Tariffs & Fees



March 2026

Superior Value at a Fair Price

Our Fees and Tariffs

At **UMB** , we prioritize **YOU** , our customer , all the time. That is why we are committed to provide the fullest range of cutting edge banking services for **YOU** at a fair price.

Our schedule of fees and tariffs provides you with a clear, transparent and accessible guide as we serve **YOU**, and constantly strive to delight **YOU**.

This means **YOU** can easily plan your financial affairs and grow. This document is reviewed periodically, and is available to you **24/7** on our online platforms.

If you have any questions or require any other assistance, please call **0800 100 880** or send us an email at **info@myumbbank.com**



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Personal and General Banking Services

Whatever the bill, we dey collect am!

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Pay Via



UMB Branches



UMB SpeedApp



Internet Banking

GRA

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REGISTRAR-GENERAL'S DEPARTMENT
- Ministry of Justice & Attorney General's Department -

GSA GHANA STANDARDS AUTHORITY

DSTV

ELECTRICITY COMPANY GHANA LTD.

GHANA WATER COMPANY LIMITED

MINISTRY OF FOREIGN AFFAIRS & REGIONAL INTEGRATION
REPUBLIC OF GHANA

MINISTRY OF LOCAL GOVERNMENT AND RURAL DEVELOPMENT
GHANA

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Cedi Accounts

PROMINENCE BANKING

Current Accounts	Monthly Membership Fee	Chequebook/ Savings Withdrawal Booklet	Minimum CASA Account Balance	Visa Platinum Monthly Issuance Fee
Ruby	GHS 50	Free	20,000.00	Free
Emerald	GHS 70	Free	40,000.00	Free
Diamond	GHS 100	Free	100,000.00	Free

Current Accounts	Minimum Amount to Waive Membership Fee	Introductory Letter to Embassy	Manual MOMO Transfer at branch Express Clearing	Payment Order	Letter of Comfort
Ruby	GHS 100,000.00	Free	Free	Free	Free
Emerald	GHS 300.000.00	Free	Free	Free	Free
Diamond	GHS 500,000.00	Free	Free	Free	Free

SAFE CUSTODY - PROMINENCE BANKING ACCOUNT HOLDERS ONLY

Type	Monthly Charges
All Sizes	GHS 100.00 per month per box

PERSONAL

Account Type	Initial Deposit	Minimum Operating Balance
Current Accounts	GHS 100.00	NIL
Savings Accounts	GHS 50.00	GHS 50.00
Salary Accounts	GHS 50.00	NIL
Student Account (Aspire)	GHS 50.00	NIL
Locksaver Accounts	GHS 50.00	NIL
Interest on Savings Accounts	1-3%	
Interest on Call Accounts	91-Day T-Bill -2%	

Account Types	Service Charges
Personal Current Account	GHS 20.00 per Month
Salary Account	GHS 10.00 per Month
Locksaver Account	Free

GIS TRANSFERS

GIS Fee	GHS 60.00 Flat

CHEQUE REQUISITION CHARGES

Chequebook	Normal	Fast Track Charges
Personal (100) Leaflets	GHS 120.00	GHS 200.00
Personal (50) Leaflets	GHS 100.00	GHS 200.00
Personal (25) Leaflets	GHS 60.00	GHS 100.00
Savings withdrawal	GHS 40.00	GHS 100.00

RETURNED CHEQUES CHARGES

For clearing, reasons that are not attributable to the customer will not attract any charge)	GHS 60 Flat
Due to Insufficient Funds	GHS 150 Flat

LOST/STOP CHEQUES

Lost/stopped cheque Leaflet	GHS 20 flat
Lost/stopped cheque Booklet	GHS 100 flat

COUNTER CHEQUES / WITHDRAWAL SLIP

FX Accounts	USD 5 EUR 5 GBP 4
Savings Account	GHS 10.00
Current Account	GHS 10.00

CONFIRMATION OF LETTER OF ADMINISTRATION AND PROBATE

GHS 300 Flat

PAYMENT ORDERS

Customers	
0.25% of Face Value	
Minimum	GHS 20.00
Maximum	GHS 300.00

BANKER'S DRAFT FEES

Customers	0.25% of Face Value (GHS20.00 - GHS300.00)
Non-Customers	0.25% of Face Value (GHS15.00 - GHS250.00)

EXPRESS/SPECIAL CLEARING

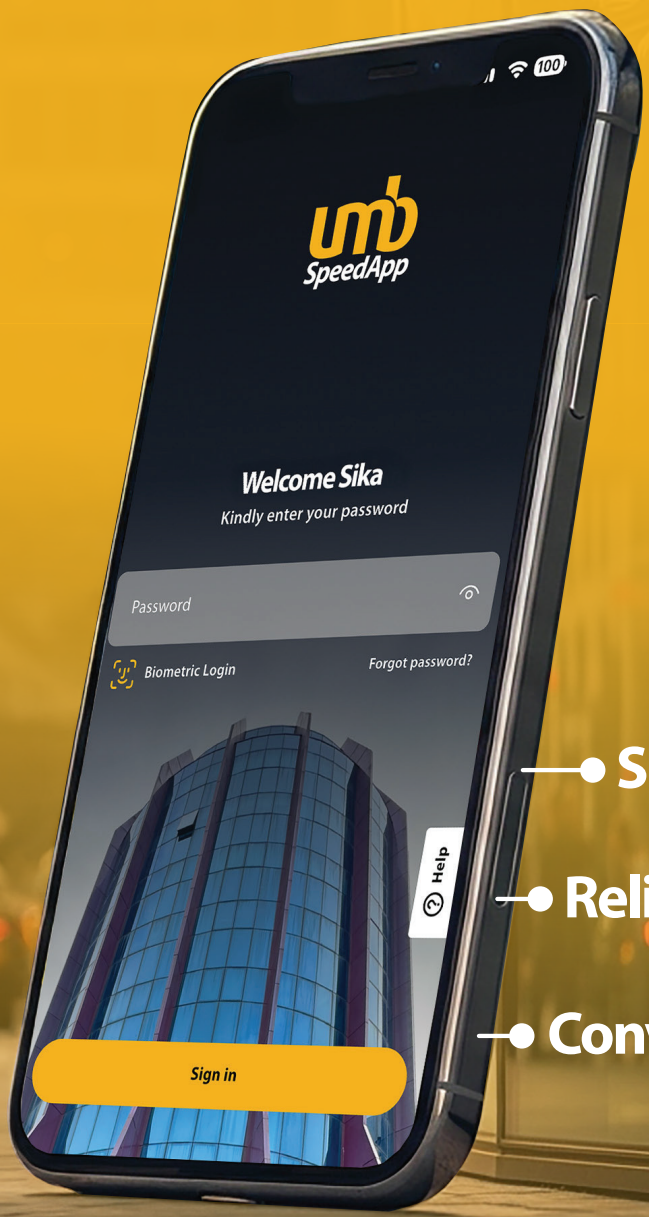
Cedis	GHS 50.00 Flat
FX	USD25, EUR25, GBP25

NEW

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- Speed
- Reliability
- Convenience

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Virtual And Transactional Services

UMB SPEEDAPP/ USSD SERVICES/ SPEEDPAY/ MOMO ON POS

Services	Applicable Charges
Funds Transfer Account to Wallet	1% Min 0.50 Max GHS 30.00
Transfer Account to Wallet - Interoperability	1% Min 0.50 Max GHS 30.00
Funds Transfer Wallet to Account	1% Min 0.50 Max GHS 30.00
Cardless Services (Cashout from ATM without a Card)	1% Min 0.50 Max GHS 30.00
USSD Service charge is applicable when service is available	
Account to Account GIP	1% Min 0.50 Max GHS 30.00
Momo on POS	1% Min GHS 1.00 Max GHS 30.00
SpeedPay	1% Min GHS 1.00 Max GHS 30.00

INTERNET BANKING SERVICES

Services	Applicable Charges
Funds Transfer Account to Wallet	1% Capped of GHS 20
Transfer Account to Wallet - Interoperability	1% Capped of GHS 10
Funds Transfer Wallet to Account	1% Capped of GHS 20
Cardless Services (Cashout from ATM without a Card)	1% Capped of GHS 20
Receipt of Transfer via Money Transfer Operators	FREE

E-BUNDLE CHARGES

Services	Applicable Charges
Personal	GHS 10
SME Micro	GHS 15
SME Commercial	GHS 20
Corporate	GHS 50

* Transfers to a mobile wallet from a UMB Account done manually at the Branch will attract a charge of 1% Capped at GHS 20

*Mobile Money Bulk Payments - 1% capped at GHS 20 per transaction

BANK STATEMENTS

Service	Applicable Charges
Bank statement Request/Sheet - Letterhead	GHS 12 per page
Bank statement Request/Sheet - Unofficial	GHS 10 per page
Request for Confirmation of Bank Statement from Embassy / High Commission	GHS 80.00
Letter of Comfort	GHS 500 flat
Bank Statement FCA and FEA **USD 1.5 EUR 1.5 GBP 1.5**	

SAVINGS ACCOUNT RESTRICTIONS

3 free withdrawals /month
GHS 10 for additional withdrawal.

AUDITORS REPORT

Confirmation to Auditors and Reference Letters	GHS 150

STANDING ORDERS

Standing order - Third Party Banks	GHS 10.00 flat

SALARY PROCESSING (PER TRANSACTION)

Customers	Service Charges
Non-UMB Customers (ACH)	GHS 10.00 Flat
Controller and Accountant General's (CAGD)	GHS 5.00
Controller and Accountant General's Dept - Pensions Only	FREE
UMB Customers	FREE

ACCOUNT CLOSURE

FREE

CLEARANCE LETTER

All Customers	GHS 50.00
Voucher/ CCTV Footage Retrieval	GHS 200.00 Flat
Retrieval of clearing cheque images	GHS 20.00 per image

FUNERAL CASH COLLECTION	
Full Bouquet	GHS 3,000.00 per day
Usage of Collection Service exceeding 1-month	GHS 100 per month
Cash Pick up and Security Services	Additional Fee

POS CHARGES	
One time installation fee	up to GHS 100
Monthly rental charges	up to GHS 20
Commission per transaction	up to 3%

DIGITAL COLLECTION CHARGES	
UMB Stand-alone USSD & QR Code Only (Without personnel)	GHS 500 per month
Usage of Collection Service exceeding 1-month	GHS 100 per month

FX Accounts

FX ACCOUNT TYPES	INITIAL DEPOSIT	MINIMUM OPERATING BALANCE
Foreign Exchange Account	$100.00, £100.00, €100.00	N/A
Foreign Current Account	N/A	N/A

CHARGES ON FOREX WITHDRAWALS	
FCA	**Charge**
3% of Face Value	Minimum $15.00, £15.00, €15.00

FEA	Charges
Funded with Cheques/Transfers 3% of Face Value	Minimum $15.00, £15.00, €15.00
Funded with Cash	No Charge
Forex (FCA/FEA) Converted to Cedis	No Charge

CHEQUE BOOK REQUEST

Personal (50) Leaflets	$6.00, £4.00, €6.00

STOP PAYMENT

Customer Request	$20.00, £10.00, €20.00

E-ZWICH

E-ZWICH	Charges
Initial Card Issuance	GHS 12.00
Card Replacement	GHS 12.00
Monthly Maintenance Fees	Free

AUTOMATED CLEARING HOUSE (ACH EXPRESS / NRT) CHARGES

GHS 30.00 Flat

PAPSS

2% Min $4 Max $30



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Visa Card Service

DAILY CARD LIMITS AND MAINTENANCE FEES

Card Type	Currency	Issuance Fee	Replacement Fee	Renewal Fee - For Expired Cards	Monthly Fee	Deposit Loading Fee	ATM Daily Limit	POS Daily Limit	Web Daily Limit
VISA Classic Card	GHS	35.00	35.00	35.00	12.00	N/A	8,000.00	150,000.00	150,000.00
	USD	7.00	7.00	7.00	2.00	N/A	1,000.00	10,000.00	10,000.00
VISA Platinum Card	GHS	60.00	60.00	60.00	20.00	N/A	10,000.00	150,000.00	150,000.00
	USD	10.00	10.00	10.00	2.00	N/A	2,000.00	10,000.00	10,000.00
VISA Business Card	GHS	60.00	60.00	60.00	20.00	N/A	10,000.00	150,000.00	150,000.00
	USD	10.00	10.00	10.00	2.00	N/A	2,000.00	10,000.00	10,000.00
Aspire Account (U-Card)	GHS	Free	25.00	25.00	5.00	N/A	1,000.00	2,000.00	10,000.00
VISA Prepaid Card	GHS	50.00	50.00	50.00	N/A	15.00	10,000.00	150,000.00	150,000.00
U-Card (UMB's version of GH Link)	GHS	25.00	25.00	25.00	5.00	N/A	5,000	20,000	20,000

Other Charges

E-ZWICH Agent card GHS 40.00
POS charger GHS 120.00
Foreign Exchange Charge - GHS 0.08 (Platinum and Business Cards)
Foreign Exchange Charge - GHS 0.08 (Prepaid Cards)
POS Merchant Service Charge - Up to 3%
POS Device Rental Charge (Where Applicable) - GHS 100
Optional Issuer Fees (OIF) 7.5 %

VISA CARD TRANSACTION FEES

Card Type	Currency	ON-US ATM	ON-US POS	OFF-US ATM Ghana	OFF-US POS Ghana	OFF-US ATM International	OFF-US POS International	Web International
VISA Classic Card	GHS	Free	Free	0.5% minimum GHS 10	Free	4% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00
	USD	Free	Free	2.00	Free	3% of transaction amount + $2.00	2% of transaction amount + $1.00	2% of transaction amount + $1.00
VISA Platinum Card	GHS	Free	Free	0.5% minimum GHS 10	Free	4% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00
	USD	Free	Free	2.00	Free	3% of transaction amount + $2.00	1% of transaction amount	1% of transaction amount

VISA CARD TRANSACTION FEES

Card Type	Currency	ON-US ATM	ON-US POS	OFF-US ATM Ghana	OFF-US POS Ghana	OFF-US ATM International	OFF-US POS International	Web International
VISA Business Card	GHS	Free	Free	0.5% minimum GHS 10	Free	4% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00
	USD	Free	Free	2.00	Free	3% of transaction amount + $2.00	1.5% of transaction amount	1.5% of transaction amount
VISA Prepaid Card	GHS	Free	Free	0.5% minimum GHS 10	Free	4% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00	2% of transaction amount Min GHS 10.00
	USD	Free	Free	2.00	Free	3% of transaction amount + $2.00	1.5% of transaction amount	1.5% of transaction amount

BALANCE ENQUIRY

Services	Applicable Charges
Enquiry on other bank ATMs in Ghana	**GHS 3**
Enquiry on other bank outside Ghana	**USD 3**
International cards used on UMB ATM	**USD 5**



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Unionpay International Card Services

DAILY CARD LIMITS AND MAINTENANCE FEES

Card Type	Currency	Issuance Fee	Replacement Fee	Renewal Fee - For Expired Cards	Monthly Fee	ATM Daily Limit	POS Daily Limit	Web Daily Limit
UPI Gold Debit	GHS	40.00	40.00	40.00	15.00	10,000.00	50,000.00	50,000.00
Consumer and Business	USD	7.00	7.00	7.00	2.00	2,500.00	10,000.00	10,000.00

UNIONPAY INTERNATIONAL CARD TRANSACTION FEES

Card Type	Currency	ON-US ATM	ON-US POS	OFF-US ATM Ghana	OFF-US POS/Web Ghana	OFF-US ATM International	OFF-US POS International	Web International
UPI Gold Debit	GHS	Free	Free	6.00	Free	3% of transaction amount	1.5% of transaction amount Maximum GHS 1,500.00	1.5% of transaction amount Maximum GHS 1,500.00
Consumer	USD	Free	Free	1.50	Free	3% of transaction amount	1.5% of transaction amount Maximum USD 400.00	1.5% of transaction amount Maximum USD 400.00

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- **Trade facilitation**
- **Trade financing**
- **Forex**
- **International trade finance**
- **Custodial Services**

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ALANCE

SME ACCOUNT	INITIAL DEPOSIT	MINIMUM B
Micro SME	GHS 100.00	N/A
SME Current	GHS 200.00	N/A

RGES (MONTHLY):

ACCOUNT TYPES	SERVICE CHA
Micro SME	GHS 50.00 per mo nth
SME Commercial	GHS 120.00 per mo nth
Corporate	GHS 150 - GHS 500.00
Interest on Call Accounts	91-Day T-Bill -2%

GIS TRANSFERS	
GIS Fee	GHS 60.00 Flat

COST ON DEBIT TURNOVER	
Micro SME	Free
SME Current	Free

CHEQUES REQUISITION CHARGES

Chequebook	Normal	Fast Track
Business (50) Leaflets	GHS 80.00	GHS 200.00
Business (100) Leaflets	GHS 100.00	GHS 200.00

LOST/STOPPED CHEQUE LEAFLET / BOOKLET	
Lost/Stop Cheques Leaflet	GHS 20.00
Lost/Stop Cheques Booklet	GHS 100.00

COUNTER CHEQUES / WITHDRAWAL SLIP	
FX Accounts	USD 5 EUR 5 GBP 4
Savings Account (GHS)	GHS 10.00
Current Account (GHS)	GHS 10.00

PAYMENT ORDERS	
0.25% of Face Value	
Minimum	GHS 20.00
Maximum	GHS 300.00

EXPRESS/SPECIAL CLEARING

GHS 50.00 Flat

BANK STATEMENTS

Service	Applicable Charges
Bank statement Request/Sheet - Letterhead	GHS 12 per page
Bank statement Request/Sheet - Unofficial	GHS 10 per page
Request for Confirmation of Bank Statement from Embassy / High Commission	GHS 150.00
Letter of Comfort	GHS 500.00 Flat

AUDITORS REPORT

Confirmation to Auditors and Reference Letters (Per Sheet)	GHS 200.00

SALARY PROCESSING FEE (PER TRANSACTION)

Customers	Free
Non-Customers (ACH)	GHS 10.00 Flat
ACH EXPRESS & NRT	GHS 30.00 Flat
High Value Transfer	GHS 150.00

ACCOUNT CLOSURE

FREE

Fx Accounts

SME FX ACCOUNTS

SME FX Accounts	Initial Deposit	Minimum Operating Balance
Micro SME (Foreign Exchange Account)	$100.00, £100.00, €100.00	NIL
SME Current (Foreign Exchange Account)	$300.00, £300.00, €300.00	NIL

CHARGES ON FOREIGN CURRENCY WITHDRAWALS

FCA	Charge
3% of Face Value	Minimum $15.00, £15.00, €15.00

FEA	Charge
Funded with Cheques/Transfers 3% of Face Value	Minimum $15.00, £15.00, €15.00
Funded with Cash	No Charge
Forex (FCA/FEA) Converted to Cedis	No Charge

CHEQUES – CLEARING WITHIN GHANA	CHARGES
Micro SME & SME Current (FEA)	Equivalent of $25.00, £25.00, €25.00

CUSTOMER FX TRANSFERS THROUGH BANK OF GHANA TO LOCAL BANKS
1% min 5 max 300 (USD/EUR/GBP)

Corresponding Bank Charges	Per Respective Corresponding Bank Charge
Receipt of Money Transfer Via MTO's	Free

CHEQUEBOOK REQUEST	
Business (50) Leaflets	$10.00, £8.00, €10.00

STOP PAYMENT	
Customer Request	$20.00, £15.00, €20.00

ACH CHARGES	
Single Transfer (Direct Credit)	GHS 10.00 flat

Customer Cash Collection and Cash Delivery Services

CUSTOMER CASH COLLECTION	
Service	**Limit**
Cash Collection (Premises of Customer)	
Individual Customers	GHS 50,000 .00(Minimum)
Corporate Customers	GHS 50,000.00 (Minimum)
SME Customers	GHS 50,000.00 (Minimum)

Any amount below the above stated amounts will attract a Cash In Transit (C.I.T) Fee of GHS 70
Any cash collected beyond 25 km away from CIT Vendor's premises shall be charged to the customer.

REPATRIATION FEE	
Services	**Applicable Charges**
For Small USD Bills (1,2,5,10,20)	9% of the total amount deposited

CASH DELIVERY SERVICE

Services	Applicable Charges
Delivery within 25km	GHS 3,000.00
Delivery beyond 25km	GHS 3,000.00 + GHS 100.00 Per additional Kilometer

Unionpay International Card Service

DAILY CARD LIMITS AND MAINTENANCE FEES

Card Type	Currency	Issuance Fee	Replace-ment Fee	Renewal Fee - For Expired Cards	Semi-Annual Fee	ATM Daily Limit	POS Daily Limit	Web Daily Limit
UPI Gold Debit - Business	GHS	30.00	30.00	30.00	35.00	10,000.00	80,000.00	80,000.00
	USD	6.00	6.00	6.00	7.00	2,500.00	20,000.00	20,000.00

Card Type	Currency	ON-US ATM	ON-US POS	OFF-US ATM GHANA	OFF-US POS/ WEB GHANA	OFF-US ATM International	OFF-US POS International	Web Interna-tional
UPI Gold Debit - Business	GHS	Free	Free	6.00	Free	3% of Transaction Amount	1.5% of Transaction Amount Maximum GHS1,500.00	1.5% of Transaction Amount Maximum GHS 1,500.00
	USD	Free	Free	1.50	Free	3% of Transaction Amount	1.5% of Transaction Amount Maximum USD400.00	1.5% of Transaction Amount Maximum USD 400.00

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Trade Operations

INTERNATIONAL PAYMENTS

Service	Charges
SWIFT Fee (FX)	$35.00, £20.00, €25.00 - FEA & FCA Types
SWIFT Transfer Amendment	$55.00 Flat
Recall of Funds - Customers Request	$35.00 Flat
Tracer (If Established that Beneficiary Received Payment Prior to Origination of the Tracer)	$25.00 Flat
Commission on Transfer-GHS Account	1.75% of Face Value Min GHS 120.00

FOREIGN CURRENCY ACCOUNT (FCA)

Commission on Transfer-Foreign Currency Account	1% of Face Value (Min $50/€ 40/£30)

FOREIGN EXCHANGE ACCOUNT (FEA)

Commission on Transfer-Foreign Exchange Account	0.75% of Face Value (Min USD 50/EUR 40/GBP 30)
Externalization	1%

CHARGES ON CHEQUE COLLECTIONS

Offshore Cheques for Collection IRO Pension Payments and Salaries Only	2% of Face Value (Min $25, €18, £15) (Max $1,000.00, €725.00, £600.00)
Inward return of funds-Offshore	$50, €45, £20
Stop Cheque	Min 20 and Max 100.00 ($, £ and €)
Return Cheques (Due to insufficient funds) Local Foreign	 GHS 150 Flat 25.00 ($, £, €)

REIMBURSEMENT OF FX CHEQUES ON UMB

A charge of USD 2.00 for cheques less than USD 20.00
A charge of USD 10.00 for cheques with USD 20 -USD 99
A charge of USD 25 for cheques USD 100 -USD1,000.00
A Charge of USD50 For Cheques USD1000.00 to USD20,000.00
A Charge of USD 100 For Cheques above USD20,000.00

CHEQUES CLEARING WITHIN GHANA	
FEA Personal	A charge of USD 2.00 for cheques less than USD 20.00 A charge of USD 10.00 for cheques with USD 20 - USD 99 A charge of USD 25 for cheques USD 100 and above (same applicable for Euro and Pound)

TRADE SERVICES	
Increase in Amount	1.25%
Expired and Unutilised L/C	$100.00 Flat
Extension of Expiry Period	0.50% per Quarter

IMPORT LCs	
Establishment Commission	1.75% per quarter Min GHS 250.00
SWIFT Fee	$35.00
Discrepancies	$100.00 per Drawings
L/C Cancellation	$100.00 Flat
L/C Amendment	$50.00 Flat
Drawing Under L/C	0.75% of Face Value per Quarter Min GHS 250.00

COLLECTIONS	
Payment Commission - Cedi/FCA	0.75% of Face Value Min GHS 250.00
Payment Commission – FEA	1.25% of Face Value Min GHS 250.00
Handling Charges for Pure Collection Documents	$50.00
Return Of Documents To Remitting Bank Outside Ghana - Courier	$100.00
Transfer of Collection Documents to other Banks in Ghana	$75.00
SWIFT Fee	$35.00

EXPORT LCs	
Negotiation	0.75% of Face Value for Values in Excess of $200,000.00 1% of face Value for Values Below $200,000.00 Min GHS 250.00
Courier	$75.00
Document Examination Fee	0.15% of Face Value Min GHS 250.00
Advising Commission	$100.00
Transfer of L/C	GHS 250.00
Confirmation	1.75% per Quarter Min GHS 250.00
Cancellation Commission	$100.00
Fees/Handing of Export Docs	$100.00
Guarantee Processing Fee	1% Flat (Minimum Charge - GHS 250.00)
Guarantee Commission	1% per Quarter (Minimum Charge - GHS 250.00)
Bill of Lading Indemnity	1% per Quarter (Minimum Charge - GHS 250.00)

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Toll-free: 0800100880

umb Prominence Banking



Tips and Hacks to save on your banking charges !

- Use UMB ATMs for basic transactions instead of counter-cheque withdrawals.
- Make your monthly repayments on loans on time to avoid penalties.
- Use your UMB Visa and UnionPay cards for in-store purchases.
- UMB is an advisory bank and is ready to help, so please seek clarification on the product and/or service that best suits your needs to avoid unnecessary cost.
- Open a Current Account instead of a Savings Account if you expect to exceedfour withdrawals per month.



ZERO Charges!

Enjoy fast transaction speed at ***ZERO fees** when you transfer money from one UMB Account to another UMB Account using the ***UMB SpeedApp***.

Terms and Conditions apply!

@myumbbank
Universal Merchant Bank

Website: www.myumbbank.com
Contact Centre: 0302633988
Toll-free: 0800100880

UMB Credit Charges

PRODUCTS	CHARGES
When cash collateral is Tbill/Foreign Currency Deposit	
Processing Fee	2% flat
Facility Fee	2% flat
Interest Rates under cash flow lending	
Secured with Fixed Deposit	Minimum spread of 6% between rate on FD and rate on Facility
Secured with Tbill	2% above going FTP rate
Secured with foreign currency deposits	2% above going FTP rate
Secured with local currency deposits	2% above going FTP rate
Cash flow lending	
Processing Fee	2% of facility amount
Monitoring Fee	2% of facility amount
Insurance	0.8%p.a or 0.5% for 3 months of the facility amount
Inerest Rate	GRR+10%
Penal Rate	Interest rate plus 10%
Bid Security	
Commission Fee	2-3% flat min GHS500.00

Consumer Loans	
1. CAGD Scheme	
Processing Fee	2.00%
Facility Fee	2.00%
Credit Life Cover	2%
Interest rate	GRR + Risk Premium (subject to prevailing market conditions)
Penal Rate	Interest rate plus 10%
2. Personal Loan	
Processing Fee	2.00%
Facility Fee	2.00%
Credit Life Cover	2.00%
Interest rate	GRR + Risk Premium (subject to prevailing market conditions)
Penal Rate	Interest rate plus 10%
3. Executive Loan	
Processing Fee	2.00%
Facility Fee	N/A
Credit Life Cover	2.00%
Interest rate	GRR + Risk Premium (subject to prevailing market conditions)
Penal Rate	Interest rate plus 10%

4. Salary Advance Loan	
Processing Fee	2 % or GHS 50.00 (whichever is higher)
Facility Fee	2 % or GHS 50.00 (whichever is higher)
Credit Life Cover	N/A
Interest rate	GRR + Risk Premium (subject to prevailing market conditions)
Penal Rate	Interest rate plus 10%

5. Cash Secured	
Processing Fee	2 % or GHS 50.00 (whichever is higher)
Facility Fee	2 % or GHS 50.00 (whichever is higher)
Credit Life Cover	N/A
Interest rate	GRR + Risk Premium (subject to prevailing market conditions)
Penal Rate	Interest rate plus 10%

Corporate Loans/Overdrafts/TODs/Excesses	
Processing Fee	2.00%
Facility Fee	2.00%
Monitoring Fee (loans)	2% of exposure on annual anniversary of the facility
Interest rate	GRR + Risk Premium (subject to prevailing market conditions)
Penal Rate	Interest rate plus 10%

SME Loans/Overdrafts//TODs/Excesses	
Processing Fee	2.00%
Facility Fee	2.00%
Monitoring Fee (loans)	2% of exposure on annual anniversary of the facility
Interest rate	GRR + Risk Premium (subject to prevailing market conditions)
Penal Rate	Interest rate plus 10%