

FIRST ATLANTIC BANK PLC (TARIFF GUIDE)

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 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 \$0.20	GHS 5	GHS 5	GHS 2 \$0.20	
Insufficient Funds Transaction	GHS 5 0.43 cents	N/A	N/A	N/A	
3D Secure (Annual)	GHS 35	GHS 35	GHS 35	GHS 35	GHS 35
(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 dosing balance or GHS20/ USD 20 (whichever is higher)				
VIRTUAL PRODUCTS					
MOBILE BANKING	RETAIL INTERNET BANKING			CORPORATE INTERNET BANKING	
Setup Fee	FREE			GHS200 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 -> 3% > GHS 1000 -> GHS 10				
Mobile Money Transfers	GHS 0.75 capped at GHS20				
International Transfers	N/A				
Other Fee (Account To Card Transfer)	Free				
SSNIT AND GRA	FREE (ALSO ON CIB)				

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	1.5%	1.2% capped at GHS25 for transactions above GHS2,000	
POS			
	Cards		MoMo
Transaction Charge	2.50%		1.50%
WEB ACQUIRING			
CARD			
Domestic transaction	Cross Border transaction		
2.50%	4.0% + USD 0.60 transaction count fee		
MOMO			
1.2% Capped at GHS25 For transactions above GHS 2,000			
DOMESTIC BANKING SERVICES			
COMMISSION ON TURNOVER (COT)			
COT		1.5/Mille (On all withdrawals)	
Withdrawal charges on offshore funds		3% of the transaction amount	
Ghana Gold Coin Processing Fee		GHS 50.00 per coin	
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		GHS7.5	
Returned (Refer to Drawer: No funds)		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
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		
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		
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 (1.2% for USD)	
RECEIVABLE /INVOICE DISCOUNTING		
Global limit	GHS10,000,000	
Single 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	
PURPLE 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	