



Tariff Guide

Dec 2025

Introduction

First Atlantic offers a full range of financial services and solutions similar with other financial institutions. The Bank therefore charges a fee for many of these services.

These services are provided either free or at a charge, which has been outlined in this book. As and when changes are effected, updates will be made available in all our branches nationwide.

Tips to reduce your banking charges:

- Make use of First Atlantic ATMs to perform basic transactions.
- Pay your monthly installments on loans on the specified date to avoid penalty charges.
- Keep your account in credit to avoid accounts being over-drawn by cheques etc. and attracting debit interest charges.
- Use your Debit card for store purchases.
- Have your salary transferred electronically by your employer instead of using cash or cheque.
- Obtain advice from branch staff regarding the best product for your needs.

| 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 | 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 Bank's 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 (Own 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 3+2% | GHS 1.50 |
| International POS & Web purchases Txn Fee | 3% \$2+2.8% | 3% | 3% | \$2+2.8% 3% | 3% |
| Optional Issue Fee (OIF) | 7.5% | | | | |
| Balance Enquiry (Local on other Bank's 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 2 \$0.20 | GHS 5 |
| 3D Secure (Annual) | GHS 10 | GHS 10 | GHS 10 | GHS 10 | GHS 10 |
| Pin Reset (After 3 rd 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 | USD20 | 50 | USD 10 | 50 |
| Card Monthly Maintenance Fees | Free | Free | Free | Free | Free |
| Balance Enquiries (Other Banks ATM) | GHC 2.00 | | | | |
| Mini Statement (ATM) | GHC 2.00 | | | | |
| Transaction Fees | | | | | |
| POS/Web Services (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% |
| International Funds Charge (after 10 unsuccessful transactions) | GHS 50 | GHS 50 | GHS 50 | GHS 50 | GHS 50 |
| Interest Rate | | | | | |
| Credit Utilized | BASE RATE +26.8% =36% per annum (3% monthly) | | | | |
| Late Payment Fee | 10% of closing balance or GHS20 / USD 20 (whichever is higher) | | | | |
| VIRTUAL PRODUCTS | | | | | |
| MOBILE BANKING | RETAIL INTERNET BANKING | | | CORPORATE INTERNET BANKING | |
| Setup Fee | FREE | | | GHS20.00 Monthly | |
| Monthly Fee | FREE | | | | |
| Internal Transfer Fee | FREE | | | | |
| Domestic Transfer Fee (Non-Instant) | GHS3.00 | | | | |
| Domestic Transfer Fee - GIP (Instant) | < GHS50 -> GHS0.50 GHS 50 - GHS1000 -> 1% > GHS 1000 -> GHS 10 | | | | |
| Mobile Money Transfers | GHS 0.75 capped at GHS20 | | | | |
| International Transfers | N/A | | | | |
| Other Fee (Account To Card Transfer) | Free | | | | |

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| SSNIT AND GRA | FREE (ALSO ON CIB) | |
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| MOBILE BANKING | | |
|--|---------|-------------------------|
| MOBILE BANKING | RETAIL | CORPORATE & COMMERCIAL |
| Mobile Banking App Setup | FREE | GHS20.00 Monthly |
| Mobile Banking App Monthly | FREE | |
| SMS Alert Setup | FREE | |
| SMS Alert Monthly | GHS2.00 | |
| Prepaid SMS & Email Alert | FREE | |
| Email Alert Setup | FREE | |
| Email Alert Monthly | FREE | |
| Estatement - Monthly | FREE | |
| Estatement – Other (Weekly, Daily, Etc) | FREE | |

| FLEXIPAY | | | |
|-------------------------------|--|-------------------------|--|
| | MTN OVA Charge | Flexipay Service Charge | Gain/Loss |
| Mobile App Transactions | 1.00% | 1.00% | 0% |
| API Merchants - Disbursements | 0.50% | 0.75% | 0.25% |
| API Merchants – Collections | 1.00% | 1.20% | 0.20% |
| Cap on Transactions | GHS 8 | | |
| USSD EXTENSION | | | |
| Transaction Charge | 1.2% capped at GHS25 for transactions above GHS2,000 | | |
| POS | | | |
| | Cards | MoMo | |
| Transaction Charge | 2.50% | 1.50% | |
| MOMO PORTAL | | | |
| | 1.2% capped at GHS25 for transactions above GHS2,000 | | |
| WEB ACQUIRING | | | |
| | Cards | | |
| FabClient and Digipay | 2.5% Domestic | | 1.2% capped at GHS25 for transactions above GHS2,000 |

| DOMESTIC BANKING SERVICES | |
|---|--|
| COMMISSION ON TURNOVER (COT) | |
| COT | 1.5/Mille (On all withdrawals) |
| Withdrawal charges on offshore funds | 3% of the transaction amount |
| BANK DRAFT (PAYMENT ORDER) | |
| Bank Customer | 0.25% of Face Value |
| Min | GHS8.00 |
| Max | GHS20.00 |
| Non-Customer | 0.50% of Face Value |
| Min | GHS10.00 |
| Max | GHS25.00 |
| Exam/School Fees | GHS5.00 |
| DRAFT CANCELLATION | Free |
| CASH COLLECTIONS & PAYMENTS | |
| Branch to Central Bank | GHS100.00 per pick |
| Intra City collection: | |
| Weekdays | GHS100.00 per pick |
| Weekends and holidays | GHS100.00 per pick |
| Cash Delivery | GHS 300.00 |
| Events (Funerals, Parties, Launches, Birthdays, etc.) | |
| Within Accra & Kumasi | GHS 2,000.00 |
| Outside Accra & Kumasi | GHS 2,500.00 MIN |
| Minimum Threshold Amount | GHS 50,000.00 |
| CLEARING CHARGES & OTHERS | |
| STOPPED CHEQUE Returned (Refer to Drawer: No funds) | GHS7.5 10% of cheque value for 1st time offender, 15% of cheque value for 2nd time offender and 20% of cheque value for 3rd time offender |
| Inward Returned Cheque (other reasons) | GHS10.00 |
| Normal Cheque Codeline Clearing (CCC) | Free |
| Express Cheque Codeline Clearing (CCC) | GHS50.00 |
| Outward Returned Cheque | Free |
| Direct Credit (ACH) | GHS3.0/Transaction |
| Express Direct Credit (ACH) Near Real Time (NRT) | GHS30.00 |
| Direct Debit (ACH) | GHS3.0/Transaction |
| Non- Instant Transfers (Channels) | GHS3.00 |
| STATEMENT REQUEST | |
| Monthly (via E-mail) | Free |
| Off-Cycle (less than 1yr) | GHS 2/sheet |
| Off-Cycle (Above 1yr) | GHS 5/ sheet |
| Visa Statement | GHS 8.00 per sheet |
| Introductory Letter | GHS20.00 |
| Letter of Comfort/Letter of Intent | GHS2,000.00 |
| Auditors Confirmation/Account Confirmation | GHS 50.00 |
| CERTIFICATE OF BALANCE | |
| Beyond 3 months | - |
| Ad Hoc (Interim) | GHS5.00 |
| Enquiries between 1 year and 3 years (per sheet) | GHS5.00 |
| Enquiries 3 years and above (per sheet) | GHS10.00 |
| Auditors Questionnaire/Letter of Intent | GHS2,000.00 |
| CHEQUE BOOK AND RELATED ITEMS | |
| Personal Accounts (50 Leaflets) | GHS40.00 |
| Corporate Accounts (100 Leaflets) | GHS75.00 |
| Purple plus & Purple plus extra GBP, USD, EUR and GHS | Free |
| Cheque/ voucher retrieval: | |
| Current year | GHS10.00 |
| Counter Cheque till first chq book is issued to new account | Free |

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| SALARY PROCESSING FEE | |
| INTERNAL | |
| Retail Clients | GHS3.00 / Transaction |
| Corporate Client | GHS3.00 / Transaction |

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|---|--|
| STANDING ORDERS | |
| INTERNAL | |
| minimum | Free |
| maximum | Free |
| EXTERNAL | |
| Minimum | GHS3.00 / Transaction |
| Maximum | GHS3.00 / Transaction |
| Penalty on insufficient funds | GHS10.00 |
| LOCAL TRANSFERS/REMITTANCES | |
| SWIFT TRANSFERS | |
| Fee - Customers | GHS35.00 flat fee |
| TRADE SERVICES | |
| OPEN ACCOUNT | |
| Transfer Commission | 1.25% of transfer amt where applicable (Min \$100) |
| Swift Charge | \$35.00 |
| Externalization Charge | 1.25% of transfer amount (where applicable) |
| Correspondent Bank Charge | \$50, €40, £30 (at the request of the customer) |
| Amendment | \$50.00 |
| ADVANCE PAYMENT | |
| Commission | 1.25% of transfer amount (minimum \$100) |
| Swift Charge | \$35.00 |
| Externalization Charge | 1.25% of transfer amount (where applicable) |
| Correspondent Bank Charge | \$50, €40, £30 (at the request of the customer) |
| Amendment | \$50.00 |
| IMPORT BILLS FOR COLLECTIONS | |
| Handling Charges | \$50.00 |
| Transfer of documents to other banks | \$100.00 |
| Settlement: | |
| Bills for Collections Transfer Commission | 1.25% of transfer amount (minimum \$100) |
| Swift Charge | \$35.00 |
| Externalization Charge | 1.25% of transfer amount (where applicable) |
| Correspondent Bank Charge | \$50, €40, £30 (at the request of the customer) |
| Extension of Unutilized LCs | \$50 |
| EXPORT BILLS FOR COLLECTION | |
| Foreign Courier Charges | \$200.00 |
| Handling Charges | \$100.00 |

| IMPORT LETTER OF CREDIT | |
|---|--|
| Establishment fee/commission | 0.50%/Qtr |
| Processing Fee | 2% p.a |
| Confirmation Fees | 0.75% /Qtr |
| SWIFT charge for establishment | \$35.00 |
| Amendment | 1.25% /Qtr |
| Cancellation | As advised by correspondent bank + \$100 |
| Discrepancy | As advised by correspondent bank + \$100 |
| Other Amendment | As advised by correspondent bank + \$100 |
| EXPORT LETTERS OF CREDIT | |
| Advising FAB customers | Free |
| Advising non FAB customers | N/A |
| Handling Charges | \$100.00 |
| Negotiation & Discounting of Bills | To be negotiated |
| Foreign Courier Charges | \$150.00 |
| Amendment | As advised by correspondent bank + \$100 |
| Cancellation of LCs | As advised by correspondent bank + \$100 |
| Discrepancy | As advised by correspondent bank + \$100 |
| Extension of Unutilized LCs | \$50 |
| FOREIGN TRANSFERS FROM PERSONAL ACCOUNTS (INDIVIDUALS) | |
| Transfer Commission | 1.25% of transfer amount (minimum \$50) |
| SWIFT Charge | \$35.00 |
| Externalization Charge | 1.25% of transfer amount (Where applicable) |
| Corresponding Bank Charge | \$50, €40, £30 (at the request of the customer) |
| Amendment | \$50.00 |
| FOREIGN TRANSFER TO LOCAL BANK (THROUGH BOG) | |
| Transfer Commission | 1.25% of Transfer Amount (min. - \$10, max - \$300) |
| Swift Charges | \$35.00 |
| Cheque Settlement (MT205) | \$15.00 |
| AMEX SETTLEMENT | |
| Transfer Commission | 1.25% of transfer amount (minimum \$100) |
| SWIFT charge | \$35.00 |
| Externalization Charge | 1.25% of transfer amount (where applicable) |
| Amendment | \$50.00 |
| OTHERS | |
| Inward Remittance (Inflow) | Free |
| FX Cash Withdrawal (Inflow) | 6% of withdrawal amount |
| FX Cash Withdrawal (funded by Cheque Deposit) | 6% of withdrawal amount |
| FX Cash Withdrawal (funded by Cash Deposit) | Free |
| Confirmation of Equity Contribution | \$50.00 |
| FX purchase from the Bank to transfer (Externalization Fee) | Free |
| PAPSS Fees | 1.25% of Transaction Amount(Equivalent of Min.- \$14.00) |

PRIVATE BANKING

N.B.: No issuance fees for cards for Purple Plus /Extra customers

LIABILITY PRODUCT FEATURES

ATLANTIC FLEX INDIVIDUAL

| | |
|--|-----------------|
| COT | Zero |
| Minimum opening amount | GHS500 |
| Monthly interest payment on balances above | GHS2,500 |
| Interest rate | 2.00% per annum |

ATLANTIC FLEX BUSINESS

| | |
|--|-----------------|
| COT | Zero |
| Minimum opening amount | GHS1,000 |
| Monthly interest payment on balances above | GHS5,000 |
| Interest rate | 2.00% per annum |

ATLANTIC TARGET

| | |
|------------------------|-----------------|
| Minimum opening amount | GHS 500 |
| Interest rate | 2.00% per annum |

ATLANTIC YOUNG SAVER

| | |
|------------------------------|-----------------|
| Minimum opening amount | GHS100 |
| Minimum monthly contribution | GHS20 |
| Interest rate | 2.00% per annum |

ATLANTIC SENIORS

| | |
|------------------------|------|
| COT/Maintenance Charge | Zero |
|------------------------|------|

ATLANTIC SAVE

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|---------------------|--------------|
| Interest on balance | 2% per annum |
|---------------------|--------------|

ATLANTIC BUSINESS SAVINGS ACCOUNTS

| | |
|------------------|--------------|
| Interest payment | 2% per annum |
|------------------|--------------|

PURPLE PLUS

| | |
|-----------------------|-----------------------|
| Quarterly service fee | GHS 50, No COT Charge |
|-----------------------|-----------------------|

Monthly interest payment of current savings rate +2% p.a. to be earned on balances above GHS 70, 000.00.

PURPLE PLUS EXTRA

| | |
|-----------------------|------------------------|
| Quarterly service fee | GHS 100, No COT Charge |
|-----------------------|------------------------|

Monthly interest payment of current savings rate +2% p.a. to be earned on balances above GHS 70, 000.00.

ASSET PRODUCT FEATURES

ATLANTIC SALAD

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|---------------|--|
| Obligor limit | Up to 70% of employee's one month's salary net |
| Global limit | GHS1,000,000 |
| Tenure | 90 days |

ATLANTIC PERSONAL LOAN

| | |
|----------------|--|
| Obligor limit | GHS 300,000 Subject to DSR |
| Global limit | GHS20,000,000 |
| Tenure | 48 months max |
| Facility Fee | 2.00 % flat on facility amount payable upfront |
| Processing fee | 2.00% |
| Interest Rate | GRR + Minimum of 5% |

ATLANTIC TRADERS FACILITY

ATLANTIC TRADERS FACILITY FOR IMPORTERS

| | |
|----------------|---|
| Obligor limit | GHS 250,000 |
| Global limit | GHS10,000,000 |
| Tenure | 30 days max 60 days max |
| Processing fee | 2.00% flat on facility amount payable upfront |
| Facility fee | 2.00% |

| | | |
|--|--|--------------------------------|
| Interest rate | Ghana Reference Rate ("GRR") plus a margin of 5% | |
| ATLANTIC HI LIFE | | |
| Obligor limit | GHS 100,000 for household items | |
| Tenor | 12 months (6 months Interest free) | |
| Interest rate | In the event the Customer opts for 1 year, the 1 st 6 mths would be interest free. The remaining 6 mths will attract interest at the prevailing Market rate | |
| VEHICLE ASSET FINANCE | | |
| Obligor limit | USD 100,000 (or GHS equivalent) OR USD 70,000 – used vehicles | |
| Global limit | USD 2 million (GHS equivalent) | |
| Tenure | Up to 60 Months (36 months for used cars) | |
| Facility Fee | 1.5% payable upfront | |
| Processing fee | 1.5% payable upfront | |
| Interest Rate | GRR + 5% or (12% for USD) | |
| RECEIVABLE /INVOICE DISCOUNTING | | |
| Global limit | GHS10,000,000 | |
| Singe Obligor limit | GHS2,000, 000 | |
| Tenor | 90 days (Rollover option of 60 days) | |
| Interest rate | GRR + minimum of 2% | |
| Processing fee | 1.00% flat of the approved facility amount. | |
| Facility fee | 1.00% flat of the approved facility amount | |
| Rollover fee | 1.00% flat rate | |
| CASH-BACKED FACILITIES | | |
| Single Obligor limit | Subject to cash collateral available (maximum of the bank's Single Obligor Limit for secured lending) | |
| Processing fee | 0.25 % flat on facility amount payable upfront | |
| Interest rate | GRR + maximum of 8.5%. | |
| Tenor | 12 months max | |
| PURLPLE PLUS MORTGAGE | | |
| Global limit | GHS equivalent of USD13.6 million (15% of Net Owned Funds) | |
| Obligor limit | GHS equivalent of USD350,000 and USD1,500,000 for the Mass Affluent and HNI / UHNI markets respectively | |
| Tenor | Up to 7 years | |
| Equity contribution | 20% | |
| Interest rate | GRR plus a minimum of 8% and 12% for USD | |
| CAGD DEDUCTIBLE LOANS | | |
| | Personal Loans | Asset Finance (Hi-Life) |
| Facility amount | Up to GHS150,000 | Up to GHS40,000 |
| Interest rate | 36.50% per annum | Nil |
| Facility fees | 2.50% Flat, payable upfront | Nil |
| Controller fees | 3% of monthly repayment amount | 3% of monthly repayment amount |
| Management fee | 1.00% | Nil |
| ADVANCE PAYMENT GUARANTEE | | |
| Obligor limit | Personal and Business Banking-GHS3,000,000 Corporate-GHS 10,000,000.00 | |
| Tenor | 12 months after issue date | |
| Facility fee | 3% flat of Guarantee amount, paid upfront | |
| Guarantee Commission | 0.25% of Facility amount per quarter | |
| PURPLE AUTO LOAN | | |
| | New Vehicles | Old Vehicles |
| Obligor limit | USD 200,000 (GHS equivalent) | USD 70,000 (in GHS equivalent) |

| | | |
|---------------------------------------|---|--|
| Tenor | 60 months | 36 months |
| Equity contribution | 20% at least | 30% at least |
| Interest rate | GRR+ margin of 5% / (12% for USD) | |
| Facility fee | 1.5% | |
| Processing fee | 1.5% | |
| GREENDRIVE AUTO LOAN | | |
| | HNI/UHNI AND BUSINESS | EMPLOYEES |
| Obligor limit | USD 200,000 (GHS equivalent) | USD 50,000 (in GHS equivalent) |
| Tenor | 48 months (new vehicles 36 months (used vehicles) | 60 months (new vehicles 36 months (used vehicles) |
| Equity Contribution | 20% | |
| Interest rate | GRR +3% | |
| Facility fee | 1.00% | |
| Processing fee | 1.00% | |
| JUDICIARY SERVICE LOANS | | |
| Interest rate | GRR plus a margin of 6.81% | |
| Facility fees | 1.00% | |
| Processing fee | 1.00% | |
| BID BONDS | | |
| Global Limit | GHS 20 million | |
| Single Obligor Limit | GHS 2 million | |
| Tenor | As required under Tender Document but not exceeding 12 months | |
| Pricing | 4.00% flat on facility amount payable upfront | |
| ATLANTIC PERFORMANCE GUARANTEE | | |
| Tenor | 12 months after issue date | |
| Facility fee | 3% flat of Guarantee amount, paid upfront | |
| Guarantee Commission | 0.25% of Facility amount per quarter | |