

CARDS, ATM & POS

CARDS	V. PREPAID MC. PREPAID	V. CLASSIC M. STANDARD	VISA GOLD	V. PLATINUM MC. WORLD	VISA CORP T&E
Card Issuance Fee	GHS 25.00 \$5.00	GHS 35.00 GHS 35.00	GHS 35.00	\$10.00 GHS 50.00	GHS 50.00
Monthly Service Fee	GHS 3.00 \$1.00	GHS 10.00	GHS 10.00	\$5.00 GHS 25.00	GHS 20.00
Loading Fee (Prepaid)	GHS 3 (on digital platforms)	N/A	N/A	N/A	N/A
Card To Card Transfers (Prepaid Portal)	GHS 1.00 \$1.00	N/A	N/A	N/A	N/A

CARD TRANSACTION FEES

ATM Cash Withdrawal (Own Card On Own Atm) Txn Fee	GHS 1.00 \$2+2.8%	Free	Free	Free GHS 5.00	GHS 5.00
ATM Cash Withdrawal (Own Card On Other Gh Banks' Atm) Txn Fee	GHS 3+2% \$2+2.8%	GHS 3+2%	GHS 3+2%	\$2+2.8% GHS 3+2%	GHS 3+2%
ATM Cash Withdrawal (Own Card On International Atm) Txn Fee	5% 5%	5%	5%	5% 5%	5%
ATM Cash Withdrawal (Other Gh Bank Card On FAB ATM)	FREE. Subject to Other Bank Card Charges				
ATM Cash Withdrawal (Foreign Cards On FAB ATM) Txn Fee	GHS 15				
Local POS Txn Fee	GHS 1.50 \$2+2.8%	GHS 1.50	GHS 1.50	\$2+2.8% GHS 1.50	GHS 1.50
International POS & Web Purchases Txn Fee	3% \$2+2.8%	3%	3%	\$2+2.8% 3%	3%
Optional Issuer Fee (OIF)	7.5%				
Balance Enquiry (Local on other Banks' ATM)	GHS 2 \$0.20	GHS 2	GHS 2	GHS 2 \$0.20	GHS 2
Balance Enquiry (International)	GHS 5 \$0.50	GHS 5	GHS 5	GHS 5 \$0.50	GHS 5
3D Secure (Annual)	GHS 10	GHS 10	GHS 10	GHS 10	GHS 10
Pin Reset (After 3rd attempt)	GHS 5 \$0.50	GHS 5	GHS 5	GHS 5 \$0.50	GHS 5

CREDIT CARD

Item	Visa Infinite (GHS)	Visa Infinite (USD)	Visa Platinum (GHS)	Visa Platinum (USD)	Visa Classic (GHS)
Issuance and Maintenance					
Card Issuance Fees/ Re-Issuance/ Replacement	100	USD 20	50	USD 10	50
Card Monthly Maintenance Fees	Free	Free	Free	Free	Free
Balance Enquiries (Other Banks ATM)	GHS 2.00				
Mini Statement (ATM)	GHS 2.00				
Transaction Fees					
POS/Web Purchase (International)	2.5%	2.5%	2.5%	2.5%	2.5%
Local POS and Online	Free				
Optional Issuer Fee (OIF)	7.5%				
ATM Withdrawals	5%	5%	5%	5%	5%
International Card Withdrawals (Min of USD 4.00)	5%	5%	5%	5%	5%
Insufficient Funds Charge (after 10 unsuccessful transactions)	GHS50	GHS50	GHS50	GHS50	GHS50
Interest Rate					
Credit Utilized	Base Rate + 26.8% = 36% per annum [3% monthly]				
Late Payment	10% or GHS 20/USD 20 Whichever is higher				

1. I/We hereby authorize First Atlantic Bank to debit my/our account directly with all transactions undertaken using my/our Card(s)/Internet/Mobile Banking credentials and I/ we take full responsibility for these transactions.
2. I/we also agree to accept First Atlantic Bank's transaction reference numbers, receipt of withdrawals and transactions as conclusive and binding.
3. First Atlantic Bank is authorized to debit my/our account with fees in respect of monthly usage of Card(s)/Internet/Mobile Banking services.
4. First Atlantic Bank and its agents reserve the right to ask for proof of a First Atlantic Bank Cardholder's identity if the First Atlantic Bank Card is presented at its teller counters or Merchant points. This measure may be followed from time to time in order for First Atlantic Bank to protect its esteemed customers against the possibility of fraud.
5. First Atlantic Bank is authorized to debit my/our account with fees in respect of the issuance, usage and renewal of the Bank's Cards, and also for providing the services stated herein.
6. I /We understand that the First Atlantic Bank Card remains the property of First Atlantic Bank and I/we will surrender it unconditionally and without reservation upon demand by First Atlantic Bank.
7. I/ We undertake not to use or attempt to use the Card/Internet/Mobile Banking services without sufficient funds in my/our account to cover the transactions.
8. First Atlantic Bank reserves the right to terminate the services stated herein at any time without incurring any liability (ies) whatsoever. Customers will however be duly informed of the termination of the services herein stated.
9. I/We undertake not to use or attempt to use my/our card or access after the Bank has notified me/us of its cancellation/revocation.
10. I/We understand that First Atlantic Bank may decline my/our application without any reasons given to me/us.
11. I/We understand that I am/we are liable for any transaction(s) that occur(s) on my/our account prior to reporting the compromise/ loss of my/our Card or internet credentials to First Atlantic Bank.
12. I/We undertake to promptly return all found Cards, previously reported by me/us as lost, stolen or misplaced, to First Atlantic Bank in the event that I/ we do find them.
13. I/We undertake to immediately inform First Atlantic Bank, when the Card is lost, stolen or misplaced, giving details of the loss, theft or misplacement. I/We understand that if I/we fail to so inform First Atlantic Bank, I/we may increase the chances of the occurrence of fraud on my/our account, and First Atlantic Bank would not be responsible in any way or whatsoever for any unauthorized transaction(s) on my/our account during this period.
14. Under no circumstances will I/we disclose my/our Personal Identification Number (PIN)/Password to anybody, including family members, business colleagues and First Atlantic Bank staff, & First Atlantic Bank will not accept any liability should I/we disclose my/our PIN/Password to another person.
15. I/We recognize that I am/we are not allowed to give my/our card to anyone except those involved in any Point of Sale transactions. The Card issued to you is owned by First Atlantic Bank and has been given to me/us in trust and is therefore not transferable.
16. I/We undertake to immediately inform First Atlantic Bank, when my/our access is stolen/compromised, giving details of the loss/compromise. I/We understand that if I/we fail to so inform First Atlantic Bank, I/we may increase the chances of the occurrence of fraud on my/our account, and First Atlantic Bank would not be responsible in any way or whatsoever for any unauthorized transaction(s) on my/our account during this period.
17. First Atlantic Bank reserves the right to vary these terms and conditions at its sole discretion and without notice to the applicant.