

SINAPI ABA SAVINGS & LOANS

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TARIFF GUIDE (INDICATIVE RATES, FEES, CHARGES & LIMITS)

PARENT PRODUCTS	NEW LOAN PRODUCTS (Child Products)	INTEREST RATE		UPFRONT FEES						Limits				Notes	
		Annun	Monthly	Proc. Fee	Facility Maintenance Fee	Fees		Collateral		Min.Amt. (GHS)	Max.Amt. (GHS)	Duration (Max.)	Grace Period (Max.)		
						Application Fees (GHS)	Training Fees (GHS)	Cash (Min)	Other						
Community	Group	40.00%	3.33%	3.50%	1.00%	10.00	5.00	10%	Group Guarantee	200.00	100,000.00	12 Months	Up to 2 Weeks		
	LeapHer	35.00%	2.91%	2.50%	1.00%	10.00	NONE	10, 30, 50, 60%	Discretionary	2,000.00	50,000.00	12 Months	Up to 4 Weeks		
	Susu	38.20%	3.18%	3.50%	1.50%	10.00	NONE	40%	NONE	200.00	20,000.00	6 Months	NONE		
	Susu+	35.08%	2.92%	3.50%	1.00%	10.00	NONE	50 to 60%	Discretionary	2,000.00	50,000.00	6 Months	NONE		
Corporate (SME)	Petroleum & Energy	40.00%	3.33%	3.50%	1.50%	200.00	NONE	0 - 10%	YES	50,000.00	2,000,000.00	24 Months	Up to 4 Weeks		
	Construction & Haulage	40.00%	3.33%	3.50%	1.50%	200.00	NONE	0 - 10%	YES	5,000.00	2,000,000.00	24 Months	Up to 2 Weeks		
	Micro Schools	35.00%	2.91%	4.00%	1.50%	100.00	5.00	0 - 10%	YES	1,000.00	2,000,000.00	36 Months	Up to 3 Months		
	Tourism & Hospitality	40.00%	3.33%	3.50%	1.50%	100.00	NONE	0 - 10%	YES	1,000.00	2,000,000.00	36 Months	Up to 3 Months		
	Water, Sanitation & Hygiene	40.00%	3.33%	3.50%	1.50%	20.00	5.00	0 - 10%	YES	1,000.00	2,000,000.00	36 Months	Up to 3 Months		
	Automobile	40.00%	3.33%	3.50%	1.50%	100.00	NONE	0 - 10%	YES	1,000.00	2,000,000.00	36 Months	Up to 1 Month		
	Fast Moving Consumer Goods	40.00%	3.33%	3.50%	1.50%	20.00	NONE	0 - 10%	YES	1,000.00	2,000,000.00	24 Months	Up to 1 Month		
	Religious	40.00%	3.33%	3.50%	1.50%	50.00	NONE	0 - 10%	YES	20,000.00	500,000.00	36 Months	Up to 1 Month		
	Pharmaceuticals	40.00%	3.33%	3.50%	1.50%	50.00	NONE	0 - 10%	YES	1,000.00	2,000,000.00	24 Months	Up to 1 Month		
	Bank Guarantee	NONE	NONE	5%	NONE	NONE	NONE	NONE	YES	200.00	500,000.00	Up to 12 Months	NONE		
	Overdraft (OD)	40.00%	3.33%	3.50%	1.50%	200.00	NONE	NONE	YES	500.00	2,000,000.00	Up to 12 Months	NONE		
	Temporal Overdraft (TOD)	40.00%	3.33%	2.00%	1.50%	200.00	NONE	NONE	YES	500.00	2,000,000.00	Up to 3 Months	NONE		
			Per Day												
		Overnight Overdraft		0.50%	0.00%	NONE	200.00	NONE	NONE	YES	500.00	100,000.00	Up to 3 Days	NONE	
Agric	Agric (Project)	25.00%	2.08%	1.00%	2.00%	20.00	NONE	10%	YES	200.00	2,000,000.00	48 Months	Up to 3 Months	Depending on project type these may vary.	
	Agric (Regular)	38.20%	3.18%	3.50%	1.50%	50.00	NONE	10%	YES	200.00	2,000,000.00	48 Months	Up to 3 Months		
Consumer		Up to 48 Months													
	Salary	40.00%	3.33%	NONE	NONE	NONE	NONE	NONE	NONE	200.00	No Limit	48 ; 30 ; 12 Months (CAGD; Forces, BlueChip)	NONE		
	Education	35.00%	2.91%	NONE	NONE	NONE	NONE	NONE	NONE	200.00	5,000.00	3 Months	NONE		
	Funeral (Hyeden)		With Collections 8% / Month	Without Collections 10% / Month	NONE	NONE	200	NONE	If Necessary	If Necessary	Families GHS 3,000	Families GHS 30,000/50,000	Within One Month as the case may apply; refer to product paper	NONE	For families with existing accounts the maximum shall be GHS 50,000

DEPOSITS & OTHER RELATED RATES, FEES & CHARGES

91 Days Fixed Deposits	9.00%	Premium (500 - 50,000)		Collateral Registry Search	10.00	Default Charges = No. of Days In Arrears + 30 * 6% * Principal Instalment	Charges are applicable to 30 days default and more
182 Days Fixed Deposits	8.00%	Premium (50,001-120,000)	7.00%	Collateral Registration	20.00		
365 Days Fixed Deposits	7.00%	Premium (> 120,000)		Maintenance Fee (Group Meth.)	1.00%		
				Maintenance Fee (Individual Meth.)	1.50%		
		Smart Kids (20 - 2,000)	4.00%				
		Smart Kids (2,001 - 50,000)	5.00%				
		Smart Kids (>50,000)	6.00%				

BANKING OPERATIONS

		GHS			GHS	Notes
Account Maintenance	Individual	39.99	Electronic Products	SMS Alert	Free	
	Association	29.99		E - Statement	30.00	
	Corporate	39.99	Cheques / Savings Booklets	Corporate / Association	65.00	
Statement Request	Regular	1 Per Sheet		Individual	45.00	
	Special	5 Per Sheet	Savings	30.00		
Status Confirmation	Certification of Account Balance	50.00	Counter Cheques (Per Leaflet)	5.00		
	Reference / Introductory Letter	50.00	Bankers Draft	5.00		
	Auditors / Embassy Confirmation	50.00	Stopped Cheques	20.00		
Standing Order	Internal	Free	Returned Cheques	As Stipulated By BoG		
	External	Free				
Account Closure	Individual	Free				
	Corporate	Free				
	Deceased	200.00				

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