



Transaction Charges

Transaction Point	Services	Minimum Value GH¢	Maximum Value GH¢	MoMo Charge	Tax Charge
Subscriber	Money Transfer (P2P)	1	50	GHS0.38	1.00%
		Above 50	1000	0.75%	
		Above 1000	N/A	GHS7.50	
	Money Transfer (to Merchant MSISDN)	1	50	GHS0.50	N/A
		Above 50	1000	1%	
		Above 1000	N/A	GHS10	
	MoMo Pay (Merchant ID & QR)	1	1000	0.5%	N/A
		Above 1000	N/A	GHS5	
	Money Transfer (A2C)	1	50	GHS1.5	N/A
		Above 50	1000	3%	
		Above 1000	N/A	GHS30	
	Transfer to Other networks	1	50	GHS0.38	1.00%
Above 50		1000	0.75%		
Above 1000		N/A	GHS7.50		
Merchant	Money Transfer (Merchant to Agent)	1	1000	1%	N/A
		Above 1000	N/A	GHS10	
	Money Transfer (Merchant to Subscriber)	N/A	N/A	Free	N/A
	Money Transfer (Merchant to Merchant)	N/A	N/A	Free	N/A
Bill Payment	Airtime Top-up	1	100	Free	N/A
	PostPaid	N/A	N/A	Free	N/A
	GoTV (Agent)	1 and Above		GHS1	N/A
	GoTV (Subscriber)	1 and Above		GHS0.50	N/A
	DSTV (Subscriber)	N/A	N/A	Free	N/A
	DSTV (Agent)	N/A	N/A	Free	N/A
	ECC (Subscriber)	N/A	N/A	GHS0.5	N/A
	ECC (Agent)	N/A	N/A	GHS0.5	N/A
	Ghana Water (Agent)	N/A	N/A	Free	N/A
	Ghana Water (Subscriber)	N/A	N/A	Free	N/A
	Box Office	N/A	N/A	Free	N/A
	Startimes	N/A	N/A	Free	N/A
	School Fees (Agent)	N/A	N/A	GHS2	*N/A
School Fees (Subscriber)	N/A	N/A	GHS2	*N/A	
Agent	Money Transfer (C2C)	1	50	GHS2.5	N/A
		Above 50	1000	5%	
		Above 1000		GHS50	
	Cash In	1	N/A	Free	N/A
		1	50	GHS0.5	
		More than 50	N/A	1%	
Cash Out	More than 1000	N/A	GHS10	N/A	
Bank Integration	Transfer to Bank (Subscriber & Agent)	N/A	N/A	Free	N/A
	Transfer to Bank (Merchant)	1	1000	1%	
		Above 1000	N/A	GHS10	
	Transfer from Bank	N/A	N/A	Free	
Account Mgt.	Balance Enquiry	N/A	N/A	Free	N/A
	*Mini Statement	N/A	N/A	GHS0.01	
	Statement Request	N/A	N/A	GHS0.50	
ATM	ATM Token	5	50	GHS0.50	N/A
		Above 50	400	1%	N/A

*Money Transfer (P2P) - Charges on first sum of GHS100 transactions in a day is currently waived.
 *Mini Statement- The first 2 counts of Mini statement requests are free. Charges apply from the 3rd.
 *Taxes will apply to the subscriber when making payments to Merchants and Schools that are not registered with the Tax Authority.
 *Subscriber transfer to agents – fee 1% capped at ghc10 and tax is charged.
 *Transfer to ghps bank GHS0.38 / 0.75% capped at GHS7.50 and tax is charged.

Call 100 for more information.

