

Welcome to Smart Roaming with Real-Time Charging - Travel just got a whole lot easier for postpaid customers!

Effective October 1st, 2025, MTN Ghana is launching a new real-time charging system for all postpaid customers who use roaming services. This means your roaming charges—whether for calls, SMS, or data—will now be deducted instantly from your account, just like prepaid customers.

What's Changing?

- **No More Surprises:** Charges are applied immediately, helping you avoid unexpected bills after your trip.
- **Automatic Activation:** If you're a postpaid customer, this feature is available to you—no need to activate it manually.
- **Transparent Billing:** You can track your usage via *124# or the myMTN App.
- **Dual Wallet System:** Charges will first deduct from your **credit limit**. If that runs out, your **main account (MA)** will be used automatically.

You can reach out to your Relationship or Account Manager to increase your limit before or during your trip, top up your prepaid main account from anywhere using Mobile Money (*170# or MoMo App), or have friends and family send airtime.

Below is the list of destinations for which the immediate charges for **voice calls, SMS and data** are applicable.

Afghanistan	Gabon	Moldova	Syria
Albania	Gambia	Monaco	Tanzania
Algeria	Georgia	Mongolia	Thailand
Angola	Germany	Montenegro	Togo
Armenia	Greece	Morocco	Tunisia
Aruba	Grenada	Mozambique	Turkey
Australia	Guadeloupe	Myanmar	Turkmenistan
Austria	Guyana & St Vincent	Namibia	Uganda
Azerbaijan	Guinea	Netherlands	Ukraine
Bahrain	Guinea Bissau	New Zealand	United Kingdom(UK)
Barbados	Hungary	Niger	United Arab Emirates
Belarus	Iceland	Nigeria	United States of America(USA)
Belgium	India	Norway	Uzbekistan
Benin	Indonesia	Oman	Vietnam
Bosnia & Herzegovina	Iran	Pakistan	Yemen
Botswana	Ireland	Philippine	Zambia
Brazil	Israel	Poland	Zimbabwe
Burkina Faso	Italy	Portugal	
Burundi	Jamaica	Puerto Rico	

Cameroon	Japan	Qatar
Canada	Jordan	Romania
Cape Verde	Kazakhstan	Russia
Cayman	Kenya	Rwanda
Central African Republic	Kuwait	Sao Tome
Chad	Latvia	Saudi Arabia
China	Lebanon	Senegal
Comoros	Lesotho	Seychelles
Congo	Liberia	Sierra Leone
Congo DRC	Libya	Singapore
Cote d'Ivoire	Liechtenstein	Slovenia
Croatia	Lithuania	South Africa
Cuba	Luxembourg	South Korea
Cyprus	Madagascar	South Sudan
Czech Republic (Czechia)	Malawi	Spain
Denmark	Malaysia	Sri Lanka
Egypt	Maldives	St. Lucia & St.Kits
Equatorial Guinea	Mali	Sudan
Estonia	Malta	Swaziland (now Eswatini)
Ethiopia	Mauritania	Sweden
Faroese Island	Mauritius	Switzerland
France		

For the destinations listed below, immediate charges will be for **data only**.

Argentina	Hong Kong
Bangladesh	Macau
Bermuda	Macedonia
Brunei Darussalam	Mexico
Bulgaria	Nicaragua
Cambodia	Papua New Guinea
Chile	Peru
Djibouti	Slovak Republic (Slovakia)
Ecuador	Taiwan
Finland	Trinidad and Tobago