

Tariffs for Banking Products and Services from September 3, 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

Remote Transaction

Early Encashment of GOL Vendor Cheque Fee	2% per amt	2% per 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):

US\$ 1 - US\$ 10,000	N/A	50
US\$ 10,001 - US\$ 30,000	N/A	60
US\$ 30,001 - US\$ 50,000	N/A	70
US\$ 50,001 - US\$ 100,000	N/A	95
US\$ 100,001 - US\$ 200,000	N/A	140
US\$ 200,001 - 300,000	N/A	190
Above US\$ 300,000		250

Transfer Done from Savings Accounts Will Pay Additional		10
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Int'l Incoming Transfer Fee (Current and Savings)	N/A	1 - 3,750 USD 32
		Above 3,750 USD 0.6% of receiving amt

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

Internal Transfer	Free	Free
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National Transfer (Current and Savings)	1,265	6
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CBL Auction	Min 0.50 Max 1.00	N/A
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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 September 3, 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%
CHARGES		
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
MINIMUM INTEREST EARNING BALANCE		
Personal	10,600	50
Junior (Children) Account	1,100	5
Business Account	21,100	100
Corporate Account	42,200	200
SMS ALERT-CURRENT AND SAVINGS ACCOUNT		
Personal	\$220 Monthly	1.00 Monthly
Corporate & Business Accounts	\$440.00 monthly	\$2.00 Monthly
LRA Direct Transfer for Tax Payment Current/Savings		
Per Transaction	2,000	10

Tariffs for Banking Products and Services from September 3, 2020

USD Term Deposit Rates	Up to 500	>500 to 5k	>5k to 10k	>10k
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	Up to 100k	> 100k to 500k	> 500k to 5m	> 5m to 50m
30-89 Days	6.00%	6.25%	6.50%	6.75%
90-179 Days	9.50%	9.75%	10.00%	10.25%
180-360 Days	10.50%	10.75%	11.00%	12.00%

Term Deposit Account (USD 50/LRD 5k Minimum)

Term-deposit account closing before maturity	1. If the period of account is less than half of the term – “0” interests; 2. If the period of account is more than half of the term – 50% of accrued interests will be paid
Payment of interests	after maturity
Term > 1 year (only USD, amount 50k+)	Special interest rate can be offered by Management

Tariffs for Banking Products and Services from January 1, 2020

Credit Interest Rates

Loan Type	Interest Rate per Month LRD	Interest Rate per Month USD	Interest Rate Calculation Method
Express	5.5% - 7.0%	-	on declining balance
Micro		-	
Small	3.5% - 4.0%	3.0% - 3.5%	
SME	3.0%	1.5% -2.5%	
Personal	3.5%	3.0%	
Processing / Disbursement Fee			
Express	6.0%	-	from approved amount
Micro	6.0%	-	
Small	4.0%	4.0%	
SME	4.0%	4.0%	
Personal	5.5%	5.5%	

Collateral registration. Fee for search and verification of title deed, and registration of Mortgage deed.	USD 130.00 per one title deed
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