

## Tariffs for Banking Products and Services from January 1, 2020

### Current Account

Liberian

US Dollars

#### Account Opening/Minimum balance:

Personal	4,200	20
Microfinance	1,000	5
Business	10,540	50
Corporate (NGOs, Schools, hospitals, Churches, Government & Others)	21,080	100
SME	7,378	35

#### Remote Transaction

Early Encashment of GOL Vendor Cheque Fee	2% pmt amt	2% pmt amt
Free Account Statement Monthly	1/monthly	1/monthly
Additional Account Statement Monthly	1,265	6

#### Cheque Books:

25 Leaves Cheque Book	3,162	15
50 Leaves Cheque Book	4,216	20

#### Int'l Outgoing Transfers Fee (OUR):

1 – 10,000	N/A	50
10,001 -50,000	N/A	60
50,001 – 100,000	N/A	85
100,001- 200,000	N/A	130
200,001 -300,000	N/A	175
Above 300,000	N/A	250

Transfer Done from Savings Accounts Will Pay Additional 10

Int'l Incoming Transfer Fee (Current and Savings)	N/A	1-3750 USD 32
		Above 3,750 USD 0.8% of receiving amt

Internal Transfer Free Free

National Transfer (Current and Savings) 1,265 6

CBL Auction Min 0.50 Max 1.00 N/A

#### SMS Alert-Current Accounts

Personal Accounts	220.00 monthly	1.00 monthly
Corporate & Business A/C	440.00 monthly	2.00 monthly

Liberian

US Dollars

#### Maintenance Fees:

Payroll Service per person	150	0.75
Personal	2,530	12
SME	6,746	30
Business	4,216	20
Corporate (NGOs, Schools, hospitals, Churches, Government & Others)	6,746	30
Account Closure(personal)	2,108	10
Account Closure (Business and Corporate)	3,584	17

#### Other Fees Current/Savings:

Cheque Stop Order (Single Check)	2,350	11
Cheque Stop Order (additional leaves)	500	2
Manager's Cheque (Current & Savings ABL Client)	2,200	10
Bid-Guarantee Fee (min 50 & max 300)	1% of Bid amt	1% of Bid amt
Reactivation Fee for Inactive Account (6 months)	320	1.5
Reactivation Fee for Dormant Account (12 months)	1,300	6
Standing Order	1,300	6
Account Confirmation (Embassy, Abroad, etc.)	2,600	12
Maintenance Fees for Dormant Account( non-active for more than 12 months/monthly fee)	400	2
Bounced Cheque fee	5% of the face value; Min. 5,270- Max. 10,540	5% of the face value; Min. 25 - Max. 50
Swift amendment /cancellation fee		80
RTGS Transfers (Outgoing)	2,000	10
RTGS Transfers (Incoming)	1,000	5

## Tariffs for Banking Products and Services from January 1, 2020

### Savings Account

Account Opening/Minimum balance:

Liberian

US Dollars

Individual & Micro	2,200	10
Junior (Children)	1,100	5
Business	6,000	25
Corporate	10,600	50
Interest Rate (Balance 50USD or 5000 LD and more)	1.50%	1.50%
Interest Rate (Junior Account)	1.8%	1.8%
<b>CHARGES</b>		
Withdrawal excluding Junior Account	2 times per month	2 times per month
Withdrawal Junior Account (No withdrawal for the first 2 years as of the date of account opening)	1 time per month	1 time per month
Excess Withdrawal	1% of withdrawn amount not less than \$220	1% of withdrawn amount, not less than
Free Account Statement Monthly	1 per month	1 per month
Additional Account Statement Monthly	220 per request	\$1 per request
<b>MINIMUM INTEREST EARNING BALANCE</b>		
Personal	10,600	50
Junior (Children) Account	1,100	5
Business Account	21,100	100
Corporate Account	42,200	200
<b>SMS ALERT-SAVINGS ACCOUNT</b>		
Personal	\$220 Monthly	1.00 Monthly
Corporate & Business Accounts	\$440.00 monthly	\$2.00 Monthly
<b>LRA Direct Transfer for Tax Payment Current/Savings</b>		
Per Transaction	2,000	10

## Tariffs for Banking Products and Services from January 1, 2020

### Term Deposit Account (USD 50/LRD 5,000 Minimum)

USD Term Deposit Rates	<500	501-5,000	5,001-10,000	>10,000
30-89 Days	2.50%	2.75%	3.00%	3.25%
90-179 Days	3.00%	3.25%	3.50%	3.75%
180-359 Days	3.50%	3.75%	4.00%	4.25%
360-539 Days	4.25%	4.50%	4.75%	5.00%
540-1080 Days	5.25%	5.50%	5.75%	6.00%
30-89 Days	2.50%	2.75%	3.00%	3.25%
LRD Term Deposit Rates	<50,000	50,001-500,000	500,001-5,000,000	>5,000,000
30-89 Days	2.50%	2.75%	3.00%	3.25%
90-179 Days	3.00%	3.25%	3.50%	3.75%
181-360 Days	3.50%	3.75%	4.00%	4.25%
361-540 Days	4.25%	4.50%	4.75%	5.00%
540-1080Days	5.25%	5.50%	5.75%	6.00%
30-89 Days	2.50%	2.75%	3.00%	3.25%
Term-deposit account closing before maturity	<ol style="list-style-type: none"> <li>1. If the period of account is less than half of the term – “0” interests;</li> <li>2. If the period of account is more than half of the term – 50% of accrued interests will be paid</li> </ol>			
Payment of interests	after maturity			
TDA of \$50,000 and above with maturity >1yrs	Special interest rate can be offered by Management			

## Credit Rates

PROCESSING/ADMINISTRATION FEES			
Express & Micro Loans	6%	6%	Approved Loan Amount(all segments)
Small Business Loans	4%	4%	Approved Loan Amount(all segments)
SME	4%	4%	Approved Loan Amount(all segments)