

Domestic banking products and services

ATM Fees

Bank	ATM Issuing	ATM cash withdrawal (At bank's ATM)	ATM card maintenance fee(p/m or p/q)
Access Bank	GH¢10(Gh-Link), GH¢20.00(Visa debit) GH¢25(Visa Prepaid)	NIL	GH¢5P/M(Visa debit); GH¢3 P/M (gh-link)(Bundled with E-banking Charges)
Agricultural Development Bank	GH¢ 5	NIL	GH¢1.00 P/M
Bank of Africa	NIL	GH¢0.50	NIL
Barclays Bank	GH¢ 20 / GH¢ 50	NIL	GH¢10, GH¢12 & GH¢25 P/Q
CAL Bank	GH¢10	NIL	GH¢2.5 p/m
Consolidated Bank	GH¢ 10.00	NIL	GH¢ 5 – GH¢15 (CBG 2)
Ecobank	GH¢10.00	NIL	GH¢5
FBN Bank	GH¢17.02 (MasterCard)	NIL (MasterCard)	GH¢15 P/A (MasterCard)
Fidelity Bank	(GH¢15- Visa Classic card); GH¢30- Visa Gold card (GH¢40- Visa Platinum card)	NIL	GH¢4 p/m - Visa Classic cards GH¢5 p/m - Visa Gold cards GH¢10 p/m - Visa Platinum cards
First Atlantic Bank	GH¢15(Visa Classic & MasterCard Standard)	NIL	GH¢ 2 monthly maintenance fee.GH¢ 5 p/q for VISA fee and Mastercard fee
First National Bank –GHL Bank	NIL or GH¢20	NIL	NIL or GH¢3
GCB Bank	GH¢10(Gh-link - Instant card)	NIL	N/A
Guaranty Trust Bank	GH¢10 - GH¢20.00 (GTB1)	NIL	GH¢3-GH¢5 (GTB1)
National Investment Bank	GH¢10	GH¢0.50	NIL
OmniBsic Bank	GH¢20 or GH¢ 5 per card	NIL	GH¢3.00 or GH¢ 3 per card p/m
Prudential Bank	GH¢10 - GH¢12	GH¢0.25-GH¢0.40	N/A
Republic Bank	NIL	NIL	GH¢3.00(ind.) GH¢5.00(business)
Societe Generale	GH¢30/USD10/,EUR8/GBP7 (Gold), GH¢20 (Visa Express)	NIL	GH¢15/USD5/EUR84/GBP3 P/Q (Gold) GH¢7.5 P/Q(VISA CLASSIC)
Stanbic Bank	NIL	NIL	GH¢15-GH¢20 per quarter
Standard Chartered Bank	GH¢ 15	NIL	GH¢ 15 per month
United Bank for Africa	GH¢ 27	GH¢0.5	NIL
Universal Merchant Bank	GH¢ 15	NIL	NIL
Zenith Bank	GH¢ 5.00 (Visa and Master Card), GH¢2.50 (Proprietary Card)	GH¢1.0 (Visa and Master Card), GH¢0.18 (Proprietary Card)	GH¢3.0 (Visa and Master Card), GH¢0 (Proprietary Card)

INTERNATIONAL BANKING PRODUCTS AND SERVICES

Foreign Currency/Exchange Account

Bank	Initial Deposit	Minimum operating balance	Maintenance fee	Commission on Turnover
Access Bank	100 (USD, GBP, EUR)	Nil	Nil	FCA: 2.5% of withdrawal amount, FEA: Nil (funded with cash), 2.5% (not funded with cash)
Agricultural Development Bank	USD 100	USD 50	Nil	Nil
Bank of Africa	USD500, GBP300, EUR500(FEA), GH¢0(FCA)	Nil	Nil	USD10(SME), USD2(Ind)
Barclays Bank	N/A	N/A	N/A	10% p.mille Min USD5, Max USD100
CAL Bank	50 Cur. units	Nil	N/A	N/A
Consolidated Bank	50 Cur. units	Nil	N/A	N/A
Ecobank	USD100(FEA); NIL(FCA)		USD100(FEA) ; NIL(FCA)	0-3% F.V. (EBG2)
FBN Bank	FCA (USD0), FEA (USD 100) GBP 100/ EUR 100)	FCA (Nil), FEA (NIL)	Nil	Nil
Fidelity Bank	USD50/ GBP50/ EUR 50	50 (USD, GBP, EUR)	Nil	Nil
First Atlantic Bank	Nil	Nil	Nil	Nil
First National Bank-GHL Bank	USD20-USD50 GBP50 EUR50	N/A	Nil	Nil- FEA; FCA
GCB Bank	200 (USD, GPB, EUR)	50 (USD, GPB, EUR)	USD5, GPB3, EUR5	USD1.50, GPB1, EUR 1
Guaranty Trust Bank	Nil	Nil	Nil	Nil
National Investment Bank	USD300, EUR200, GBP200	USD100, EUR80, GBP60	N/A	N/A
OmniBsic Bank	USD 50/USD100	USD0-USD100	Nil	Nil
Prudential Bank	100 (USD, GBP, EUR) (FEA), Nil (FCA)	Nil	Nil	Nil
Republic Bank	USD100	USD50	N/A	USD1.5 p.mille/m
Societe Generale	300 (USD, EUR, GBP)	100 (USD, EUR, GBP)	USD1.5, EUR1,GBP0.75 p/q (FEA/FCA)	Nil
Stanbic Bank	N/A	N/A	N/A	USD4(FEA)
Standard Chartered Bank	USD500,EUR300, GBP250	Nil	Nil	USD5-USD100/EUR5-EUR100/GBP5-GBP100
United Bank for Africa	200 (USD, EUR, GBP) (FEA), Nil (FCA)	USD100,EUR100, GBP100(FEA), Nil (FCA)	Nil	Nil
Universal Merchant Bank	USD200 , 100 for other currencies	50 for all currencies	USD 4 and 2.00 for other currencies	N/A
Zenith Bank	500 (USD, EUR, GBP)	Nil	Nil	Nil

WHAT IS LAND REGISTRATION?

Land Registration is the recording of rights and interest in land as evidence by instruments. Instruments or deeds that could be registered include leases, sub-leases, conveyances, assignments, mortgages, gifts, tenancy agreements probate and wills, letters of administration, vesting assets, statutory declarations, power of attorney etc. in relation to land.

WHAT ARE THE BENEFITS OF REGISTERING YOUR LAND?

It ensures certainty of your ownership of the land

- It establishes your rights and interests in the land
- It protects your rights and interests in the land, promoting security
- It renders you documents admissible in court
- It minimizes land litigation
- It enables you access credit facilities
- It enables you invest in the land
- It enables you develop land market and many more

TYPES OF LAND OWNERSHIP IN GHANA:

- **INDIVIDUAL/PRIVATE LANDS:** these are lands owned by individuals and private entities
- **STOOL/ SKIN LANDS:** these are lands under the custodianship of various chiefs
- **FAMILY LANDS:** these are lands managed by Heads of families assisted by principal members of the families.
- **STATE AND STOOL VESTED LANDS:** these are lands managed by the Lands Commission

PROCEDURE TO ACQUIRE AND REGISTER LAND:

(procedure depends on the type of land involved)

NB: It is always advisable to follow due diligence to avoid being dragged into a never conclusive land disputes by ensuring that:

- you are dealing with the rightful owner of the land recognized by law-a quick official search will do in addition to neighborhood questionings and supporting documents from claimed owner. Do an original survey of the said parcel for the search to be sure the plan used for the search is for the exact land of interest.
- you engage the services of a qualified land surveyor. In Ghana, only licensed surveyors are permitted legally to undertake cadastral surveys.

INDIVIDUAL / PRIVATE LANDS-Registration procedures

1. Applicant / developer negotiates with the actual owner concerned for the land.
2. Three copies of the document executed between the actual owner and the applicant to be submitted to Lands commission
3. A solicitor of the Supreme Court (i.e. a practicing lawyer) must sign the back of each copy with his stamp duly affixed.
4. Each copy of the document must have a site plan attached. Two extra site plans, making five (5) in all must accompany the documents.
5. The back of the site plans are to be endorsed by both the actual owner (lessor) /seller and the applicant (lessee)/buyer.
6. Each site plan is to be certified by the stamps of a licensed surveyor and the Regional surveyor and duly dated.
7. At least two principal Elders of the stool (with status) must sign as witnesses.
8. The witnesses of the applicant (lessee) /buyer must write full names, provide addresses and signature.
9. Documents submitted to lands commission.
10. Processing and registration fees paid.
11. Documents processed at Lands commission.
12. Documents released for stamping at land valuation Board.
13. Applicant obtains Tax Clearance Certificate at Internal Revenue Service.
14. Document registered at Deeds Registry at Lands commission.
15. Original copy released to Applicant.

STOOL/ SKIN LANDS - Registration procedures

1. Applicant / developer negotiates with the chief concerned for the land.
2. Three copies of the document executed between the chief and the applicant to be submitted to Lands commission
3. A solicitor of the Supreme Court (i.e. a practicing lawyer) must sign the back of each copy with his stamp duly affixed.
4. Each copy of the document must have a site plan attached. Two extra site plans, making five (5) in all must accompany the documents.
5. The back of the site plans are to be endorsed by both the chief (lessor) /seller and the applicant (lessee)/buyer.
6. Each site plan is to be certified by the stamps of a licensed surveyor and the Regional surveyor and duly dated.
7. At least two principal Elders of the stool (with status) must sign as witnesses.
8. The witnesses of the applicant (lessee) /buyer must write full names, provide addresses and signature.
9. Documents submitted to lands commission.
10. Processing and registration fees paid.
11. Chairman of Lands commission grants concurrence.
12. Documents released for stamping at land valuation Board.
13. Applicant obtains Tax Clearance Certificate at Internal Revenue Service.

14. Document registered at Deeds Registry at Lands commission.
15. Applicant pays first year's ground rent
16. Original copy of the document is released to applicant.

FAMILY LANDS-Registration procedures

1. Applicant / developer negotiates with the family Head and principal members of the family concerned for the land.
2. Three copies of the document executed between the family Head and principal members of the family and the applicant to be submitted to Lands commission
3. A solicitor of the Supreme Court (i.e. a practicing lawyer) must sign the back of each copy with his stamp duly affixed.
4. Each copy of the document must have a site plan attached. Two extra site plans, making five (5) in all must accompany the documents.
5. The back of the site plans are to be endorsed by both the actual owner (lessor) /seller and the applicant (lessee)/buyer.
6. Each site plan is to be certified by the stamps of a licensed surveyor and the Regional surveyor and duly dated.
7. At least two principal Elders of the stool (with status) must sign as witnesses.
8. The witnesses of the applicant (lessee) /buyer must write full names, provide addresses and signature.
9. Documents submitted to lands commission.
10. Processing and registration fees paid.
11. Documents processed at Lands commission.
12. Documents released for stamping at land valuation Board.
13. Applicant obtains Tax Clearance Certificate at Internal Revenue Service.
14. Document registered at Deeds Registry at Lands commission.
15. Original copy released to Applicant.

STATE AND STOOL VESTED LANDS-Registration procedures

1. Apply to Lands Commission for plot of land
2. You would be invited to complete application form (form 5) and questionnaire with two (2) passport size pictures.
3. Lands Commission gives approval, if a plot is available.
4. Applicant pays requisite fees and charges
5. Documents prepared by the secretariat of Lands Commission
6. Applicant invited to execute documents
7. Documents executed by Chairman of Lands Commission
8. Applicant pays ground rent and registration fee
9. Documents released for stamping at Land Valuation Board
10. Applicant obtains Tax Clearance Certificate at Internal Revenue Service

- 11.Document finally registered at Deeds Registry at Lands Commission
- 12.Original copy of document released to Applicant.

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)