Conoral Banking Services

General Banking Servi	ces		
	Amount in GMD		
Returned Cheque	GMD 500		
Stop payment instructions	GMD 200 per cheque or max. of GMD 500		
Bank Cheque issuance fee	0.5% or minimun of GMD 500		
Bank Draft commission Counter Cheque	1.5% or minimum of GMD 1,000 GMD 100 Per leave		
Foreign Currency Cheques			
FCY Cheque deposit same day value	EUR 50 GBP 40		
	GMD 2,500		
FCY Cheque purchase commission	1.5% or min. of EUR 25		
	GBP 20		
	GMD 1,200		
Payment Instructions			
Automated Standing Order	GMD 150		
Third Party Payment/ Email Instruction	GMD 400		
RTGS and ACH/ACP			
RTGS	GMD200.00 per transaction		
other Bank's Cheque (deposit)	GMD10.00 per cheque		
Direct Credit Document Retrieval from Archives/swift	GMD 10.00 per transaction		
Under 1 month	GMD 75.00 per copy/min. GMD 200.00		
1 month and under 6 months	GMD 100 per copy/min GMD 250.00		
6 months and under 1 year	GMD 100 per copy/min GMD500.00		
1 year and under 2 years	GMD 150 per copy/min GMD750.00		
2 years and over	GMD 200 per copy/min GMD1,000.00		
Sale of Foreign Currency Notes Commission purchase on all sale	1.5% or minimum of GMD 500		
Other Services			
Opinion letters	GMD 2,200		
Amendment fee on Opinion letters	GMD 700		
Verification of bank/ Institution documents	GMD 750 per document		
International telephone call	GMD 100 per minute		
International facsimile	GMD 100		
Account print out	GMD 15 per sheet		
WMPS Price Guide Gambia WMPS	Annlinghia		
Gambia WIVIPS	Applicable		

Gambia WMPS Pricing (FX Spot)		Applicable Charge
Purchase/Sale of FX SPOT	ivalent in other currencies quivalent in other currencies	Max 5% 3%

Branch directory

Banjul 8 Ecowas Avenue

Tel: (220) 4222962

Serrekunda

1 Kairaba Avenue, Tel: (220) 4374341

Kairaba

Bertil Harding-Highway

Tel: (220) 4396482

Senegambia Agency Kololi, WR Tel: (220) 4463277

Basse Santu Su Upper River Region Tel: (220) 5668218

Service and Price Guide Gambia

Effective 10th July 2023

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Individual Banking Clien		Business Banking Clients		Business Banking Clier		Global Banking Clients	
Current Accounts (GMD)	Amount in GMD	Current Accounts (Local Currency	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Amount in GMD	_	Amount in GMD
Minimum opening amount Commission on Turnover	GMD 2,500 GMD 3 per mille /GMD 150 minimum	Minimum opening amount	GMD 5,000 NIL	OTT Amendment Inward Telegraphic Transfers	GMD 1,000	Minimum opening amount	GMD 5,000
	per month	Credit Interest	NIL	Commission	EUR 7	Credit Interest	NIL
Employee Banking Salaried Accounts	GMD 150 flat	Debit Interest	25% per annum, charged monthly	Commission	GBP 5		NIE
Debit Interest	25% per annum, charged monthly				USD 10	Debit Interest	Prime rate plus margin. Prime rate is
Current Accounts (Foreign Currency) Minimum opening amount	USD 1,000 / EUR 1,000 / GBP 1,000	Commission on Turnover	GMD 3 per mille / GMD 500 minimum		GMD 250		currently at 18% per annum and will be reviewed from time to time in line with
Cash withdrawal charge	2.0% or minimum of:	Commission on furnover	per month	March Bully Court	Vice Distinguis		market conditions.
EUR	EUR 20		•	Visa Debit Card Card Issuance Fee	Visa Platinum Visa Gold GMD1.000.00 GMD 500.00		Penalty debit rate of 30% per
GBP USD	GBP 15 USD 25	Current Accounts (Foreign Currency)		Card Replacement Fee	GMD900.00 GMD 600.00		annum charged monthly
Third party funds transfer in FCA	0.3% of transfer amount	Minimum opening amount	USD 2,000 / EUR 2,000 / GBP 2,000	Quarterly Maintenance Fee	GMD450 per quarter GMD 250 per quarter	Current Accounts (Foreign Currency)	
Shipment Commission	0.5% of deposit amount	Cash withdrawal charge	2.0% or minimum of:	Non collection of cards after 3 months	GMD200 GMD200	Minimum opening amount	USD 2,000 / EUR 2,000 / GBP 2,000
Debit Interest	20% per annum, charged monthly"	EUR	EUR 20	Card Usage - SCB Gambia ATMs	FREE FREE	Cash withdrawal charge	1% or minimum of:
Savings Accounts		GBP	GBP 10	Card Usage - Other banks' ATMs	GMD15 per transaction GMD15 per transaction	· ·	
Regular Savings				Cards dispatching for customers abroad Optional Issuer fee (OIF)	GMD 2,750 GMD 2,750	EUR	EUR 20
Minimum balance/opening amount	GMD 1, 000.00	USD	USD 25	Inter regional	2% 2%	GBP	GBP 10
My Dream Account		Third party funds transfer in FCA	0.3% of transfer amount	Intra regional	0%	USD	USD 25
Minimum balance/opening amount	GMD 1, 000.00	Shipment Commission	0.5%	ATM withdrawal charge International	GMD 200 GMD 200	Loan and Overdraft Accounts	
Supersavers Account				Import Bills For Callection			
Minimum balance/opening amount	GMD 20, 000.00	Savings Account		Import Bills For Collection Commission fee	2% of bill amount	Local Currency (GMD)	B
All Savings Accounts		Regular Savings		Courier Service	2% or bill amount DHL cost	Debit Interest	Prime rate + Margin. Prime rate is currently at 18% per annum and will be
Account closure fee	GMD 500	Minimum balance/opening amount	GMD 1, 000.00	Holding fee acceptance	GMD 500		reviewed from time to time in line with
	(Charge will only apply if account is closed within 1 year of opening)	My Dream Account		ů i			market conditions.
Fixed Deposits		Minimum balance/opening amount	GMD 1, 000.00	Protest fee	GMD 1,000.00	Arrangement fee for CIC loans	1% - 3% of principal amount
Minimum balance/opening amount SMS Alert	GMD 50,000	Supersavers Account		Avalisation	1.5% per quarter or part thereof of bill amount	and overdrafts	170 070 of principal amount
SIVIS AIEIT	GMD 25 monthly	Minimum balance/opening amount	GMD 20, 000.00	Destal association and the scale than		Facility renewal fee for CIC loans	1% - 3% of outstanding loan
Telegraphic Transfers		g amount	GIVID 20, 000.00	Postal parcels directed through the bank to be delivered against payment/	GMD 500.00 per parcel	and overdrafts	amount
Outward Telegraphic Transfers		All Savings Accounts		• , ,		Loans Against Trust Receipt (LATR)	Libor plus margin
OTT from Local Currency Account		Account closure fee	GMD 500.00 (Charge will only apply if	Export Bills For Collection Commission	1% of bill amount	Refinance commission	2% per quarter
Commission	Min. of GMD 2,500		account is closed within 1 year of	Courier Service	DHL cost	Tromando dominidadon	2 % per quarter
Swift fee	GMD 1,000	Fixed Deposits/Call Deposits	opening)	Communication fee	GMD 1000.00	Penalty interest rate will be applied in	case of overdue trade bills
Overseas charges	EUR 30 GBP 15	Minimum balance/opening amount	GMD 50,000	Documentary Credits	CIND 1000.00	at 3% over the effective interest rate(s	
	USD 30	Premature termination of Fixed Deposit	100% of accrued interest forfeited	•		Cavinga Assessata	
	GMD equivalent	SMS Alert	GMD 25 monthly	Import Letters Of Credit		Savings Accounts Regular Savings	
			·	Establishment fee/ Opening commission	1% -1.50% per quarter or part thereof		
OTT from Foreign Currency Account		When a withdrawal is to be made on a 7 day or 3 usual notice, a penalty fee of 7 days or 30 days in		Confirmation fee	0.75% per quarter or part thereof	Minimum balance/opening amount	GMD 5, 000.00
Commission	1% of transfer amount	Telegraphic Transfers	itelest off the account may be collected.	Communication fee	GMD 1000.00	Supercovers Assessed	
	EUR 70	Outward Telegraphic Transfers		Ordinary Postage	GMD 125.00	Supersavers Account Minimum balance/opening amount	CMD 20, 000 00
	GBP 65 USD 95	OTT from Local Currency Account		Courier	DHL cost	- Summari Balance, opening amount	GMD 20, 000.00
OTT Amendment	GMD 1,000	Commission	GMD 2,500	Amendment fee	GMD 1000.00	All Savings Accounts	
Inward Telegraphic Transfers		Swift fee	GMD 1,000	Export Letters Of Credit		Account closure fee	GMD 500.00
Commission	EUR 7		EUD 00	Advising feeaccount holders	GMD 1,250.00 or 0.5%	Below minimum balance fee	GMD 300 per month
	GBP 5	Overseas charges	EUR 30 GBP 15		(Whichever is higher)	Note: When a withdrawal is to be made on a usual notice, a penalty fee of 7 days or 30 days	
	USD 10		USD 30	Advising feenon-account holders	GMD 2,000.00	Fixed Deposits	interest on the account may be concered.
	GMD 250		GMD equivalent	Negotiation Commission	1% flat	Minimum balance/opening amount	GMD 50,000.00
Visa Debit Card	Visa Platinum Visa Gold	OTT from Foreign CurrencyAccount	,	Amendment fee	GMD 1,000.00	Premature Termination of	
Card Issuance Fee	GMD1,000.00 GMD 500.00 GMD900.00 GMD 600.00	Commission	0.5% of transfer amount	Confirmation fee	1% per quarter	Fixed Deposit	50% accrued interest forfeited
Card Replacement Fee Quarterly Maintenance Fee	GMD900.00 GMD 600.00 GMD450 per quarter GMD 250 per quarter		EUR 70	Courier Service	DHL cost	Telegraphic Transfers	
Non collection of cards after 3 months	GMD200 GMD200		GBP 65	Guarantees		Outward Telegraphic Transfers	
Card Usage - SCB Gambia ATMs	FREE FREE		USD 95	Issuance Commission	2% of guarantee amount or min.	OTT from Local Currency Accour	ıt .
Card Usage - Other banks' ATMs Cards dispatching for customers abroad	GMD15 per transaction GMD15 per transaction GMD 2,750 GMD 2,750				GMD 3,000.00 per quarter or part thereof	Swift fee	GMD 1,000
FX Fees						Same day value	GMD 1,500
Inter regional	2% 0% 0%			Amendment / extension / increase in value	2% of guarantee amount or min.	Overseas charges	EUR 30
Intra regional ATM withdrawal charge International	0% GMD 200 D200			Oversees bank grazantes	GMD 1,000 2% or minimum USD500	C	GBP 15
				Overseas bank guarantee issuance commission	2% of minimum 05D500		USD 30
Cheques Cheque Book Issuance							GMD equivalent
25 Leaves	GMD 300.00 Per book			Overseas bank guarantee issuance	2% of guarantee amount or min. USD 500.00(whichever is higher)		
50 Leaves 100 Leaves	GMD 350.00 Per book GMD 500.00 Per book			commission- other banks Current Accounts (GMD)	00D 300.00(Whichever is higher)		
Non collection of Cheque Books afte				Julient Accounts (GMD)			
	1. (6 111 () (150/ 141	WALL CO. THE CO. THE CO. THE CO. THE CO. THE CO.	11 / 6 111 / 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	WALL CO		WALL COLOR OF THE STATE OF THE	
3 months All fees with the exception of telegra which will be collected on behalf of Th	phic transfers will attract a 15% VAT	"All fees with the exception of telegra which will be collected on behalf of Th	phic transfers will attract a 15% VAT		aphic transfers will attract a 15% VAT he Gambia Revenue Authority (GRA)"		aphic transfers will attract a 15% VAT he Gambia Revenue Authority (GRA)"

ilobal Banking Clients		Global Banking Clients Cont'd				
Amount in GMD			Amount in GMD			
inimum opening amount	GMD 5,000	OTT from Foreign Currency Account				
redit Interest	NIL		EUR 70			
ebit Interest	Prime rate plus margin. Prime rate is		GBP 65			
	currently at 18% per annum and will be reviewed from time to time in line with market conditions.	OTT Amendment	USD 95 GMD 1,000			
urrent Accounts (Foreign Currency)	Penalty debit rate of 30% per annum charged monthly	Import Bills For Collection				
nimum opening amount	USD 2,000 / EUR 2,000 / GBP 2,000	Commission fee	2% of bill amount			
	1% or minimum of:	Courier Service Holding fee	DHL cost GMD 500			
ash withdrawal charge		Protest fee	GMD 1,000.00			
JR	EUR 20	Avalisation	1.5% per quarter or part thereof			
3P	GBP 10	Postal parcels directed through the	of bill amount GMD 500.00 per parcel			
SD	USD 25	bank to be delivered against payment/acceptance				
oan and Overdraft Accounts		paymentaceoptamee				
ocal Currency (GMD)		Export Bills For Collection Commission	40/ -51:11			
ebit Interest	Prime rate + Margin. Prime rate is currently at 18% per annum and will be	Confinission Courier Service	1% of bill amount DHL cost			
	reviewed from time to time in line with	Communication fee	GMD 1000.00			
	market conditions.	Documentary Credits				
rangement fee for CIC loans nd overdrafts	1% - 3% of principal amount	Import Letters of Credit				
acility renewal fee for CIC loans	1% - 3% of outstanding loan	Establishment fee/ Opening commission	1% -1.5% per quarter or part thereof			
nd overdrafts	amount	Confirmation fee Communication fee	0.75% per quarter or part thereof			
oans Against Trust Receipt (LATR)	Libor plus margin	Ordinary Postage	GMD 1,000.00 GMD 125.00			
efinance commission	2% per quarter	Courier	DHL cost			
analty interest rate will be applied in	according to de billo	Amendment fee	GMD 1,000.00			
enalty interest rate will be applied in a 3% over the effective interest rate(s		Discrepancy fee	USD 80 or GMD equivalent			
avings Accounts		Export Letters Of Credit				
egular Savings		Advising feeaccount holders	GMD 1,250.00 or 0.5%			
inimum balance/opening amount	GMD 5, 000.00	Advising feenon-account holders	(whichever is higher) GMD 2,000.00			
3		Negotiation Commission	1% flat			
ipersavers Account inimum balance/opening amount		Amendment fee	GMD 1,000.00			
milinum balance/opening amount	GMD 20, 000.00	Confirmation fee	1% per quarter			
Il Savings Accounts	0115 500 00	Courier Service	DHL cost			
elow minimum balance fee	GMD 500.00 GMD 300 per month	Guarantees Issuance Commission	2 % of guarantee amount or min.			
ote: When a withdrawal is to be made on a	7 day or 30 day notice account without	issuance Commission	GMD 3,000.00 per quarter or part thereo			
ual notice, a penalty fee of 7 days or 30 days xed Deposits	interest on the account may be collected.	Amendment / extension / increase in value				
inimum balance/opening amount	GMD 50,000.00	Overseas bank guarantee	GMD 1,000 2% or min. USD500			
remature Termination of xed Deposit	50% accrued interest forfeited	issuance commission				
elegraphic Transfers		Overseas bank guarantee issuance	2 % of guarantee amount or min. of			
utward Telegraphic Transfers		commission- other banks Currency Shipment	USD 500.00(whichever is higher)			
TT from Local Currency Accoun wift fee	t GMD 1,000	Spot sale against bank notes purchased	1.5% of purchase amount			
ame day value	GMD 1,500 GMD 1,500	Spot sale against cheques purchased	2% of cheque value			
verseas charges	EUR 30	Exchange commission	1.5%			
	GBP 15	Shipment commission Cheques	1%			
	USD 30 GMD equivalent	Cheque Book Issuance				
		25 Leaves	GMD 100.00 Per book			
		50 Leaves 100 Leaves	GMD 250.00 Per book GMD 400.00 Per book			
		Non collection of Cheque Books after 3 months -	GMD 200			

3 months -

"All fees with the exception of telegraphic transfers will attract a 15% VAT which will be collected on behalf of The Gambia Revenue Authority (GRA)"