

# TARIFF GUIDE

Individuals | April 2023

## GENERAL SERVICES

### Initial Deposit

Current Account	GHS50
Savings Account	GHS100
Kids and Teens Account (KITSAC)	GHS100
Pearl Account - Individual	GHS1000

### Minimum Operating Balance

Current Account	Nil
Savings Account	GHS50
Kids and Teens Account (KITSAC)	GHS50
Pearl Account - Individual	GHS1000

### Maintenance Fee (Current Accounts)

Current Account	GHS15
Kids and Teens Account (KITSAC)	Nil
Pearl Account - Individual	GHS15

### Maintenance Fee (Forex/Foreign Currency Account)

Individual (USD/GBP/EUR)	1.5
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## Credit Products

### PERSONAL LOANS

Processing Fee on Loan	1.50%
Commitment Fee on Loan	1.50%
Interest on Loan	GRR + 5% - 11.8%
Processing Fee on Overdraft	1.50%
Commitment Fee on Overdraft	1.50%
Interest Rate on Overdraft	GRR + 5% - 11.8%

### VEHICLE FINANCING

Processing Fee	1.50%
Commitment Fee	1.50%
Interest Rate	GRR + Margin

## PACK PRODUCTS

### Medium Pack

#### Current Account

Initial Deposit	GHS50
Minimum Operating Balance	GHS100
Minimum Operating Balance (To earn interest)	Nil
Commission On Turnover (COT)	Free

### Cheque Book Charges

Initial Cheque Book (Max. 25 leaves)	Free
Renewal of Cheque Book (Max. 25 leaves)	Free

### ATM Charges

VISA Classic Card Issuance	Per VISA Tariff
Withdrawals on BOA Ghana ATM	Free
Withdrawals on Other Banks ATM	0.5% + GHS5

## Digital Banking Charges

SMS Alert	Free
BMobile	Free
BOAWeb	Free

## Loans and Overdrafts

Processing Fee on Loan	1.5%
Commitment Fee on Loan	1.5%
Interest on Loan	GRR + Margin (-2% discount on margin)
Processing Fee on Overdraft	0.50%
Commitment Fee on Overdraft	0.50%
Interest Rate on Overdraft	GRR + Margin (-2% discount on margin)

## Membership Fee

Monthly flat fee deducted at end of each month	GHS50
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## My Business Pack

Initial Deposit (Current Account)	GHS50
Initial Deposit (Savings Account)	GHS100
Minimum Operating Balance (Current Account)	GHS50
Minimum Operating Balance (Savings Account)	GHS100
Commission On Turnover (COT)	Free

## ATM Charges

SESAME Card	Per Sesame Card Tariff
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## Digital Banking Charges

SMS Alert	GHS5
BMobile	
BOAWeb	
SMS/E-alert only	GHS1

## Membership Fee

Monthly flat fee dedited at end of each month	GHS10
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## Standing Order

Set Up in Branch ( Except for KITSAC)	GHS20
Set Up Online	Free
Internal (Same RIM)	Free
From Parent/Guardian Account to KITSAC	Free
From a BOA Account to Another BOA Account	Free
External (Through ACH)	GHS6 per transaction
External (Through ACH) - BOAWeb	GHS5 per transaction

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## Payment Order (Draft)

Draft	0.25% (GHS10 min/ GHS20 max)
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## Transfers (Customer)

Customer To Customer Account (Internal)	Free
Transfers To Other Banks Via BOAWeb (SWIFT/GIS)	GHS25
Transfers To Other Banks Via BOAWeb (ACH)	GHS5
Transfers To Other Banks Through ACH (In Branch)	GHS6
Transfers To Other Banks Through ACH Express (In Branch)	GHS35
Transfers To Other Banks Through Instant Pay (In Branch)	GHS15
NRT	GHS15
Transfers To Other Banks Via BMobile & BOAWeb (Instant Pay)	GHS 0.50p for GHS50 and below 1% for >GHS50 GHS10 for amounts above GHS 1000
Transfers To Other Banks Through SWIFT/GIS (In Branch)	GHS35
ACH Direct Debit With Insufficient Balance	GHS7
Mobile Wallet Transfer (Account to other wallet or account)	1%
Mobile Wallet Transfer (Wallet to account)	1%

## Counter Transactions

Counter Cheque (Current Account)	GHS25
Counter Cheque (Savings Account)	GHS25

## Statement Request

Monthly	Free
Statement Online/App/Mobi/ (View/Download)	Free
Off-cycle	GHS7 per sheet
Off-cycle - Reconciliation	GHS5 per sheet
Certificate of Balance	GHS50
Auditors Confirmation	GHS250
Statement Confirmation	GHS50
T-Bill Advice	GHS10

## OTHER REQUESTS

### Voucher Retrieval

Less Than 3 Months	GHS30
Between 3 and 12 Months	GHS50
More Than 12 Months	GHS100
Changing Or Adding New Signatory(ies) To The Account (Free for same signatory)	GHS40

### Cheque Books

Personal Account Including Savings	GHS50
Withdrawal Book (25 leaflets)	
Personal Account - Forex (25 leaflets)	USD6, EUR6, GBP5

## Clearing Charges

Local Clearing	Free
Special Clearing (Same day clearing)	GHS50
Returned Cheques Inwards	Free
Returned Cheques Outwards (Other reasons including approved reversals)	GHS25
Stopped Cheque	GHS30 per order

## Sesame Debit Card (Chip & Pin)

New Card Issuance	GHS60
Transaction Fee Per Withdrawal - On Us	Free
Renewal of the Card	GHS60
Replacement of Damage Card	GHS60
Replacement of Lost Card	GHS60
Forgotten PIN	GHS7
Withdrawals on Other Bank's ATM	GHS3
Destruction of ATM Card After 6 + 1 months	Free
Annual Fee	GHS10

## General E-Banking (Bundle) Charge

SMS Alert	
BOAWeb/BMobile	
BOAWeb (View)	GHS5
BOAWeb Perso (For transactions)	
SMS Alert / E Alert only	GHS1

## FOREIGN / INTERNATIONAL OPERATIONS

### Initial Deposit

<b>FOREIGN CURRENCY ACCOUNT</b>	
USD / GBP / EUR	Nil
<b>FOREX ACCOUNT</b>	
USD	USD100
GBP	GBP100
EUR	EUR100
Foreign Equity Confirmation Letter	GHS300
Special Customer's Enquiries	GHS150

### Cheque Lodgements

Local Cheques	Free
Offshore Cheques	1.5 of face value min 50 (USD/GBP/EUR)
Returned - Inwards	Free
Returned - Outwards (No funds)	USD50 - to be charged only when account balance supports
Dishonoured Cheques (Offshore)	USD100 + correspondent bank fee

### Cash Withdrawal

Foreign Currency Account (FCA)	2.5% of face value
Foreign Exchange Account (FOREX) (Account funded by cheque/transfer)	2.5% of face value
Foreign Exchange Account (FOREX) (Account funded by cash deposits)	Free

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## FX Drafts/Cheques (MT205)

Foreign Currency Account	0.5% of face value (min USD50)
Foreign Exchange Account	0.5% of face value(min USD50)
Cheque Settlement	USD15 flat
Bank Of Ghana Draft (MT 205)	0.5% of face value (min USD50)

## Remittances

Inward Remittance	Free
Outward Remittance	1% of face value (min of USD15/EUR15/GBP12) + USD40 for SWIFT
Correspondent Bank Charges	USD25/EUR33 - EUR100/GBP10 - GBP25
Forex Account (Externalization fee)	1% plus regular transfer fees
Enquiries / Investigations Beyond 3 months	USD100
Transfer Admendment or Repairs	USD60

## Return Of Funds - Outwards (USD/EUR/GBP)

Return of Funds (Less Than 50)	5
Return of Funds (Less Than 100)	20
Return of Funds (101 to 1000)	50
Return of Funds (Above 1000)	100

## VISA

### VISA CLASSIC

Joining / Issuance Fee	GHS60
Quarterly Fee - Primary card	GHS20
Quarterly Fee - Secondary card	GHS15
PIN Re-issue	GHS10
Card Renewal	GHS60
Card Replacement	GHS60
Block Card by Bank	Free
Block Card Temporary by Client	Free
Block Card Permanently by Client	Free
Change Card Limits Permanently	GHS10
Change Card Limits Temporarily	GHS10
ATM Balance Enquiry - BOA Network	Free
ATM Balance Enquiry - Domestic (us-on-them)	Free
ATM Balance Enquiry - International (us-on-them)	Free
ATM Balance Enquiry (us-on-us)	Free
ATM Cash Withdrawal - BOA Network	Free
ATM Cash Withdrawal - Domestic (us-on-them)	0.5% + GHS5
ATM Cash Withdrawal - International (us-on-them)	2.30%
ATM Cash Withdrawal (us-on-us)	Free
Cash advance BOA network	Nil
E-commerce Purchase - BOA network (us-on-them)	Nil
E-commerce Purchase - Domestic (us-on-them)	Nil
E-commerce Purchase - International (us-on-them)	2.50%
E-commerce Purchase (us-on-us)	Nil
Funds Transfer Fee	Nil
Mini Statement (us-on-us)	Free
POS Purchase - Domestic (us-on-them)	Nil
POS Purchase - International (us-on-them)	2.50%
POS Purchase (us-on-us)	Nil

## VISA PREPAID

Issuance Fee	GHS60
Loading Fee	Free
PIN Re-issue	GHS10
Card Renewal	GHS60
Card Replacement	GHS60
Block Card by Bank	Free
Block Card Temporary by Client	Free
Block Card Permanently by Client	Free
Change Card Limits Permanently	GHS10.00
Change Card Limits Temporarily	GHS10.00
ATM Balance Enquiry - BOA Network (us-on-them)	Free
ATM Balance Enquiry - Domestic (us-on-them)	Free
ATM Balance Enquiry - International (us-on-them)	Free
ATM Balance Enquiry (us-on-us)	Free
ATM Cash Withdrawal - BOA Network	Free
ATM Cash Withdrawal - Domestic (us-on-them)	0.5% + GHS5
ATM Cash Withdrawal - International (us-on-them)	2.30%
ATM Cash Withdrawal (us-on-us)	Free
Cash Advance - BOA Network	Nil
E-commerce Purchase - BOA network (us-on-them)	Nil
E-commerce Purchase - Domestic (us-on-them)	Nil
E-commerce Purchase - International (us-on-them)	2.50%
E-commerce Purchase (us-on-us)	Nil
Funds Transfer Fee	Nil
Mini Statement (us-on-us)	Free
POS Purchase - Domestic (us-on-them)	Nil
POS Purchase - International (us-on-them)	2.50%
POS Purchase (us-on-us)	Nil
Maintenance Fee	GHS20 per quarter