

## Tariff Guide (GHS)

	Gold	Signature	Infinite	Corporate	Minimum
Fee Description	GHS	GHS	GHS	GHS	GHS
Card issuance	Free	Free	Free	Free	
Commitment fee on credit limit/per annum	Free	Free	Free	Free	
Management fee on credit limit/per annum	Free	Free	Free	Free	
Cash withdrawal fee - At Other Ghanaian Banks' ATMs	1.00%	1.00%	1.00%	1.00%	6.00
Cash withdrawal fee - At SBG ATM	0.50%	0.50%	0.50%	0.50%	3.00
Cash withdrawal fee - At ATMs Outside Ghana	3.00%	3.00%	3.00%	3.00%	12.00
Balance enquiry - other banks	3	3	3	3	
Balance enquiry - At SBG ATM	Free	Free	Free	Free	
Balance enquiry - At ATMs Outside Ghana	3	3	3	3	
Cash withdrawal - over the counter	3.00%	3.00%	3.00%	3.00%	20.00
Cash withdrawal - Quasi Cash, Foreign Currency, Money Transfers	3.00%	3.00%	3.00%	3.00%	20.00
Monthly Maintenance Fee	0.084%	0.084%	0.084%	0.084%	8.50
Currency Conversion fee (%)	7.5%	7.5%	7.5%	7.5%	
Card reissue (lost/stolen/damaged)	50	50	50	50	
Card reissue (faulty card)	Free	Free	Free	Free	
Card renewal on expiry	Free	Free	Free	Free	
Card PIN reissue	Free	Free	Free	Free	
Default/Late Repayment	60	60	60	60	
Payment returned unpaid	100	100	100	100	
Over limit (overdrawn)	60	60	60	60	
Credit Protection Plan [Monthly Fee]	0.06%	0.06%	0.06%	0.06%	
Balance Transfer	Free	Free	Free	Free	
Statement reprint	Free	Free	Free	Free	
Supplemental cards	Free	Free	Free	Free	
Declined Transaction Fee - ATM Insufficient Funds - SBG ATM	Free	Free	Free	Free	
Declined Transaction Fee - ATM Insufficient Funds - At Other Ghanaian Banks' ATMs	Free	Free	Free	Free	
Declined Transaction Fee - ATM Insufficient Funds - At ATMs Outside Ghana	Free	Free	Free	Free	
Declined Transaction Fee - POS Insufficient Funds	Free	Free	Free	Free	
Declined Transaction Fee - eCommerce Insufficient Funds	Free	Free	Free	Free	

## Tariff Guide (USD)

	Infinite	Corporate	Minimum
Fee Description	USD	USD	USD
Card issuance	Free	Free	
Commitment fee on credit limit/per annum	Free	Free	
Management fee on credit limit/per annum	Free	Free	
Cash withdrawal fee - At Other Ghanaian Banks' ATMs	1.00%	1.00%	2.00
Cash withdrawal fee - At SBG ATM	0.50%	0.50%	1.00
Cash withdrawal fee - At ATMs Outside Ghana	3.00%	3.00%	3.00
Balance enquiry - other banks	1	1	
Balance enquiry - At SBG ATM	1	1	
Balance enquiry - At ATMs Outside Ghana	3	3	
Cash withdrawal - over the counter	3.00%	3.00%	5.00
Cash withdrawal - Quasi Cash, Foreign Currency, Money Transfers	3.00%	3.00%	5.00
Monthly Maintenance Fee	0.084%	0.084%	4.00
Currency Conversion fee (%)	7.50%	7.50%	
Card reissue (lost/stolen/damaged)	15	15	
Card reissue (faulty card)	Free	Free	
Card renewal on expiry	Free	Free	
Card PIN reissue	Free	Free	
Default/Late Repayment	15	15	
Payment returned unpaid	20	20	
Over limit (overdrawn)	15	15	
Credit Protection Plan [Monthly Fee]	0.06%	N/A	
Balance Transfer	Free	Free	
Statement reprint	Free	Free	
Supplemental cards	Free	Free	
Declined Transaction Fee - ATM Insufficient Funds - SBG ATM	Free	Free	
Declined Transaction Fee - ATM Insufficient Funds - At Other Ghanaian Banks' ATMs	Free	Free	
Declined Transaction Fee - ATM Insufficient Funds - At ATMs Outside Ghana	Free	Free	
Declined Transaction Fee - POS Insufficient Funds	Free	Free	
Declined Transaction Fee - eCommerce Insufficient Funds	Free	Free	