FREE FEE CHART

MTN MoMo Charges Ghana 2026

What it actually costs, cedi by cedi, with no guessing

What common amounts cost

Send is MTN to MTN. Both means you send it and the person withdraws it as cash.

AMOUNT	SEND	CASH OUT	BOTH	COST OF BOTH
GH₵10	0.07	0.50	0.57	**5.70%**
GH₵20	0.15	0.50	0.65	**3.25%**
GH₵50	0.38	0.50	0.88	**1.76%**
GH₵100	0.75	1.00	1.75	**1.75%**
GH₵200	1.50	2.00	3.50	**1.75%**
GH₵500	3.75	5.00	8.75	**1.75%**
GH₵1,000	7.50	10.00	17.50	**1.75%**
GH₵2,000	7.50	20.00	27.50	**1.38%**
GH₵5,000	7.50	20.00	27.50	**0.55%**
GH₵10,000	7.50	20.00	27.50	**0.27%**

The charge stops rising at GH₵2,000

Sending and cashing out GH₵2,000 costs GH₵27.50. So does GH₵5,000. So does GH₵10,000. Above GH₵2,000 both charges go flat, so the cost in cedis never goes higher, and the percentage you pay keeps falling: 1.38% at GH₵2,000, 0.27% at GH₵10,000.

One large transfer therefore beats several small ones. Four separate GH₵2,500 transfers cost GH₵110. The same GH₵10,000 sent once costs GH₵27.50.

FREE FEE CHART

The rules behind the numbers

The bands, what is free, and the levy that no longer exists

Cash-out (withdrawal)

AMOUNT BAND	CHARGE
GH₵1 to GH₵49.99	**GH₵0.50 flat**
GH₵50 to GH₵1,999.99	**1% of the amount**
GH₵2,000 and above	**GH₵20 flat**

Send money, MTN MoMo to MTN MoMo

AMOUNT BAND	CHARGE
GH₵0.01 to GH₵1,000	**0.75% of the amount**
Above GH₵1,000	**GH₵7.50 flat**

What costs nothing

TRANSACTION	CHARGE
Receiving money, from anyone	**Free**
Bank to MoMo, account linked via GIP	**Free**
Bill payments on *170# (ECG, Ghana Water, school fees)	**No MTN fee**

There is no E-Levy any more

The Electronic Transfer Levy began on 1 May 2022 at 1.5%, was cut to 1% in 2023, and was repealed in full on 2 April 2025. There is currently no government levy on MoMo transactions in Ghana. If someone quotes you a fee that includes one, it is out of date.

Wallet to bank: announced, then suspended

A 0.75% charge capped at GH₵5 on wallet-to-bank transfers was due to start on 1 June 2026. The Bank of Ghana suspended it on 26 May 2026, so it is not in force. Bank to MoMo stays free where the account is linked through GhIPSS Instant Pay.

Check any amount

This chart covers common amounts. For an exact figure on any amount, use the free calculator: metricsuite.tools/mtn-momo-fees-ghana-2026/

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