FIRST ATLANTIC BANK (TARIFF GUIDE)

	V.PREPAID	V. CLASSIC	VISA	V.PLATINUM	VISA		CP	EDIT CARD			refreshingly different!	
CARDS	MC. PREPAID	M. STANDARD	GOLD	MC. WORLD	CORP T&E		Visa	Visa	Visa Platinum	Visa Platinum	Visa Classic	
Card Issuance Fee	GHS 25.00 \$5.00	GHS 25.00	GHS 35.00	\$10.00 GHS 50.00	GHS 50.00		Infinite	Infinite (USD)	GHS	(USD)	GHS	
Monthly Service Fee	GHS 3.00 \$1.00	GHS 5.00	GHS 10.00	\$5.00 GHS 20.00	GHS 20.00	Card Issuance Fees/						
					–	Re - Issuance/ Replacement	100	20	50	10	50	
Quarterly Maintenance Fee	N/A	GHS 5.00	Free	Free	Free	Annual Card Maintenance Fees	150	30	100	20	100	
Annual Maintenance Fee	Free	0.00	GHS 35.00	Free GHS 50.00	GHS 50.00	Transaction Fees						
Loading Fee (Prepaid)	0.00	N/A	N/A	N/A	N/A	Web/Online Purchases Free Free (Local/ International) Free Free		Free	Free			
Card To Card Transfers (Prepaid Portal)	GHS 1.00	N/A	N/A	N/A	N/A	ATM Withdrawals(On us) Free Free Free		Free	Free			
CARD TRANSACTION F	EES					ATM Withdrawals (Off us)	\$3+3%	\$3+3%	\$3+3%	\$3+3%	\$3+3%	
Atm Cash Withdrawal	GHS 1.00	Free	Free	Free		International Card Withdrawals (Min of USD	\$4+3%	\$4+3%	\$4+3%	\$4+3%	\$4+3%	
(Own Card On Own Atm) Txn Fee	\$2+2.8%	Free	Free	GHS 5.00	GHS 5.00	POS (Domestic)	Free	Free	Free	Free	Free	
Atm Cash Withdrawal (Own Card On Other Gh Banks' Atm) Txn Fee	GHS 2+2% \$2+2.8%	GHS 2+2%	GHS 2+2%	\$2+2.8% GHS 2+2%	GHS 2+2%	POS (International) Free Free Free		Free	Free			
Atm Cash Withdrawal								Interest Rate				
(Own Card On International Atm) Txn Fee	\$3+2.8%	\$3+2.5%	\$2+2%	\$2+2.8% 3.5%	\$3 + 2.5%	Cash Advance (POS)	30+5%	5+5%	30+5%	5+5%	30+5%	
Atm Cash Withdrawal (Other Gh Bank Card On FREE. Subject to Card Issuer Charges		Interest rate		36% p.a.	36% p.a.	36% p.a.	36% p.a.	36% p.a.				
This Bank's Atm)							Öv	erdue Fees			-	
Atm Cash Withdrawal (Foreign Cards On This Bank's Atm) Txn Fee		:	5.00 + Card Issue	er Charges		Late Payment Fee	10'	% of closing balar	nce or GHS20 (wł	nich ever is highe	er)	
							VIRTU	AL PRODUCTS	5			
Pos Purchases (Local) Txn Fee	GHS 1.50	GHS 1.50	GHS 1.50	\$2+2.8% GHS 1.50	GHS 1.50	INTERNET BANKING	RETAIL			RPORATE & MMERCIAL		
Pos Purchases (International)	\$1+3%	\$1+3%	\$1+3%	\$2+2.8%	4.5%	Setup Fee		Free				
Txn Fee	VIII0 /0	<i>Q</i>1·O70		3.5%		Monthly Fee		Free				
Web Purchases Txn Fee	Web Purchases Txn Fee \$1+3% \$1+3% \$1+3% 3.5% 3.5%		3.5%	Internal Transfer Fee	Free							
	\$2+2.8%	\$2+2%				Domestic Transfer Fee (Non-Instant)	GHS3.00			GHS		
VerifiedByVisa(VbyV) Setup (Upon Request)	15	15	15	15	-	Domestic Transfer Fee (Instant)	<pre><ghs50->GHS0.50GHS 50-GHS1000->1% > GHS 1000 -> GHS 10</ghs50-></pre>		GHS20.00 Mc			
VbyV Authorization	o	o	о	о	o	Mobile Money Transfers	GHS 0.75 or 0.75% (whichever is higher)			onthly		
						International Transfers		N/A				
						Other Fee (Account To Card Transfer)		Free				



	MOBILE BANKI	NG			Min	
					Max	
MOBILE BANKING	RETAIL			CORPORATE &	Exam/School	
Mobile Banking App Setup	Free				DRAFT CANCE	
Mobile Banking App	Free				CASH COLLE	
Monthly	Free				Branch to Cen	
SMS Alert Setup	Free			GH	Intra City colle Weekdays Weekends and	
SMS Alert Monthly	GHS2.00			\$20.	Cash Delivery	
Prepaid SMS & Email Alert	Free			GHS20.00 Monthly	Events (Funera Within Accra 8	
Email Alert Setup	Free			nth	Outside Accra	
Email Alert Monthly	Free			V	Minimum Thre	
	Free				CLEARING CI	
Estatement - Monthly Estatement - Other	Free				STOPPED CHE Returned (Ref	
(Weekly, Daily, Etc)	Free				Returned (Und	
	FLEXIPAY				Local CCC	
					Express CCC	
	MTN OVA Charge	-	ny Service Narge	Gain/Loss	Returned Che	
Mobile App Transactions	1.00%		00%	0%	Direct Credit	
		•	00 %		Express Direct	
API Merchants - Disbursements	0.50% 0.75%		75% 0.25%		Direct Debit (
API Merchants – Collections	1.00%	1.00% 1.20%		0.20%	Non-Instant T	
Cap on Transactions	GHS 8		8		STATEMENT	
			.		Monthly	
USSD EXTENSION					Off-Cycle (les	
Transaction Charge 1.50%			50%		Off-Cycle (Ab	
	POS				Visa Stateme	
	PUS				Introductory/	
	Cards			МоМо	Equity Confir	
		6 1.50%		1.50%	Auditors Conf	
	2.50%)		1.00/0	CERTIFICATE	

DOMESTIC BANKING SERVICES					
COMMISSION ON TURNOVER (COT)					
COT 1.5/Mille (On all withdrawals					
BANK DRAFT (PAYMENT ORDER)					
Bank Customer	0.25% of Face Value				
Min	GHS8.00				
Мах	GHS20.00				
Non-Customer	0.50% of Face Value				

Min	GHS10.00		
Max	GHS25.00		
Exam/School Fees	GH\$5.00		
DRAFT CANCELLATION	Free		
CASH COLLECTIONS & PAYMENTS			
Branch to Central Bank	GHS100.00 per pick		
Intra City collection: Weekdays Weekends and holidays	GHS100.00 per pick GHS100.00 per pick		
Cash Delivery	GHS 300.00		
Events (Funerals, Parties, Launches, Birthdays, etc.) Within Accra & Kumasi Outside Accra & Kumasi	GHS 2,000.00 GHS 2,500.00 MIN		
Minimum Threshold Amount	GHS 50,000.00		
CLEARING CHARGES & OTHERS			
STOPPED CHEQUE(S) Returned (Refer to Drawer: No funds)	GHS7.5 Free		
Returned (Uncleared effects & other reasons)	GHS10.00		
Local CCC	Free		
Express CCC	GHS50.00		
Returned Cheque (Inwards)	Free		
Direct Credit (ACH)	GHS3.0/Transaction		
Express Direct Credit (ACH)	GHS30.00		
Direct Debit (ACH)	GHS3.0/Transaction		
Non-Instant Transfers (Channels)	GHS4.00		
STATEMENT REQUEST			
Monthly	Free		
Off-Cycle (less than 1Yr)	GHS2/sheet		
Off-Cycle (Above 1Yr)	GHS5/sheet		
Visa Statement	GHS8/sheet		
Introductory/Letter of Comfort	GHS20.00		
Equity Confirmation	GHS50.00		
Auditors Confirmation/Account Confirmation/Letter of Intent	GH\$50.00		
CERTIFICATE OF BALANCE			
Beyond 3 months			
Ad Hoc (Interim)	GHS5.00		
Enquiries btwn 1year and 3yrs(persheet)	GHS5.00		
Enquiries 3yrs and above (per sheet)	GHS10.00		
Auditors Questionnaire/Letter of Intent	GHS20.00		
CHEQUE BOOK AND RELATED ITEMS			
Personal Accounts (50 Leaflets)	GHS30.00		
Corporate Accounts (100 Leaflets)	GHS50.00		
Cheque/voucher retrieval:			
Current year	GHS10.00		
Counter cheque	GHS10.00		
Counter Cheque till first chq book is issued to new account	Free		

SALARY PROCESSING FEE		EXPOR
		Advisin
Retail Clients	GHS3.00/Transaction	Advisin
Corporate Client	GHS3.00/Transaction	Handlin
STANDING ORDERS		Negotia
		Foreigr
Minimum	Free	Amend
Maximum	Free	Cancel
EXTERNAL		Discrep
Minimum	GHS3.00/Transaction	FOREIG
Maximum	GHS3.00/Transaction	Transfe
Penalty on insufficient funds	GHS10.00	SWIFT
	SFERS/REMITTANCES	Externa
SWIFT TRANSFERS		Corres
Fee - Customers	GHS35.00 flat fee	Amend
Fee - Non Customers	GHS50.00 flat fee	FOREIG
	GN SERVICES	Transfe
OPEN ACCOUNT		Swift C
Transfer Commission	1.25% of transfer amount where applicable (Min \$100)	Amend
Swift Charge	\$35.00	APEX S
Externalization Charge	1.25% of transfer amount (where applicable)	Transfe
Correspondent Bank Charge	\$50, €40, £30 (at the request of the customer)	SWIFT
Amendment	\$50.00	Externa
ADVANCE PAYMENT GUARANTEE		Amend
Commission	1.25% of transfer amount (minimum \$100)	
Swift Charge	\$35.00	NB: All
Externalization Charge	1.25% of transfer amount (where applicable)	
Correspondent Bank Charge	\$50, €40, £30 (at the request of the customer)	
Amendment	\$50.00	
Limit	\$50,000 max	COT Minimun
IMPORT BILLS FOR COLLECTIONS		Monthly
Handling Charges	\$50.00	Interest
Transfer of documents to other banks	\$100.00	СОТ
SETTLEMENT:		Minimun
Bills for Collections Transfer Commission	1.25% of transfer amount (minimum \$100)	Monthly Interest
Swift Charge	\$35.00	
Externalization Charge	1.25% of transfer amount (where applicable)	Minimun
Correspondent Bank Charge	\$50, €40, £30 (at the request of the customer)	Interest
EXPORT BILLS FOR COLLECTION		
Foreign Courier Charges	\$200.00	Minimun Minimun
Handling Charges	\$100.00	Interest
IMPORT LETTER OF CREDIT		
Establishment fee/commission	1.25%/Qtr (Min \$200)	COT/Ma
Processing Fee	2% p.a	
Confirmation Fees	1.25%/Qtr	Interest
SWIFT charge for establishment	\$35.00	
Amendment	1.25%/Qtr	Interest
Cancellation	As advised by correspondent bank + \$100	

TLETTERS OF CREDIT Ing FAB customers Free Ing non FAB customers N/A Ing Charges \$100.00 iation & Discounting of Bills To be negotiated In Courier Charges \$150.00 imment As advised by correspondent bank + \$10 Illation of LCs As advised by correspondent bank + \$10 pancy As advised by correspondent bank + \$10 SN TRANSFERS FROM PERSONAL ACCUNTS (INDIVIDUALS) Status of transfer amount (minimum \$50 Charge \$35.00 alization Charge 1.25% of transfer amount (Where applic ponding Bank Charge \$50,00 SN TRANSFER TO LOCAL BANKS (THRUGH BOG) Status of transfer amount (min. \$10, max er Commission 1.25% of transfer amount (min. \$10, max Charges \$35.00 Imment \$50.00 STILEMENT Sto 0 er Commission 0.5% of transfer amount (minimum \$50) charges \$25.00 alization Charge \$25.00 alization Charge \$25.00 alization Charge \$25.00 alization Charge \$25.00 alization Charge </th <th></th>					
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LIABILITY PRODUCT FEATURES ATLANTIC FLEX INDIVIDUAL					
ATLANTIC FLEX INDIVIDUAL					
	LIABILITY PRODUCT FEATURES				
Zero					
m opening amount GHS500 / interest payment on balances above GHS2,500 : rate 4.00% per annum					

rate	4.00% per annum					
ATLANTIC FLEX BUSINESS						
opening amount interest payment on balances above rate	Zero GHS1,000 GHS5,000 4.00% per annum					
ATLANTIC TARGET						
opening amount ate	GHS500 6.00% per annum					
ATLANTIC YOUNG SAVER						
opening amount monthly contribution rate	GHS100 GHS20 8.00% per annum					
ATLANTIC SENIORS						
ntenance Charge	Zero					
ATLANTIC SAVE						
on balance	4% per annum					
ATLANTIC BUSINESS SAVINGS ACCOUNTS						
payment	6% per annum					