



# CENTRAL BANK OF THE GAMBIA

## Monthly Publication of Commercial Banks, Fees and Charges for the month ended March 31, 2007

Details	Arab Gambia Islamic Bank (AGIB)	Guaranty Trust Bank (GTB)	International Bank for Commerce Ltd (IBCL)	Standard Chartered Bank Ltd (SCBG)	Trust Bank Ltd (TBL)	First International Bank Ltd (FIB)	International Commerce bank (ICB)	Access Bank
<b>CURRENT ACCOUNTS</b>								
Debit Interest	N/A	28%	20% - 26%	18% - 30% / D100 Min	18% - 23%	25%	24%	24%
Ledger Fees	min. D30/max. D4000	D3/1000	D30Min.	D3 Per D1000 / D100 Min.	D3/D1000 Min. D50	D3 per mille	D3/D1000	3/Mile
Charges for Cheques Dishonoured	D150	D200	D100 Min	D300 - D1000	D200 - D500	D250	D100 - D200	D200
Certified Cheques	D150	D100	D100 Min.	D250	D150	D150	D100	D200
<b>SAVINGS ACCOUNTS</b>		6%						
Commission on Accounts closed	D50	D150	D150 Min	D500 - D1000	D150 - D250	D150	D100	D150
Minimum Balance Charge	N/A	N/A	N/A	D500	N/A	N/A	D50	N/A
<b>FIXED DEPOSITS ACCOUNTS</b>								
Minimum Balance Charge	N/A	N/A	N/A	D500	N/A	N/A	N/A	N/A
Penalty on withdrwal before mandatory notice	N/A	Forfeiture of 50% Interest	Forfeiture of Interest	Forfeiture of Interest	Loose Interest	N/A	Forfeiture of Interest	50% of accrued Interest
<b>LOANS ACCOUNTS</b>								
Debit Interest	N/A	20% - 27%	20% - 26%	18% - 30%	18% - 23%	Prime + 5% (Max 25%)	Prime 21% + Risk	20%
Arrangement Fee	min. D50/max. 2%	1%	1% Min. D500	1% / MinD750-D1000.	1.5% Min. D500	1% Min. D500	1% Min. D500	1%
<b>INWARD/OUTWARD COLLECTIONS</b>								
Commission	1%	N/A	1% Min D100	1% / D1000 min.	1% Min. D500	1%	1% Min. D100	N/A
<b>OUTWARD REMITTANCES/DRAFT</b>								
Handling Charge	D300 + 1%	1.5%	1% Min D250	1.5% / D250 min.	1% Min. D100	N/A	1%	D250
Telex Charge	D300 + 1%	D500	1% Min D250	D500/D750	1.5% Min. D100	D400	D500	D400
Postage Charge (Drafts)	75	Nil	D75	D500	D100	N/A	N/A	N/A
Handling Charge (Drafts)	75	D250	D75	1.5% / D500 min.	D100	D200	D200	D250
<b>STANDING ORDERS</b>								
Payment to Beneficiaries	D25	D25 to D100	D20 Min.	D100/ D250	D30	D60	D25	D15 Monthly
<b>TRAVELLERS CHEQUES</b>								
Commission	N/A	N/A	N/A	1.5% / D500	1.5% Min D200	N/A	N/A	N/A
<b>OUTWARD LETTERS OF CREDIT</b>								
Establishment Fee	1% per qtr. (min. D500)	1%	1% per Quarter	1% Per Quarter	1% PER QTR. Min D500	1%	1%	1%
Amendment Fee	D300	D500	D300 Min.	D500	D500	D500	D300	D400
<b>INWARD LETTERS OF CREDIT</b>								
Amendment Fee	D300	D500	D300 Min.	D500	D500	D500	D300	D400
Negotiation Commission	1.00%	0.5%	1% Min D250	1%	1%	1%	1%	1%
<b>BONDS AND GUARANTEES</b>								
Commission - Bill of Lading and Indemnities	2% (min. D500)	D1000	D500	D1500	1.5% Min. D500	1% Min. D500	1% Min. D500	1.5%
Charges on outstanding Bond & Guarantees	N/A	1.5 %	3%	2% pa / D1000	0.5% Per Quarter	2%	0.5% Per Quarter Min 500	1.5%