBILE	9,211,890	9,122,403	9,075,795
GLO MOBILE	723,054	725,773	726,149
TOTAL MOBILE	40,173,115	40,857,077	41,380,751
MONTH OVER MONTH GROWTH	0.21%	1.70%	1.28%

MONTH OVER MONTH GROWTH PER OPERATOR (MOBILE)			
AIRTELIGO	-1.98%	0.59%	-0.29%
SCANCOM (MTN)	1.73%	3.30%	2.64%
VODAFONE MOBILE	-1.25%	-0.97%	-0.51%
GLO MOBILE	0.06%	0.38%	0.05%

FIXED OPERATORS			
VODAFONE	277,648	280,321	283,578
AIRTELIGO	8,263	8,210	6,235
TOTAL FIXED	285,911	288,531	289,813
MONTH OVER MONTH GROWTH	-0.64%	0.92%	0.44%

MONTH OVER MONTH GROWTH PER OPERATOR (FIXED)			
VODAFONE	-0.65%	0.96%	1.16%
AIRTELIGO	-0.16%	-0.64%	-24.06%

TOTAL MARKET			
MOBILE	40,173,115	40,857,077	41,380,751
FIXED	285,911	288,531	289,813
TOTAL ACCESS LINES	40,459,026	41,145,608	41,670,564