



CENTRAL BANK OF THE GAMBIA

Monthly Publication of Commercial Banks' Fees and Charges

Feb-08

Details	SCB	TBL	IBC	GTB	FIB	AGIB	ICB	ABL	EBL	BSIC
CURRENT ACCOUNTS										
Debit Interest	18%+Marg./D100 min	18% - 23%	20% - 26%	18% - 25%	25%	0%	24%	19% - 24%	18 - 22%	N/A
Ledger Fees	D3/D1000/D100 min	D3/D1000 min.D50	D30 min.	D3 / D1000	D3 / mille	Min.D30/max.D4000	D3 Per 1000	D3 / mille	D3/D1000	D3/D1000 Or D50
Charges for Cheques Dishonoure	D300 - D1000	D200 - D500	D100 min.	D200	D250	D150	100-200	D200	1% min D250	D200-D500
Certified Cheques	D250	D150	D100 min.	D100	D150	D150	100	D200	D250Min	D200
SAVINGS ACCOUNTS										
Commission on Accounts closed	D500 - D1000	D150 - D250	D150	D150	D150	D50	D100	D200	D150 min	D250
Minimum Balance Charge	D500	N/A	N/A	N/A	N/A	N/A	D50	N/A	Nil	N/A
FIXED DEPOSITS ACCOUNTS										
Minimum Balance Charge	Nil	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Penalty on withdrwal b4 mandato	Forfeiture of Int.	Loose Int.	Forfeiture of Int.	Forfeiture 50% Int	Forfeiture of Int	N/A	forfeiture of int.	50% of accrued Int.	50% Forfeiture of Int.	No interest
LOANS ACCOUNTS										
Debit Interest	18% + marginal	18% - 23%	18% - 26%	18% - 27%	Prime + 5% (max.25%	N/A	Prime 20% + Risk	19% - 24%	18 - 24%	1yr t-bills rates+1-6%
Arrangement Fee	1% / min.D750-D1000	1.5% min. D500	1% min. D500	1%	1% (min.D500)	Min.D50/max.2%	1% Min D500	1%	1% min D200	0.5% & D500min
INWARD/OUTWARD COLLECT.										
Commission	1% / D1000 min.	1% min.D500	1% min. D100	Nil	1%	1%	1% Min 100	Nil	1% Min D500	0.75%
OUTWARD REMITTA./DRAFT										
Handling Charge	1.5% / D250	Nil	1% min. D250	1-5%		D300 + 1%	1%	D250	D500	D250
Telex Charge	D500 / D750	Nil	1% min. D250	D500	D400	D300 + 1%	D500	D400	D500	D250
Postage Charge (Drafts)	D500	D100	D75	Nil	N/A	D75	N/A	Nil	Nil	to b determine
Handling Charge (Drafts)	1.5% / D500	Nil	D75	D250	D200	D75	D200	D250	Nil	to b determine
STANDING ORDERS										
Payment to Beneficiaries	D100 / D250	D30	20 min	D25 - D100	D60	D25	D25	nil	D100	N/A
TRAVELLERS CHEQUES										
Commission	1.5% / D300	Sales 2% Purch.1.5% min.D200	N/A	N/A	N/A	N/A	N/A	Nil	N/A	1% or D200min
OUTWARD LETTERS OF CREDIT										
Establishment Fee	1% / qtr.	1% / qtr.min.D500	1% / qtr.	1%	1%	1% / qtr. (min.D500)	1%	1%	1%	1%
Amendment Fee	D500	D500	300min	D500	D500	D300	300	D400	D500	D400flat
INWARD LETTERS OF CREDIT										
Amendment Fee	D500	D500	300min	D500	D500	D300	300	D400	D500	D400flat
Negotiation Commission	1.00%	1.0%	1% min. D250	0.50%	1%	1%	1%	1%	1% Min D500	1%
BONDS AND GUARANTEES										
Comm. -Bill of Lading and Indemnity	D1,500	1.5% min.D500	D500	D1,000	1% (min.D500)	2% (min.D500)	1% Min D500	2%	1.5%, Min D1000	D1000
Charges on outsta. Bond & Guarantees	2% pa / D1000 min	0.5% per qtr	3%/	1.50%	2%	N/A	0.5% /qtr Min D500	2%	Nil	1.5% or D500min