



CENTRAL BANK OF THE GAMBIA

Feb-09

Details	SCB	TBL	PHB	GTB	FIB	AGIB	ICB	ABL	EBL	BSC	OBL
CURRENT ACCOUNTS											
Debit Interest	18% + marginal / D100 min	18% - 23%	20%	18% - 20%	20%	0%	24%	19% - 24%	18 - 23%	N/A	18 - 23%
Ledger Fees	D3 / D1000 / D100 min	D3 / D1000 min / D60	D30 min	D3 / D1000	D3 / mille	in D30 / max D1.6 / min	D3 Per 1000	D3 / mille	D3 / D1000	D3 / D1000 / D60	D3 / D1000
Charges for Cheques Dishonoured	D900 - D1000	D800 - D600	D100 min	D900	D950	D800	100-200	D300	1% min D280	D600-D900	1% min D950
Certified Cheques	D850	D150	D100 min	D100	D150	D150	100	D300	D250/min	D300	D300/min
SAVINGS ACCOUNTS											
Commission on Accounts closed	D900 - D1000	D150 - D250	D150	D150	D150	D90	D100	D300	D150 min	D250	D150 min
Minimum Balance Charge	D900	N/A	N/A	N/A	N/A	N/A	D60	N/A	N/A	N/A	N/A
FIXED DEPOSITS ACCOUNTS											
Minimum Balance Charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Penalty on withdrawal 14 mandatory notice	Forfeiture of Int.	Loose Int.	Forfeiture of Int.	Forfeiture 90% Int	Forfeiture of Int	N/A	forfeiture of int.	80% of accrued Int	80% Forfeiture of Int	No interest	8% Forfeiture of Int
LOANS ACCOUNTS											
Debit Interest	18% + marginal	18% - 23%	18% - 20%	18% - 21%	Prime + 0% (max.20%)	N/A	Prime 21% + Risk	19% - 24%	18 - 24%	yr t-bills rates + 1.4%	18 - 25%
Arrangement Fee	1% / min.D750-D1000	1.5% min. D900	1% min. D900	1%	1% (min.D600)	Min.D50 / max.2%	1% Min D900	1%	1% min D200	0.5% & D500/min	1% min D200
INWARD/OUTWARD COLLECT.											
Commission	1% / D1000 min	1% min.D900	1% min. D100	N/A	1%	1%	1% Min 100	N/A	1% Min D900	0.75	1% Min D900
OUTWARD REMITTA/DRAFT											
Handling Charge	1.5% / D950	N/A	1% min. D950	1.5%		D300 + 1%	1%	350 or 0.2% - 1%	D900	D950	D900
Telex Charge	D950 / D750	N/A	1% min. D950	D900	D950	D300 + 1%	D900	D400	D900	D950	D900
Postage Charge (Drafts)	D600	D100	D75	N/A	N/A	D75	N/A	N/A	N/A	to b determine	N/A
Handling Charge (Drafts)	1.5% / D900	N/A	D75	D950	D950	D75	D900	D950	N/A	to b determine	N/A
STANDING ORDERS											
Payment to Beneficiaries	D100 / D950	D30	30 min	all	D60	D95	D100	all	D100	N/A	D100
TRAVELLERS CHEQUES											
Commission	1.5% / D900	Parc.1.5% min.D900	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1% or D300/min	N/A
OUTWARD LETTERS OF CREDIT											
Establishment Fee	1% / qtr.	1% / qtr. min.D900	1% / qtr.	1%	1%	1% / qtr. (min.D900)	1%	1%	1%	1%	1%
Amendment Fee	D900	D900	300/min	D950	D900	D900	300	D400	D900	D400/flat	D900
INWARD LETTERS OF CREDIT											
Amendment Fee	D900	D900	300/min	D950	D900	D900	300	D400	D900	D400/flat	D900
Negotiation Commission	1.00%	1.0%	1% min. D900	0.80%	1%	1%	1%	1%	1% Min D900	0.8%	1% Min D900
BONDS AND GUARANTEES											
Comm. - Bill of Lading and Indemnities	D1,200	1.5% min.D900	D900	D1,000	1% (min.D900)	2% (min.D900)	1% Min D900	1%	1.5% Min D1000	D1000	1.5% Min D1000
Charges on outsts. Bond & Guarantees	2% pa / D1000 min	0.5% per qtr	3% /	1.50%	2%	N/A	0.5% / qtr Min D500	1%	N/A	1.5% or D500/min	N/A