KPMG

Taxation of international executives: Ghana

July 2026

Contents

1	Overview and Introduction	4
2	Income Tax	6
3	Special considerations for short-term assignments	18
4	Other taxes and levies	20
5	Immigration	22

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01

Overview and Introduction

1 Overview and Introduction

This document sets out the general tax regime in relation to international executives in Ghana. It therefore gives insight into the Ghana Tax Law requirements in relation to employment and other related taxes.

Under the Income Tax Act 2015, (Act 896), income tax is payable for each year of assessment by a person who has chargeable income for the year and a person who receives a final withholding payment during the year. In relation to employment, a person is taxed on all gains or profits from that employment, unless the gain or profit is specifically exempt. Any amount, benefit or allowance is a gain or profit from the employment if it is provided:

- By the employer, a third party under an arrangement with the employer or an associate of the employer.
- To an employee or an associate of an employee; and
- In respect of past, present, or prospective employment.

International Executives who exercise employment in Ghana will be subject to tax on all benefits that shall be attributable to them because of the exercise of the employment irrespective of who pays them or where they are paid from. To the extent that, the income has a source in Ghana, or the individual has a Ghanaian permanent establishment and the income earned relates to the permanent establishment, irrespective of the source of the income.

Taxes on employment income are administered through the Pay-As-You-Earn (PAYE) system. By this, the employer is required to withhold tax on the gains or profits attributable to the employee and pay same to the Ghana Revenue Authority on monthly basis on or before the 15th of every ensuing month in which the payment was made.

Expatriates are also required to make social security contributions in Ghana according to the National Pensions Act, 2008 (Act 766). The Act establishes a contributory three-tier pension scheme consisting of:

- A mandatory basic national social security scheme (Tier 1);
- A mandatory fully funded and privately managed occupational pension scheme (Tier 2), and
- A voluntary fully funded and privately managed provident fund and personal pension scheme (Tier 3).

The first two mandatory schemes (Tiers 1&2) make up a total of 18.5 percent of an assignee's basic salary which is required to be deducted and remitted to the Pensions Authority on or before the 14th of the ensuing month in which the payment was deducted. Every individual (with no exception to expats) are required to make contributions to the Tiers 1&2 schemes. Once the assignee is below 45 years, it becomes compulsory to join the Tier 1 and tier 2 schemes. However, expatriates who are above 45 years are required to make the entire 18.5 percent contribution to the Tier 2 scheme. On the other hand, expatriates contributing to social security schemes in their home countries/territories or a similar scheme and are on short term assignment (for period not exceeding 36 months), may obtain an exemption from the pensions regulatory bodies in Ghana.

02

Income tax

2 Income Tax

2.1 Tax Returns and Compliance

When are tax returns due? That is, what is the tax return due date?

It is the employer's responsibility to file monthly tax returns on behalf of its employees. The employer is required to withhold the employees' taxes and pay to the Ghana Revenue Authority (GRA). The tax withheld must be filed and payment made by the 15th of the month following the month in which the tax is withheld.

Additionally, the employer shall, not later than 30 April following the end of every year of assessment, furnish an Employer's Annual Tax Deduction Schedule which shall specify tax withheld in respect of each employee employed by the employer who derives assessable income for the year from the employment. The return is required to outline salaries paid to each employee, exemptions, tax reliefs, chargeable income, tax due and tax paid.

What is the tax year-end?

31 December

What are the compliance requirements for tax returns in Ghana?

Residents and non-residents

Generally, the employer is required to compute the income tax on any employment income accrued or derived in Ghana by the assignees. They are obliged to remit it to the GRA within the first 15 days of the ensuing month in which the payment was made.

At the year-end, the employer is required to prepare an annual reconciliation of the taxes withheld on monthly basis to determine whether there are any differences. Where there is a short fall, the employer is required to pay the difference within 15 days after the end of the year (that is on or before 15 January).

The employer shall also, not later than 30 April following the end of every year of assessment, furnish a return with respect to each person employed by the employer who derives assessable income for the year from the employment.

Failure of the employer to settle the balance due on the return by 15 January attracts the following interest:

- 125 percent of statutory rate compounded monthly and applied to the amount outstanding at start of period.

Residence rules

For the purposes of taxation, how is an individual defined as a resident of Ghana?

- An individual is deemed resident for a year of assessment if that individual is a citizen of Ghana (other than one with a permanent residence outside Ghana for the whole year of assessment).
- Present in Ghana for a period, or periods amounting in total to 183 days or more in any 12- month period that commences or ends during the year of assessment.
- An employee or official of the Ghana government on posting abroad.
- A citizen who is temporarily absent from Ghana for not more than 365 continuous days (where the individual has a permanent home in Ghana).

2.2 Tax rates

What are the current income tax rates for residents and non-residents in Ghana?

Individual Income Tax Rate

Residents

Individuals who are tax resident are taxed at the graduated rates with 35 percent being the highest marginal bracket. The graduated tax rates and bands effective from 1 January 2024, are shown below:

	Chargeable income (Annual)	Rates
	Ghanaian cedi (GHS)	%
First	5,880	NIL
Next	1,320	5
Next	1,560	10
Next	38,000	17.5
Next	192,000	25
Next	366,240	30
Exceeding	605,000	35

Non-Residents

The tax rate applicable to non-resident individuals is a flat rate of 25 percent on their chargeable income.

Where the company provides the employee with accommodation, the employee is assessed to additional tax on the benefit-in-kind element as follows:

Accommodation with furnishing	10% of the person's total cash emoluments
Accommodation only	7.5% of the person's total cash emoluments
Furnishing only	2.5% of the person's total cash emoluments
Shared accommodation	2.5% of the person's total cash emoluments

Similarly, the assignee will be subject to additional benefit-in-kind where the Company provides the expatriate with a vehicle. The additional in-kind element is derived as follows:

Driver and vehicle with fuel	12.5% of the persons total cash emolument up to a maximum of GHS1,500 per month
Vehicle with fuel	10% of the persons total cash emolument up to a maximum of GHS1,250 per month
Vehicle only	5% of the persons total cash emolument up to a maximum of GHS625 per month

Fuel only	5% of the persons total cash emolument up to a maximum of GHS625 per month

Loan Benefit

An employer may undertake the function of providing soft term loans to its employees compared to what a free market may offer as an incentive to its employees.

A taxable benefit is computed on the loan provided in return for services if the following conditions are not satisfied:

- the loan is from an employer to an employee
- the term of the loan does not exceed 12 months
- the aggregate amount of the loan and any similar loan outstanding at any time during the previous 12 months does not exceed the employee's 3 months basic salary.

Where the above conditions are not met, interest benefit is computed for the year as a quarter of the interest imputed at the Bank of Ghana statutory rate minus interest paid by the employee during the year.

Taxation of Bonus

Bonus	Annual Bonus	Rates GHS
Up to	15% of annual basic salary	5%
More than	15% of annual basic salary	(add excess payments to employment income)

Where the basic salary referred to is the annual basic salary in the year to which the bonus relates.

Is there, a de minimus number of days rule when it comes to residency start and end date? For example, a taxpayer can't come back to the host country/jurisdiction for more than 10 days after their assignment is over and they repatriate.

No, there is no such provision in the Ghana tax laws.

What if the assignee enters the country/jurisdiction before their assignment begins?

The individual must ensure the work and residence permits are obtained before the assignment commences. Obtaining work and residence permits can take a minimum of 15 to 20 working days. However, if the individual's assignment begins and any payments are made to them before the relevant permits are obtained, the income with Ghanaian source will still be subject to tax.

2.3 Termination of residence

Are there any tax compliance requirements when leaving Ghana?

The assignees upon departure from Ghana must ensure the following tax obligations are met:

- The correct incomes have been reported, and the appropriate taxes have been withheld and paid by the employer on their employment income.
- A form prescribed by the commissioner of the revenue authority for disengagement must be completed and filed with the authority in connection with cessation and subsequent repatriation of the assignee.
- The personal income tax return has been filed.
- A tax clearance certificate may be obtained as evidence of taxes paid.

In terms of immigration

- A letter of notification is sent to the Ghana Immigration Service (GIS) to notify them of the departure of the assignee.

The GIS provides a confirmation letter stating that the assignee has departed from Ghana.

What if the assignee comes back for a trip after residency has terminated?

Depending on the length of stay, the individual may be required to re-apply for a residence permit together with a work permit if its work related. The individual will be taxable on any income which had a source in Ghana during the period spent in Ghana.

Communication between immigration and taxation authorities

There are frequent communications between the Ghana Immigration Service (GIS) and the GRA on assignees in Ghana. Before an assignee is issued with or renews their work and residence permit with the GIS, a request is sent to the GRA for a tax clearance certificate to be obtained.

Do the immigration authorities in Ghana provide information to the local taxation authorities regarding when a person enters or leaves Ghana?

The GIS does not send such information to the GRA. The GRA, however, could request for such information from GIS when required.

2.4 Filing requirements

Will an assignee have a filing requirement in the host country/jurisdiction after they leave the country/jurisdiction and repatriate?

The employer has up to 30 April after the year end to file the completed returns. The assignee upon departure has a filing obligation on the immediate period before departure. Also, where some payments such as stock option, vest post assignment period, there will be tax filing requirement for declaration of the tax on the stock option attributable to the period that the individual exercised employment in Ghana.

2.5 Economic employer approach

Do the taxation authorities in Ghana adopt the economic employer approach to interpreting Article 15 of the Organisation for Economic Co-operation and Development (OECD treaty)? If no, are the taxation authorities in Ghana considering the adoption of this interpretation of economic employer in the future?

No. Ghana does not adopt the economic employer approach. Typically, an employee is liable to Ghana income tax based on income earned in respect of duties performed in the country/jurisdiction.

2.6 De minimus number of days

Are there a de minimus number of days before the local taxation authorities will apply the economic employer approach? If yes, what is the de minimus number of days?

Not applicable.

2.7 Types of taxable compensation

What categories are subject to income tax in general situations?

Income from Employment

- A person's income from an employment is all that person's gains and profit from that employment unless it is specifically exempted by the Tax Laws.
- The gains or profits from an employment include any allowances or benefits paid in cash or given in kind to, or on behalf of, that person from that employment.
- In summary, whatever a person gets – either directly or indirectly – from being employed or from an employment is considered an employment income. That employment income is subject to tax unless specifically exempt by law. Taxable compensation will include the following:
  - income from wages and salaries
  - cost-of-living allowances
  - accommodation allowance
  - car allowance
  - unsubstantiated moving expenses
  - dependent expenses borne by the employer e.g., Child school fees
  - employer provided domestic assistance
  - grant of share
  - etc.

Intra-group statutory directors

Will a non-resident of Ghana who, as part of their employment within a group company, is also appointed as a statutory director (i.e., member of the Board of Directors in a group company situated in Ghana) trigger a personal tax liability in Ghana, even though no separate director's fee/remuneration is paid for their duties as a board member?

Such a director will not be deemed as resident for tax purposes in Ghana. However, the tax laws require the local entity to file a director's return on their behalf annually. It must be noted that, if they come to Ghana to discharge any duty through which they have income attributable to Ghana for the period spent in Ghana, the 183-days residency rule will be applied in taxing the related income.

a) Will the taxation be triggered irrespective of whether or not the board member is physically present at the board meetings in Ghana?

If the individual is neither physically present nor plays any oversight role in Ghana which earns him/her any income attributable to Ghana, then this will not trigger tax in Ghana.

b) Will the answer be different if the cost directly or indirectly is charged to/allocated to the company situated in Ghana (i.e. as a general management fee where the duties rendered as a board member is included)?

Yes, as explained above

c) In the case that a tax liability is triggered, how will the taxable income be determined?

This will be based on the amount relating to cost borne by Ghana.

2.8 Tax-exempt income

Are there any areas of income that are exempt from taxation in Ghana? If so, please provide a general definition of these areas.

The following amounts are exempt from income taxation in Ghana:

- a reimbursement or discharge of a person's dental, medical, or health insurance expenses where the benefit is available to all full-time employees on equal terms.
- a passage to or from Ghana in respect of that person's appointment or termination of employment where that person:
  - is recruited or engaged outside Ghana.
  - is in Ghana solely for the purpose of serving the employer; and is
  - not a resident of Ghana.
- provision of accommodation by an employer carrying on a timber, mining, building, construction or farming business to that person at any place or site where the field operation of the business is carried on;
- a discharge or reimbursement by an employer of an expenditure incurred by that person on behalf of the employer that serves the proper business purposes of the employer.
- a payment made to employees on a non-discriminatory basis and which by reason of the size, type and frequency of the payments, are unreasonable or administratively impracticable for the employer to account for or to allocate to an individual.
- a final withholding payment.
- a redundancy pay (this must be in line with the provisions of the Labour Act; 2003 (Act 651)) an exemption under Section 7 of Act 896 which include:
  - pension
  - gratuity paid in relation to personal injury suffered by a person or paid to another person for the death of that person(employee)
  - income of individuals under diplomatic immunity.

2.9 Personal relief

Below are the personal tax reliefs granted to individual taxpayers in Ghana.

Description	Relief Amount Per Annum
	GHS
Dependent Spouse or Dependent Children (up to 2)	1,200
Old Age	1,500
Child Education	600 each up to 3 children
Aged Dependent	1,000 each up to 2 dependents
Training	up to 2,000
Disabled	25% of Employment/Business Income

2.10 Employee's share of social insurance

Employees contribute 5.5 percent of their basic salary towards social security. This contribution is fully deductible for tax purposes in Ghana.

2.11 End of services payments and pensions

In accordance with the Income Tax Act, 2015 (Act 896) a person's income from an employment is all of that person's gains and profit from that employment unless it is specifically exempted by the Tax Laws.

End of service benefit therefore constitutes one's gain from employment and as such is subject to tax in Ghana.

Pension benefits paid by the statutory pension authorities at retirement are, however, exempt from taxes in Ghana.

2.12 Collective benefits-in-kind

Not Applicable

2.13 Employee's profit share

Employees profit share because of their employment in Ghana constitutes gains from employment which is taxable in accordance with the Income Tax Act, 2015 (Act 896).

2.14 Expatriate concessions

Are there any concessions made for expatriates in Ghana?

There are no special tax concessions for expatriates in general. However, there are Investment Agreements between some companies in Ghana and the Government of Ghana that exempt expatriates from taxes if they spend less than 30 continuous days or 60 cumulative days within a given year of assessment.

Companies could, therefore, enter into agreement with the government of Ghana through the ministry of finance to benefit from similar concessions.

2.15 Salary earned from working abroad

Is salary earned from working abroad taxed in Ghana? If so, how?

The income of a resident individual derived from a foreign source is taxable. This notwithstanding, the income of a resident individual from employment exercised in a foreign country/jurisdiction with a non-resident employer or with a resident employer; where the individual is present in the foreign country/jurisdiction for 183 continuous days or more during the year of assessment is exempt from tax.

Where the foreign sourced income is taxable, there is a credit for the taxes paid in other jurisdictions on the non-Ghanaian sourced income. The foreign tax credit allowable however shall not exceed the average rate of Ghanaian tax payable on that income.

2.16 Taxation of investment income and capital gains

Are investment income and capital gains taxed in Ghana? If so, how?

In accordance with the Income Tax Act, 2015 (Act 896), any investment income and capital gains with Ghanaian source are subject to tax in Ghana in the case of non-residents.

Residents who are citizens, however, are subject to tax on investment income and capital gains on their worldwide income. Interest paid to individuals by a resident financial institution, as well as interest earned on bonds issued by the Government of Ghana, are exempt from tax.

2.17 Double Taxation Consideration

Country/jurisdiction	Dividends	Interests	Royalties	Management fees and Tech. fees
United Kingdom	7.5^ / 15^	12.5	12.5	10
France	5* / 7.5** / 15^^	10* / 12.5*	10* / 12.5**	10
Netherland	5^ / 10^	8	8	8
Germany	5^ / 15^^	10	8	8
Italy	5^ / 15^^	10	10	10
South Africa	5^ / 15^^	5# / 10^^	10	10
Belgium	5^ / 10^^	10	10	10
Swiss Confederation	5^ / 15^^	10	8	8
Denmark	5^/5∞/5α/15^^^	8	8	8
Singapore	7^ / 7^^	7	7	10
Mauritius	7^ / 7^^	7	8	10
Morocco	5^ / 10^^	10	10	10
Czech Republic	6	10	8	8
Qatar	7 / 5	7	10	10

* If the company paying the Dividend, Interest or Royalty is a resident of France

** If the company paying the Dividend, Interest or Royalty is a resident of Ghana

^ If the beneficial owner is a company which holds directly at least 10 percent of the capital of the company paying the dividend

^^ In all other cases

If the Interest is derived by a Bank which is a resident of the other contracting state.

∞ If the beneficial owner is the other contracting state or the central bank of the other state or any national agency or any agency (including a financial institution owned or controlled by the government of that other state.

α If the beneficial owner is a pension fund or other similar institution providing pension or other similar institutions where it is established and recognized for tax purposes in accordance with the law of that other state.

By virtue of Act 896 and the Non-discrimination clause under the Double Taxation Treaties, where the tax rates above exceed the general tax rate under “Payments to Non-Residents” the general tax rate applies.

2.18 Gains from stock option exercises

Although the exercise of an option is a taxable event, there are no guidelines on how the tax will be computed. In principle, the difference between the market value and the option price constitute income for the employee and as such is taxed by applying the individual income tax rates.

The gain from the sale of the shares will be the difference between the sales proceeds and the market value at the time of the exercise of the option. The “capital gain” will be taxed at the highest marginal rate. An individual may opt for a rate of 25 percent.

2.19 Relief for foreign taxes

Is there any Relief for Foreign Taxes in Ghana? For example, a foreign tax credit (FTC) system, double taxation treaties, and so on?

For the purposes of ascertaining the income tax payable by a person for a basis period there shall be deducted any foreign tax credit allowed to the person for the year. A resident person is entitled to a credit for a year of assessment, referred to as a "foreign tax credit", for any foreign income tax paid by that person to the extent to which it is paid with respect to that person's assessable foreign income for the year.

Foreign tax credits are calculated separately for taxable foreign income from each business, employment, or investment and shall not exceed the average rate of Ghanaian income tax of that person for the year of assessment applied to that person's taxable foreign income for the year from each business, employment, or investment.

A person's assessable income in respect of which that person is entitled to a foreign tax credit in the above is increased by the amount of the foreign tax credit.

2.20 Social security tax

Are there social security/social insurance taxes in Ghana? If so, what are the rates for employers and employees?

Employer and employee

Mandatory First and Second Tier Contributions

By law, it is mandatory for all employers in Ghana to contribute to social security on behalf of all their employees including expatriate employees

The total contribution is 18.5 percent which is made up of 5.5 percent from the employee and 13 percent from the employer. Both contributions are based on the employee’s basic salary.

The payment to the social security scheme is then split into 13.5 percent which is remitted to the Social Security and National Insurance Trust (SSNIT) – Tier 1 scheme and the remaining 5 percent is remitted to the Tier 2 scheme which is privately managed.

A contribution report is required to be submitted (together with payment) on or before the 14th of every month in respect of the previous month’s contributions.

The Act mandates contributions by and for all employees (including expatriates). The Regulators in publications and per the gazette of the National Pensions (Amendment) Act, 2014 (Act 883), have spelt out modalities compelling expatriates to be enrolled on the scheme. Expatriates are guaranteed recovery of their contributions once they demonstrate that they are emigrating permanently from Ghana whether the minimum pension contribution of 15 years is met or not.

Exemption from contributions is available to expatriates who are on a short-term contract (not more than 36 months) and can show proof of contribution to a similar scheme in another country/jurisdiction.

Voluntary Third Tier Contributions (Provident Fund)

This is a voluntary scheme that both the employer and employees can contribute into. However, such a scheme is required to be registered with the National Pensions Regulatory Authority to gain tax deductibility. Where this requirement is met, both the employer and the employee may benefit from a tax deduction up to a maximum contribution of 16.5 percent by both the employer and/or the employee. The above tax benefit can fully be utilized where there are no withdrawals until after the tenth (10th) anniversary of the contribution.

2.21 Sample tax calculation

This calculation assumes a taxpayer on a Long-Term Assignment (Host Based) whose 3- year assignment begins 1 January 2023 and ends 31 December 2025. The taxpayer's compensation details are as follows:

	2023 US Dollars (USD)
Salary	100,000
Performance Bonus	20,000
Cost-of-Living Allowance	10,000
Hardship Allowance	12,000
Utilities	6,000
Children School Fees	2,000
Share Option (Attributable to Ghana)	20,000

Exchange rate used for calculation: USD1.00 = GHS10.8051 (Bank of Ghana Inter-bank forex rate is at 31 January 2023).

Other assumptions

All earned income is attributable to local sources.

The assignee is provided with furnished accommodation and company vehicle with fuel and driver.

Bonuses are paid at the end of each tax year and accrue evenly throughout the year. The employee is deemed resident throughout the assignment.

Any hypothetical tax ignored.

Calculation of taxable income and tax payable for 2023 Year of Assessment

	US$	US$	US$	GHS	GHS	GHS
Consolidated Salary			100,000			1,080,510
Add: Non-Consolidated Allowances						

Hardship Allowance		12,000		129,661.20
Cost of Living Allowance		10,000		108,051
Utilities		6,000		64,830.60
Share Option		20,000		216,102
Children School Fees		2,000		21,610.20
Bonus	20,000		216,102	
Less Bonus To Be Taxed at 5% (15% Consol Sal)	15,000		162,077	
Excess Bonus		5,000		54,026
Total Cash Emolument (TCE)		155,000		1,674,790.50
Add: Benefits-in-Kind				
Car		1,254.29		7,200
Accommodation (10% of TCE)		15,500		167,479.05
		16,754.29		174,679.05
Chargeable Income		171,754.29		1,849,469.55
Tax Charged		48,849.39		538,547.87
Add Bonus Taxed at 5%		750		8,103.83
Tax Payable		49,599.39		546,651.69

Footnote

[1]Certain tax authorities adopt an 'economic employer' approach to interpreting Article 15 of the OECD model treaty which deals with the Dependent Services Article. In summary, this means that if an employee is assigned to work for an entity in the host country/jurisdiction for a period of less than 183 days in the fiscal year (or, a calendar year of a 12-month period), the employee remains employed by the home country/jurisdiction employer but the employee's salary and costs are recharged to the host entity, then the host country/jurisdiction tax authority will treat the host entity as being the 'economic employer' and therefore the employer for the purposes of interpreting Article 15. In this case, Article 15 relief would be denied, and the employee would be subject to tax in the host country/jurisdiction.

03

Special considerations for short term assignments

3 Special considerations for short-term assignments

For the purposes of this publication, a short-term assignment is defined as an assignment that lasts up to 11 months.

3.1 Residency rules

Are there special residency considerations for short-term assignments

No.

3.2 Payroll considerations

Are there special payroll considerations for short-term assignments?

In general, there are no special payroll tax considerations in Ghana for short term assignments. However, some Double Taxation Agreements (DTA) exempt short term assignees from tax in Ghana when the conditions outlined in the DTA are met.

3.3 Taxable income

What income will be taxed during short-term assignments?

Short term assignments that will span for less than 183 days will be taxed under the non- resident tax rule where all incomes accrued in or derived from employment in Ghana are duly subject to tax.

On the other hand, where the short-term assignment spans for more than 183 days, then taxes will be based on the residency rule in which all incomes that have Ghanaian source will be subject to tax.

3.4 Additional considerations

Are there any additional considerations that should be considered before initiating a short- term assignment in Ghana?

No.

04

Other taxes and levies

4 Other taxes and levies

4.1 Sales/VAT Tax

Are there sales and/or value-added taxes in Ghana?

The provision of goods and services in Ghana, are liable to the Value Added Tax (VAT) of 15 percent under the Value Added Tax Act, 2025, (Act 1151). Also, there are levies of 2.5 percent for National Health Insurance Levy (NHIL) and 2.5 percent Ghana Education Trust Fund Levy (GET Fund Levy) which are also charged on the total taxable income. However, there are situations where certain taxpayers are waived from paying this tax. In such situations, the taxpayer who has been granted such waiver would be issued with VAT Relief Purchase Order (VPRO), which constitutes a waiver of the VAT.

4.2 Unemployment tax

Are there unemployment taxes in Ghana?

Not applicable.

4.3 Other taxes

Are there additional taxes in Ghana that may be relevant to the general assignee? For example, customs tax, excise tax, stamp tax, and so on.

Yes.

Foreign Financial Assets

Is there a requirement to declare/report offshore assets (e.g. foreign financial accounts, securities) to the country/jurisdiction's fiscal or banking authorities?

No, however, there may be certain circumstances that an individual may be required to make such declaration.

05
Immigration

5 Immigration

Following is an overview of the concept of Ghana's immigration system for skilled Labor.

(E.g. which steps are required, authorities involved, in-country/jurisdiction and foreign consular processes, review/draft flow chart illustrating the process)

A visa may be obtained from Ghana Embassies/High Commissions, Consulates or other Embassies authorized by the Government of Ghana to issue visas on their behalf.

An expatriate from a country/jurisdiction without a Ghanaian embassy or consulate may apply for a Visa on Arrival from the Ghana Immigration Services (GIS) to enable them travel to Ghana.

The key requirement for a visa application is a valid passport or legal travel document, and the purpose of the visit determines the type of visa to be applied for.

Whiles in Ghana, the Immigration Act, 2000 (Act 573) require assignees working in Ghana to have valid residence and work permits authorizing them to stay and exercise employment for an employer within a given time frame.

Requirement for Work and Residence Permits

The following are required to apply for a permit:

Individual

- Obtaining of a non-citizen identity card at the National Identification Authority
- Secondment Letter /Appointment Letter/Contract of Employment
- Medical Report from Ghana Immigration Clinic
- Police Clearance Report from Home Country/Jurisdiction
- Copy of Bio-data page of Employee's Passport Curriculum Vitae/Resume
- Professional and Educational Certificates
- Two (2) passport sized photographs of applicant
- Passport of applicant
- A valid COVID-19 Test results conducted and issued by the Ghana Immigration Service

Company

- Application Letter from Employer to the Comptroller-General of Immigration
- Duly completed work and residence permit application forms
- Certificates of Registration of the Company in Ghana; Certificate of Incorporation, Certificate to Commence Business, Companies Regulation
- Tax Clearance Certificate

5.1 International Business Travel/Short-Term Assignments

Describe (a) which nationalities may enter Ghana as non-visa national,

- ECOWAS countries/jurisdictions
- Singapore
- Rwanda

- Uganda
- Zimbabwe
- Seychelles
- Egypt
- Mauritius
- Lesotho
- Namibia
- Tanzania
- Trinidad and Tobago
- Kenya
- Botswana
- Malawi
- Swaziland

Holders of diplomatic, service, or official passports from the below countries/jurisdictions also require no visa to enter into Ghana.

- Brazil
- Cuba
- Germany
- Hong Kong (SAR)
- South Africa
- Iran

(b) which activities they may perform

Activities in the nature of attending meetings, providing consultations and advisory services.

(c) the maximum length of stay.

The Immigration Act, 2000 (Act 573) has not stated the length of stay that determines a short stay. However, in practice 60 to 90 days is usually granted.

Describe (a) the regulatory framework for business travelers being visa nationals (especially the applicable visa type), (b) which activities they may perform under this visa type and the (c) maximum length of stay.

Business visas are issued to such individual. They can perform activities in the nature of attending meetings, providing consultations and advisory services. The maximum length of stay that is granted in practice is 60 days.

Outline the process for obtaining the visa type(s) named above and describe

(a) the required documents (including any legalization or translation requirements),

- Complete a visa application form from the Ghanaian embassy or consulate.
- Attach two passport size photographs.
- Letter of invitation from the principal or sponsor or company
- Passport of applicant.
- Additional requirements may be requested depending on the location of the Ghanaian embassy and their jurisdiction.

- Application Fee
- Copy of Bio-data page of the principal or sponsor's Passport/Voter's ID card (where the application is being done from Ghana)

(b) process steps,

The completed application form together with all the relevant documents and fees will be submitted to the Ghanaian embassy or consulate or Ghana Immigration Service

If no further document is requested, a retention slip will be given to the applicant with the visa pick up date indicated on it.

The applicant picks up the visa on the due date

(c) processing time

It usually takes 7 working days.

(d) location of application

- Ghanaian embassy or consulate
- Ghana Immigration Service

Are there any visa waiver programs or specific visa categories for technical support staff on short-term assignments?

No

5.2 Long-Term Assignments

What are the main work permit categories for long-term assignments to Ghana?

- Ghana Investment Promotion Authority quota
- Immigrant quota

In this context, please outline whether a local employment contract is required for the specific permit type.

A local contract is required for both types of permits.

Provide a general process overview to obtain a work and residence permit for long- term assignments (including processing times and maximum validation of the permit).

- The expatriate needs to obtain a non-citizen ID Card
- Obtain a medical report from the Ghana Immigration Clinic and perform a Covid-19 Test at the Ghana Immigration Service
- Submit all relevant documents, forms and fees to the Ghana Immigration Service
- A retention slip will be given which indicates the possible day for collection of permits

Is there a minimum salary requirement to obtain a long-term work and residence permit for assignments? Can allowances be taken into account for the salary?

There is no minimum salary requirement

Is there a fast-track process which could expedite the visa/ work permit?

No

At what stage is the employee permitted to start working when applying for a long-term work and residence permit (assignees/ local hire)?

When work permit is obtained or issued.

Can a short-term permit/ business visa be transferred to a long-term permit in Ghana?

Yes

Is it possible to renew work and residence permits?

Yes

Is there a quota or system or a labor market test in place?

Yes, there is a quota system in place for entities with foreign participation who register with the Ghana Investment Promotion Centre (GIPC)

5.3 General Immigration Related Questions

Would it be possible to bring family members to Ghana?

Yes

Is it possible to obtain a permanent residence permit?

Residence permits are subject to renewals. However, where an individual has lived in Ghana for a continuous period of 5 years in the past 7 years and with good records and wants to make Ghana their permanent home, they can be issued with a permanent residence permit. Also, where a foreign national marries a citizen of Ghana, the foreign national can be issued a permanent residence permit through marriage.

What if circumstances change after the Work and Residence application process?

The Ghana Immigration Service will have to be notified in order for the permit(s) to be cancelled.

How long can a permit holder leave Ghana without their permit becoming invalid?

Permit(s) are issued for a validity period(s) of usually 1 year. Hence until the validity period expires, the permit holder can use it irrespective of whether in or outside the country/jurisdiction.

Must immigration permissions be cancelled by the end of the assignment/employment?

Yes, the Ghana Immigration Service will have to be notified in order for the permit(s) to be cancelled

Are there any penalties for individuals and/or companies in place for non-compliance with immigration law?

Yes. This includes fines, imprisonment or deportation.

5.4 Other Important Items

List any other important items to note, or common obstacles faced, in Ghana when it comes to the immigration processes.

Submission of Annual Immigration Return

Employers that have been granted work permit/immigrant quotas are required to complete an annual immigration return, disclosing the names and addresses of expatriate employees. The return is expected to be filed on or before the 14th of the ensuing year. The return discloses, among others, their date of employment, the type of permit authorizing their residence in Ghana and the expiry date of the permit.

A company is liable to a penalty of GHS500 and an individual, to a penalty of GHS100 for failure to file the return by the due date.

Back to top

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