NATIONAL INVESTMENT BANK PLC

Your Business is Our Business

Tariff Guide

MAY 2025

1 PRODUCT/ FEATURES	E-PRODUCTS			
ATM AND POS/ E-Commerce	**On-Us ATM Fee(GHS)**	**Remote-On-Us (Domestic - GHS)**	**Other Bank ATM (International -USD)**	**E-Commerce/ POS (International - USD)**
Gh-Link Card	Free	GHS 6.00	N/A	N/A
MasterCard Platinum	Free	1.5% Min 15.00	$2 + 3%	3.50%
MasterCard Gold	Free	1.5% Min 15.00	$2 + 3%	3.50%
MasterCard Standard	Free	1.5% Min 15.00	$2 + 3%	3.50%
MasterCard World Business	Free	1.5% Min 15.00	$2 + 3%	3.50%
E-zwich Service		N/A	N/A	N/A

2 CARD ISSUANCE	Sign on Fees (GHS)	Maintenance Fees (GHS)
Gh-Link EMV Card	GHS35.00	GHS7.00
MasterCard Platinum	GHS70.00	GHS40.00/mth
MasterCard Gold	GHS50.00	GHS12.00/mth
MasterCard Standard	GHS50.00	GHS12.00/mth
MasterCard World Business	GHS70.00	GHS25.00/mth
E-zwich Service	GHS50.00	GHS20.00

3 USSD and POS/E-Commerce	
Deployment of NIB POS	2.50%
E-zwich Cashout	From GHS1.00 to 1,000.00 = 0.5%; Above GHS1,000.00 = GHS5.00
Bundled Services: USSD, Internet Banking, SMS Alert, ATM Withdrawal	GHS9.5 Individual GHS15.00 SME GHS20.00 Corporate

4 Mobile Banking (USSD)	
Airtime Purchase	Free
Funds Transfer within NIB	Free
Transfer NIB account to other banks	1% max GHS20.00
Transfer from NIB account to MM Wallet	1%
Transfer from MM Wallet to Account	1.5% max capped @GHS15.00

RETAIL BANKING

5 Current Account Products	
Individual Current Account	
Min Opening Deposit	GHS 100.00
Monthly Maintenance Charge	GHS 1-11,000: GHS25.00 GHS11,001 - 50,000: GHS30.00 above GHS50,000: GHS100.00
Individual Current Account - Executive Account	
Min Opening Deposit	GHS5,000.00
Monthly Maintenance Charge	GHS100.00
Individual Current Account - Platinum Black Account	
Min Opening Deposit	GHS50,000.00
Monthly Maintenance Charge	GHS100.00

6 Individual Current Account – FEA	
Min Opening Deposit	USD200 Euro 200 GBP200
Transaction Charge	5% of value if funds came from off-shore / Cheques
Min. Operating Balance	USD100 Euro100 GBP100

7 Individual Current Account – FCA	
Min. Opening Deposit	USD200 Euro 200 GBP200
Transaction Charge	5% of value if funds came from off-shore OR cheques; no charge on cedi withdrawals
Min. Operating Balance	USD100 Euro100 GBP100

SAVINGS ACCOUNT PRODUCTS

8 Individual	
Min Opening Deposit	GHS 50.00
Min Operating Balance	GHS 50.00
Min Interest Balance	GHS 2,000.00

9 Non Resident Account - Homebound	
Min Opening Deposit	GHS 500.00
Min Operating Balance	GHS 300.00

10 Trust Account	
Min Opening Deposit	GHS 50.00
Min Operating Balance	GHS 50.00
Min Interest Balance	GHS 500.00

CORPORATE BANKING

11 Corporate Current Account	
Min Opening Deposit	GHS 100.00
Monthly Maintenance Charge based on a turnover of-	GHS1.00-55,000 =**GHS100.00** GHS55,001 - 100,000 = **GHS180.00** GHS100,001 and above = **GHS360.00**
No activity monthly Account Maintenance charge	GHS 10.00
E-Bouquet: USSD, Internet Banking,SMS Alert, ATM Withdrawal	GHS 20.00

12 Corporate Current Account – FEA	
Min Opening Deposit	USD 200 Euro 200 GBP 200
Transaction Charge	5% of value if funds came from off-shore OR Cheques

13 Corporate Current Account – FCA	
Min Opening Deposit	USD 200 Euro 200 GBP 200
Transaction Charge	5% of value if funds came from off-shore OR Cheques No charge on cedi withdrawals

14 Corporate Savings	
Min Opening Deposit	GHS5,000.00
Min Operating Balance	GHS3,000.00
Min Interest Balance	GHS20,000.00

15 Comfort Letter	
Comfort Letter	GHS1.00 - 1million =GHS 1,500.00; GHS1million and above GHS2,000.00

16 Guarantee Charges	
Bid Security	2% or Min GHS1,000.00
Insurance	0.65% -1.25% for Loans

17 Predisbursement Charges	
Processing Fee	1.50%
Commitment Fee	1.50%
Monitoring Fee	1% (Corporate, SME & Retail)
Keyman's Insurance Policy with GLICO	0.65%
Stamping of Deed of Undertaking **if any**	0.25%

Predisbursement Charges

Stamping of Deed of Lien **if any**	0.25%
Stamping of Deed of Directors Guarantee	0.25%
Stamping of Deed of Mortgage	0.5%
Upstamping of Deed of Mortgage	0.5%
Collateral Registration	GHS 50.00
Plotting and Registration	GHS 100.00
Legal Fee	GHS 600.00
Stamping of Heads of Agreement	GHS 100.00

18 Performance & Advance Mobilization Guarantees

Processing Fee	1.50%
Commission	4%
Keyman's Insurance Policy with GLICO	0.65%
Stamping of Deed of Undertaking **if any**	0.25%
Stamping of Deed of Lien **if any**	0.25%
Stamping of Deed of Indemnity	0.25%
Stamping of Deed of Mortgage	0.25%
Stamping of Deed of Asgt & Gen. Charges	0.50%
Stamping of Deed of Directors Guarantee	0.25%
Collateral Registration	GHS 50.00
Plotting and Registration	GHS 100.00
Legal Fee	GHS 600.00
Stamping of Heads of Agreement	GHS 100.00

SME BANKING

19 SME Current

Min Opening Deposit	GHS100.00
Monthly Maintenance Charge based on a turnover of-	GHS1.00 - 30,000 = **GHS70.00** GHS30,001- GHS60,000=**GHS98.00** GHS60.001 - and above =**GHS287.00**
E-Bouquet: USSD, Internet Banking, SMS Alert, ATM Withdrawal	GHS15.00

20 SME Savings

Min Opening Deposit	GHS 300.00
Min Operating Balance	GHS 200.00
Min Interest Balance	GHS 5,000.00

21 Other Services

CLEARING	
Express (CCC) Outward Clearing	GHS1.00 - GHS 20,000.00=GHS 60.00; GHS 20,001.00-GHS 50,000.00 =GHS120.00; GHS 50,001.00 and above=GHS 220.00
Normal (CCC) (NIB -NIB Account)	Free
ACH TRANSFER (Direct Credit)	
Normal	
Single	GHS20
Bulk	GHS5 per item (Minimum GHS50)
Express	
Single	GHS30
Bulk	GHS7 per item (Minimum GHS70)
NRT	
Single	GHS35
Bulk	GHS8 per item (Minimum GHS100)
ACH(Inwards, Savings Account)	GHS 5.00 per item
NRT (Inwards, Savings Account)	GHS 5.00 per item
SWIFT (Outwards)	GHS 50 per item
Telegraphic Transfer	0.25%, 5.00 Min, Max 50.00

22 Salary Processing

Presentment: Cheques other than in House:	Not Chargeable
Handling Charges - Savings Account	GHS5.0
Standing Orders (External)	GHS10.00
Insurance Direct Debit	3%
Presentment Internal (NIB Account to NIB Account)	Free
SWIFT (Inward Transfers via GIS)	GHS 5.00

23 Safe Custody

Envelopes	GHS100.00 per annum
Parcels	GHS200.00 per annum
Boxes	GHS300.00 per annum

24 Document Retrieval / Cheque Voucher Retrieval

Up to 3 months	GHS60.00
Between 3mths - 1year	GHS100.00
Between 1year - 3years	GHS200.00
Between 3years - 10years	GHS400.00
Certificate of Balance to Auditors	GHS300.00

25 Cheque Books

Savings Withdrawal Book	GHS30.00
Current Personal 25 Leaflets	GHS40.00
Current Personal 50 Leaflets	GHS70.00
SME/Corporate (50Leaflets)	GHS70.00
Corporate 100 Leaflets	GHS110.00
Foreign Currency Account (25)	USD 10.00, GBP 7.00, EUR 8.00
Foreign Currency Account (50)	USD 15.00, GBP 10.00, EUR 12.00
Foreign Currency Account (100)	USD 20.00, GBP 15.00, EUR 17.00
Over the counter cheque Leaflet(Current account)	GHS 30.00
Over the counter cheque Leaflet(FEA/FCA)	USD 1/GBP 1/EUR 1
Savings Withdrawal (Counter)	GHS 20.00

26 Cheque Books- Fast Track

Savings Withdrawal Book ,	GHS40
Current Personal 25 Leaflets	GHS50
Current Personal 50 Leaflets	GHS80
SME/Corporate (50 Leaflets)	GHS80
Corporate 100 Leaflets	GHS120
Foreign Currency Account (25)	USD 15,GBP 10, EUR 12
Foreign Currency Account (50)	USD 20, GBP 15, EUR 17
Foreign Currency Account (100)	USD 30, GBP 20, EUR 25

27 Returned Cheques

Technical Reasons (Wrong delivery, wrong amount encoding, wrong micr encoding, dup. chq.	Free
Stop Cheque Leaflet	GHS55
Stop Cheque Book	GHS60
Processing fee on returned cheque(Normal)	GHS15.00
Processing fee on returned cheque(Express)	GHS30.00

28 Statements

Regular statements/electronic	GHS 5.00 per sheet
Monthly e-statement - individual	Free
Duplicate statements/statement request	GHS 5.00 per sheet
Legacy statement	GHS 15.00 per page
Visa statement request	GHS15.00 per sheet

29 Personal Loans

New loan - Facility / Processing fee	1.5% For Retail Loans Min. GHS 60.00
Commitment fees	1.5% For Both Corporate & Individual
Overdraft Processing Fee	1.5%
Early Settlement Fee	1 Month Interest

30 Bank Draft / Payment Order

Customer	0.25% of Face Value Min GHS 10 Max GHS 75.00
Non Customer	Minimum GHS 20.00 - Maximum GHS 150.00 or 0.50% of face value
School Fees Payment	GHS 10.00

INTERNATIONAL TRADE AND PAYMENTS

31 Documentary Letter Of Credit - Imports L/C Establishment Commission

Sight - Cash Cover provided by Customer	0.85% Min $100.00
Sight - Cash Cover provided by Bank	1.5% Min $100.00
Deferred Payment LC	1.85% Min $100.00
Swift charges LC Establish	$30

32 Import Collections

Payment Commission GHS A/C	1% Min. $70.00
Payment Commission FCA A/C	0.75% Min. $70.00
Payment Comm. Other Forex source	0.75% Min. $70.00 +1% Externalization
Bill of Lading Indemnity	1%
Handling Charges	$50.00
Swift Charges	$35.00
Correspondent Bank Charges	$35.00
Reminder for Overdue Bill	Free
Transfer to Other Banks - Customer	$150.00
Transfer to Other Banks - Non- Customer	$150.00
Avalisation	1% p.qtr

33 Increase In LC Amount

Sight - Cash Cover provided by Customer	1.25%
Sight - Cash Cover provided by Bank	1.50%
Deferred Payment	1.75%

34 Extension Of LC Expiration Date

Sight with cash cover	$150.00
Sight without cash cover	$150.00
Deferred	$150.00

35 Other LC Charges

LC Amendment	$55.00
LC Confirmation	1.25% per quarter Min $100.00
LC Cancellation	$150.00
Expired unutilized LC	$150.00
Discrepancy	$170.00
Other Swift charge amendment	$30.00

36 Export LC Type

Advising Fee	$125.00
Confirmation	1.5% per quarter
Negotiation	1.50%
Cancellation	$125.00
Expired Unutilized	$100.00
Payment / Drawing	1% Min $100
Courier	$125.00
Discrepancy	$170.00

37 Export Collections

Handling charges	$60.00
Courier	$125.00
Negotiation	1.50% Min. $100.00

38 Outward Transfer

Comm. On transfer (GHS A/C)	1% Min. $35.00
Comm. On transfer (FCA)	0.85% Min. $35.00
Comm. On transfer (FEA)	0.85% Min. $35.00 & 1% Extn Charge
Swift Charges	USD40.00
Correspondent Bank Charges	USD Trf to US - $25, Others - $35 GBP - 20, EUR - 35
Swift Transfer Amendment Fee	USD30.00
Recall of Funds/Transfer Customer Request)	USD20.00
Tracers (If ets. bnf was credited before tracer)	USD20.00
Return of Swift inflows	USD25.00

39 Inward Remittance

Cash withdrawal	3.0% if funds came from off-shore or local transfer or cheques

40 FX Cheque Clearing

Cheques drawn on Banks in Ghana	$15.00

41 Drafts

Off-shore Bank Draft	1.25% Min.$25: Max. $150.00
Stopped Draft (USD)	$30.00
Stopped Draft (GBP)	£20.00
Stopped Draft (EUR)	EUR 25.00
Returned/Stopped cheque	US30.00; GBP20; EUR25.00
Draft Issue Comm.	USD, GBP & EUR 0.65% Min. USD35.00, GBP20.00, EUR30.00
Local FX transfer (MT205/299)	1% min. $30 - max. $200 Min. USD30.00, GBP15.00, EUR25.00

42 Investment

Fixed Deposit	Min. GHS5,000.00
Treasury Bill	Min. GHS100.00
Call Deposit	Min. GHS100,000.00



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