

# CENTRAL BANK OF THE GAMBIA

**Monthly Publication of Commercial Banks, Fees and Charges  
for the month ended July 30th, 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	0.00%	28%	20% - 26%	18% + Marginal / D100 Min	18% - 23%	25%	24%	19 - 24%
Ledger Fees	min. D30/max. D4000	D3/1000	D30 Min	D3 Per D1000 / D100 Min.	D3/D1000 Min. D50	D3 per mille	D3/D1000	D3/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	D500 - D1000	D150 - D250	D150	D100	D200
Minimum Balance Charge	N/A	N/A	N/A	D500	N/A		D50	N/A
<b>FIXED DEPOSITS ACCOUNTS</b>								
Minimum Balance Charge	N/A	N/A	N/A	Nil	N/A	N/A	N/A	N/A
Penalty on withdrawal before mandatory notice	N/A	Forfeiture of 50% Interest	Forfeiture of Interest	Forfeiture of Interest	Loose Interest	forfeiture of interest	Forfeiture of Interest	50% of accrued Interest
<b>LOANS ACCOUNTS</b>								
Debit Interest	N/A	20% - 27%	18% - 26%	18% + Marginal	18% -23%	Prime +5% (Max 25%)	Prime 21% + Risk	19 - 24%
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%	Nil	1% Min D100	1% / D1000 min.	1% Min. D500	1%	1% Min D100	Nil
<b>OUTWARD REMITTANCES/DRAFT</b>								
Handling Charge	D300 + 1%	1.5%	1% Min D250	1.5% / D250	Nil		1%	D250
Telex Charge	D300 + 1%	D500	1% Min D250	D500/D750	Nil	D400	D500	D400
Postage Charge (Drafts)	75	Nil	75	D500	D100	N/A	N/A	Nil
Handling Charge (Drafts)	75	D250	D75	1.5% / D500	Nil	D200	D200	D250
<b>STANDING ORDERS</b>								
Payment to Beneficiaries	D25	D25 to D100	D20	D100/ D250	D30	D60	D25	Nil
<b>TRAVELLERS CHEQUES</b>					Sales 2%			
Commission	N/A	N/A	N/A	1.5% / D300	Purchase 1.5% Min D200		N/A	
<b>OUTWARD LETTERS OF CREDIT</b>								
Establishment Fee	1% per qtr. (min. D500)	1%	1% Per quarter	1% Per Quarter	% PER QTR.Min D50	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 Min	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 Indemnity	2% (min. D500)	D1000	D500	D1500	1.5% Min. D500	1% Min. D500	1% Min D500	1%
Charges on outstanding Bond & Guarantee	N/A	1.5 %	3%	2% pa / D1000 Mibn	0.5% Per Quarter	2%	1.5% Per Quarter Min D500	1%