

# SINAPI ABA SAVINGS & LOANS

Published Date: 01.06.2026.

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

PARENT PRODUCTS	NEW LOAN PRODUCTS (Child Products)	INTEREST RATE		UPFRONT FEES						Limits		Notes		
		Annum	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%	50.00	5.00	10%	Group Guarantee	200.00	100,000.00	12 Months	Up to 1 Weeks	
	LeapHer	35.00%	2.91%	2.50%	1.00%	50.00	NONE	30, 30, 50, 60%	Discretionary	3,000.00	50,000.00	12 Months	Up to 4 Weeks	
	Susu	38.30%	3.28%	3.50%	1.50%	50.00	NONE	50 to 60%	NONE	200.00	20,000.00	6 Months	NONE	
Corporate (SME)	Susu	37.00%	2.92%	3.50%	1.00%	50.00	NONE	50 to 60%	Discretionary	2,000.00	50,000.00	6 Months	NONE	
	Petroleum & Energy	40.00%	3.33%	3.50%	1.50%	200.00	NONE	0 - 10%	YES	50,000.00	3,000,000.00	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	3,000,000.00	24 Months	Up to 2 Weeks	
	Micro Schools	35.00%	2.91%	4.00%	1.50%	200.00	5.00	0 - 10%	YES	3,000.00	3,000,000.00	36 Months	Up to 1 Month	
	Tourism & Hospitality	40.00%	3.33%	3.50%	1.50%	200.00	NONE	0 - 10%	YES	3,000.00	3,000,000.00	36 Months	Up to 3 Months	
	Water, Sanitation & Hygiene	40.00%	3.33%	3.50%	1.50%	20.00	5.00	0 - 10%	YES	3,000.00	2,000,000.00	36 Months	Up to 1 Month	
	Automobile	40.00%	3.33%	3.50%	1.50%	200.00	NONE	0 - 30%	YES	3,000.00	3,000,000.00	36 Months	Up to 1 Month	
	Fast Moving Consumer Goods	40.00%	3.33%	3.50%	1.50%	20.00	NONE	0 - 10%	YES	3,000.00	2,000,000.00	24 Months	Up to 1 Month	
	Religious	40.00%	3.33%	3.50%	1.50%	50.00	NONE	0 - 30%	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	3,000.00	2,000,000.00	24 Months	Up to 1 Month	
	Bank Guarantee	NONE	NONE	5%	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	3,000,000.00	Up to 12 Months	NONE	
	Temporal Overdraft (TOD)	40.00%	3.33%	3.50%	1.50%	200.00	NONE	NONE	YES	500.00	3,000,000.00	Up to 3 Months	NONE	
	Overnight Overdraft	Per Day	0.50%	0.00%	NONE	200.00	NONE	NONE	YES	500.00	100,000.00	Up to 3 Days	NONE	
	Agric	Agric (Project CLIMB)	20% / 25%	NONE	NONE	NONE	NONE	NONE	20%	Discretionary	200.00	200,000.00	48 Months	Up to 3 Months
Agric (Regular)		38.30%	3.28%	3.50%	1.50%	50.00	NONE	20%	YES	200.00	3,000,000.00	48 Months	Up to 3 Months	
Consumer	Salary	40.00%	3.33%	NONE	NONE	NONE	NONE	NONE	NONE	200.00	No Limit	48 / 30 / 24 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 (Hyden)	With Collections Without Collections	8% / Month 10% / Month	NONE	NONE	200	NONE	If Necessary	If Necessary	Families GHS 3,000 Individuals GHS 3,000	Families GHS 30,000/50,000 Individuals GHS 30,000	Within One Month as the case may apply; refer to product paper	NONE	

### DEPOSITS & OTHER RELATED RATES, FEES & CHARGES

91 Days Fixed Deposits	6.00%	Premium (500 - 50,000)	5.00%	Collateral Registry Search	30.00
182 Days Fixed Deposits	7.00%	Premium (50,000-110,000)		Collateral Registration	20.00
365 Days Fixed Deposits	9.00%	Premium (110,000-200,000)		Maintenance Fee (Group Meth.)	1.00%
				Maintenance Fee (Individual Meth.)	1.50%
		Smart Kids (0 - 2,000)	4.00%		
		Smart Kids (2,001 - 50,000)	5.00%		
		Smart Kids (50,001 - 100,000)	6.00%		

### BANKING OPERATIONS

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

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Depending on project type these may vary.

For families with existing accounts the maximum shall be GHS 50,000

Charges are applicable to 30 days default and more