

TARIFF GUIDE

Individuals | April 2025



BANK OF AFRICA
BMCE GROUP 

GENERAL SERVICES

Initial Deposit

Current Account	GHS50
Savings Account	GHS100
Kids and Teens Account (KITSAC)	GHS100
Pearl Account - Individual	GHS1500

Minimum Operating Balance

Current Account	Nil
Savings Account	GHS50
Kids and Teens Account (KITSAC)	GHS50
Pearl Account - Individual	GHS1500

Maintenance Fee (Current Accounts)

Current Account	GHS20
Kids and Teens Account (KITSAC)	Nil
Pearl Account - Individual	GHS20

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% to 12%
Processing Fee on Overdraft	1.50%
Commitment Fee on Overdraft	1.50%
Interest Rate on Overdraft	GRR + 7% to 12%

VEHICLE FINANCING

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

Early Settlement Fee (for pay-offs only on PSP/PEP)	0.25%
Penal Rate	8% on interest
Credit Life Insurance	1.58%

PACK PRODUCTS

Public Service Pack/ Private Employee 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 Cards

Sesame/VISA Card Issuance	Free
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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)

Maintenance Fee

Monthly flat fee deducted at the end of each month	GHS25 (Sesame Card) /GHS35 (VISA Card)
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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 Card

Sesame Card Issuance	Free
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Digital Banking Charges

SMS Alert	Free
BMobile	Free
BOAWeb	Free

Maintenance Fee

Monthly flat fee deducted at the end of each month	GHS25 (Sesame Card)
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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)	GHS10 per transaction
External (Through ACH) - BOAWeb	GHS7 per transaction

Payment Order (Draft)

Draft	0.25% (GHS15 min/ GHS50 max)
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Transfers (Customer)

Customer To Customer Account (Internal)	Free
Transfers To Other Banks Via BOAWeb (SWIFT/GIS)	GHS30
Transfers To Other Banks Via BOAWeb (ACH)	GHS7
Transfers To Other Banks Through ACH (In Branch)	GHS10
Transfers To Other Banks Through ACH Express (In Branch)	GHS50
Transfers To Other Banks Through Instant Pay (In Branch)	GHS20
NRT (Near real time)	GHS35
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)	GHS50
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)	GHS40
Counter Cheque (Savings Account)	GHS40

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, GBP6

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

General Digital Banking (Bundle) Charge

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

FOREIGN / INTERNATIONAL OPERATIONS

Initial Deposit

FOREIGN CURRENCY ACCOUNT USD / GBP / EUR	Nil
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FOREX ACCOUNT

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 + correspon- dent 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

FX Drafts/Cheques (MT205)

Foreign Currency Account	0.5% of face value (min USD60)
Foreign Exchange Account	0.5% of face value (min USD60)
Cheque Settlement	USD15 flat
Bank Of Ghana Draft (MT 205)	0.5% of face value (min USD60)

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	USD60
Transfer Repairs	USD5

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

Return of Funds (Less Than 50)	5
Return of Funds (Less Than 100)	10
Return of Funds (101 to 1000)	15
Return of Funds (Above 1000)	50

ATM CARDS

Sesame Debit Card

New Card Issuance	GHS30
Transaction Fee Per Withdrawal - On Us	Free
Renewal of the Card	GHS30
Replacement of Damage Card	GHS30
Replacement of Lost Card	GHS30
Forgotten PIN	GHS7
Withdrawals on Other Bank's ATM	GHS3+0.4%
Destruction of ATM Card After 6 + 1 months	Free
Annual Fee	GHS20

VISA

VISA Classic

Joining / Issuance Fee	GHS30
Quarterly Fee - Primary card	GHS30
Quarterly Fee - Secondary card	GHS30
PIN Re-issue	GHS10
Card Renewal	GHS30
Card Replacement	GHS30
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)	GHS3
ATM Balance Enquiry - International (us-on-them)	GHS8
ATM Balance Enquiry (us-on-us)	Free
ATM Cash Withdrawal - BOA Network	GHS10
ATM Cash Withdrawal - Domestic (us-on-them)	GHS 5+2%

ATM Cash Withdrawal - International (us-on-them)	3% (min of 3\$) +3%OIF
ATM Cash Withdrawal (us-on-us)	Free
Cash advance BOA Network	Nil
Cash advance Domestic us-on-them	GHS 5+2%
Cash advance International us-on-them	3% (min of 3\$) +3%OIF
E-commerce Purchase - BOA network	Nil
E-commerce Purchase - Domestic (us-on-them)	Nil
E-commerce Purchase - International (us-on-them)	2.5% (min of 3\$) +3%OIF
E-commerce Purchase (us-on-us)	Nil

Funds Transfer Fee	Nil
Mini Statement - BOA network	GHS0.5
Mini Statement (us-on-us)	Free
POS Purchase - Domestic (us-on-them)	Nil
POS Purchase - International (us-on-them)	2.5% (min of 3\$) +3%OIF
POS Purchase (us-on-us)	Nil

VISA Prepaid

Issuance Fee	GHS30
Loading Fee	Free
PIN Re-issue	GHS10
Card Renewal	GHS30
Card Replacement	GHS30
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	GHS10
ATM Cash Withdrawal - Domestic (us-on-them)	GHS 5+2%
ATM Cash Withdrawal - International (us-on-them)	3% (min of 3\$) +3% OIF
ATM Cash Withdrawal (us-on-us)	Free
Cash Advance - BOA Network	Nil
E-commerce Purchase - BOA network	Nil
E-commerce Purchase - Domestic (us-on-them)	Nil
E-commerce Purchase - International (us-on-them)	3% (min of 3\$) +3% OIF
E-commerce Purchase (us-on-us)	Nil
Mini Statement-BOA Network	Free
Mini Statement (us-on-us)	Free
POS Purchase-BOA Network	Free
POS Purchase - Domestic (us-on-them)	Nil
POS Purchase - International (us-on-them)	2.5%
POS Purchase (us-on-us)	Nil
Maintenance Fee	GHS20 per quarter

VISA GOLD (USD CARD)

Joining Fee	35
Card Replacement/Renewal	35
Monthly fee	3.33
PIN Re-issue	1
Block card by Bank	Free
Block card temporary by Client	Free
Block card permanently by Client	Free
Change Card limits temporarily	1
Change Card limits permanently	1
ATM Cash withdrawal us-on-us	2 + 5%
ATM Cash withdrawal BOA network	1
ATM Cash withdrawal Domestic us-on-them	2 + 7%
ATM Cash withdrawal International us-on-them	2 + 2.8%
ATM Balance enquiry us-on-us	Free
ATM Balance enquiry BOA network	0.13
ATM Balance enquiry Domestic us-on-them	0.25
ATM Balance enquiry International us-on-them	1
Cash advance us-on-us	2 + 5%
Cash advance BOA network	0.025
Cash advance Domestic us-on-them	2 + 7%
Cash advance International us-on-them	0.025
E-commerce Purchase us-on-us	Free
E-commerce Purchase BOA network	1
E-commerce Purchase Domestic us-on-them	Free
E-commerce Purchase International us-on-them	2.5% (min 3)+ 3% OIF
Mini statement us-on-us	0.13
Mini statement BOA network	0.13
POS Purchase us-on-us	Free
POS Purchase BOA network	1
POS Purchase Domestic us-on-them	Free
POS Purchase International us-on-them	2.5% (min 3) + 3%OIF
Funds Transfer Fee	1 + 1%

VISA PLATINUM (USD CARD)

Joining Fee	35
Card Replacement/Renewal	35
Monthly fee	6.7
PIN Re-issue	1
Block card by Bank	Free
Block card temporary by Client	Free
Block card permanently by Client	Free
Change Card limits temporarily	1
Change Card limits permanently	1
ATM Cash withdrawal us-on-us	2 + 5%
ATM Cash withdrawal BOA network	1
ATM Cash withdrawal Domestic us-on-them	2 + 7%
ATM Cash withdrawal International us-on-them	2 + 2.8%
ATM Balance enquiry us-on-us	Free
ATM Balance enquiry BOA network	0.13
ATM Balance enquiry Domestic us-on-them	0.25
ATM Balance enquiry International us-on-them	1
Cash advance us-on-us	2 + 5%
Cash advance BOA network	0.025
Cash advance Domestic us-on-them	2 + 7%
Cash advance International us-on-them	2 + 2.8%
E-commerce Purchase us-on-us	Free
E-commerce Purchase BOA network	1
E-commerce Purchase Domestic us-on-them	Free
E-commerce Purchase International us-on-them	2.5% (min 3) +3% OIF
Mini statement us-on-us	0.13
Mini statement BOA network	0.13
POS Purchase us-on-us	Free
POS Purchase BOA network	1
POS Purchase Domestic us-on-them	Free
POS Purchase International us-on-them	2.5% (min 3) +3% OIF
Funds Transfer Fee	1 + 1%

VISA GOLD CREDIT CARD

Card Replacement/Renewal	*35
Annual fee	*35
PIN Re-issue	GHS10
Block card by Bank	Free
Block card temporary by Client	Free
Block card permanently by Client	Free
Change Card limits temporarily	GHS10
Change Card limits permanently	GHS10
ATM Cash withdrawal us-on-us	Free
ATM Cash withdrawal BOA network	GHS10
ATM Cash withdrawal Domestic us-on-them	1.3% + GHSS
ATM Cash withdrawal International us-on-them	2.3%+3% OIF
ATM Balance enquiry us-on-us	Free
ATM Balance enquiry BOA network	Free
ATM Balance enquiry Domestic us-on-them	0.25
ATM Balance enquiry International us-on-them	*1
Cash advance us-on-us	Free
Cash advance BOA network	Free
Cash advance Domestic us-on-them	3% + GHSS
Cash advance International us-on-them	3% (min 3) +3% OIF
E-commerce Purchase us-on-us	Free
E-commerce Purchase BOA network	GHS10
E-commerce Purchase Domestic us-on-them	Free
E-commerce Purchase International us-on-them	3% OIF
Mini statement us-on-us	Free
Mini statement BOA network	Free
POS Purchase us-on-us	Free
POS Purchase BOA network	GHS10
POS Purchase Domestic us-on-them	Free
POS Purchase International us-on-them	3% OIF
Funds Transfer Fee	Free
Interest Rate (POS & eCommerce transactions)	2%
Interest Rate (ATM withdrawals, cash advance & funds transfers)	4.5%
Late Payment	3% of minimum amount due

Minimum Repayment	15% of outstanding balance or 5% of the credit line amount, which ever is higher
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	* Fees are charged in GHS equivalent of prevailing USD rates
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