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**INTEREST RATES EFFECTIVE - 3RD JANUARY, 2023**

***Savings Deposits***  **Rate *Per Annum***

**GH¢200-2,000 4.0%**

**GH¢2,001-5,000 4.5%**

**GH¢5,001-10,000 5.5%**

**GH¢10,001-30,000 6.0%**

**Above 30,000 7.0%**

**Special Deposits (Minimum GH¢1,000)**

**Christmas Deposits & Payroll Savings**

**GH¢200-2,000 5.0%**

**GH¢2,001-5,000 5.5%**

**GH¢5,001-10,000 6.0%**

**Above GH¢10,000 Negotiable**

***Fixed Deposit (Minimum GH¢1,000) 30 days***

**GH¢1,000–5,000 5.5%**

**GH5, 001–20,000 7.0%**

**GH¢20,001-50,000 9.0%**

**GH¢50,001-100,000 13.0%**

**Over GH¢100,000 Negotiable**

***91 Days***

**GH¢1,000–5,000 9.0%**

**GH¢5,001–20,000 11.0%**

**GH¢20,001-50,000 11.5%**

**GH¢50,001-100,000 13.0%**

**Over GH¢100,000 Negotiable**

**182 Days**

**GH¢1,000-5,000 10.0%**

**GH¢5,001-20,000 11.0%**

**GH20,001-50,000 12.5%**

**GH¢50,001-100,000 13.5%**

**Over GH¢100,000 Negotiable**

***12 Months***

**GH¢1,000–5,000 10.0%**

**GH¢5,001–20,000 11.5%**

**GH¢20,001-50,000 13.0%**

**GH¢50,001-100,000 13.5%**

**Over GH¢100,000 Negotiable**

***Lending***

**Agriculture/Rural Industry 32% p.a**

**Personal 34% p.a**

**Commercial, Commerce/Transport 36% p.a**

**Manufacturing/Contract/Petrol/Mining 36% p.a**

**Group Loans 42% P.a**

***INTEREST FOR SAVINGS DEPOSIT IS CALCULATED ON DAILY BASIS AND APPLIED MONTHLY***

***NB***

**i Minimum Balance to maintain in Savings Account is GH¢20.00**

**ii Minimum Savings Balance to attract Interest is GH¢200.00**

**iii Credit advances to attract a processing Fee of 3% (minimum GH¢10.00 and maximum GH¢7,000.00)**

**iv COT for Pensioners is GH¢7.00 and for Salaried Workers is GH¢10.00 per month**

**v Maximum COT for Current Account is GH¢100.00 and minimum is GH¢10.00 per month**

**­vi Insurance on all Group Loans, Susu Loans and Personal Loan is between 0.375% to 0.60%**

**vii Service charge for Susu is GH¢2.00 per month**

**viii Adwumapa loans will attract 1% processing fee**

**(Chief Executive Officer)**