

# FIRST ATLANTIC BANK (TARIFF GUIDE)



... refreshingly different!

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 25.00	GHS 35.00	\$10.00 GHS 50.00	GHS 50.00
Monthly Service Fee	GHS 3.00 \$1.00	GHS 5.00	GHS 10.00	\$5.00 GHS 20.00	GHS 20.00
Quarterly Maintenance Fee	N/A	GHS 5.00	Free	Free	Free
Annual Maintenance Fee	Free	0.00	GHS 35.00	Free GHS 50.00	GHS 50.00
Loading Fee (Prepaid)	0.00	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 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%
Atm Cash Withdrawal (Own Card On International Atm) Txn Fee	\$3+2.8%	\$3+2.5%	\$2+2%	\$2+2.8% 3.5%	\$3 + 2.5%
Atm Cash Withdrawal (Other Gh Bank Card On This Bank's Atm)	FREE. Subject to Card Issuer Charges				
Atm Cash Withdrawal (Foreign Cards On This Bank's Atm) Txn Fee	5.00 + Card Issuer Charges				
Pos Purchases (Local) Txn Fee	GHS 1.50	GHS 1.50	GHS 1.50	\$2+2.8% GHS 1.50	GHS 1.50
Pos Purchases (International) Txn Fee	\$1+3%	\$1+3%	\$1+3%	\$2+2.8% 3.5%	4.5%
Web Purchases Txn Fee	\$1+3% \$2+2.8%	\$1+3% \$2+2%	\$1+3%	3.5%	3.5%
VerifiedByVisa(VbyV) Setup (Upon Request)	15	15	15	15	-
VbyV Authorization	0	0	0	0	0

## CREDIT CARD

	Visa Infinite	Visa Infinite (USD)	Visa Platinum GHS	Visa Platinum (USD)	Visa Classic GHS
<b>Issuance and Maintenance</b>					
Card Issuance Fees/ Re - Issuance/ Replacement	100	20	50	10	50
Annual Card Maintenance Fees	150	30	100	20	100
<b>Transaction Fees</b>					
Web/Online Purchases (Local/ International)	Free	Free	Free	Free	Free
ATM Withdrawals(On us)	Free	Free	Free	Free	Free
ATM Withdrawals (Off us)	\$3+3%	\$3+3%	\$3+3%	\$3+3%	\$3+3%
International Card Withdrawals (Min of USD)	\$4+3%	\$4+3%	\$4+3%	\$4+3%	\$4+3%
POS (Domestic)	Free	Free	Free	Free	Free
POS (International)	Free	Free	Free	Free	Free
<b>Interest Rate</b>					
Cash Advance (POS)	30+5%	5+5%	30+5%	5+5%	30+5%
Interest rate	36% p.a.	36% p.a.	36% p.a.	36% p.a.	36% p.a.
<b>Overdue Fees</b>					
Late Payment Fee	10% of closing balance or GHS20 (which ever is higher)				
<b>VIRTUAL PRODUCTS</b>					
INTERNET BANKING	RETAIL				CORPORATE & COMMERCIAL
Setup Fee	Free				GHS20.00 Monthly
Monthly Fee	Free				
Internal Transfer Fee	Free				
Domestic Transfer Fee (Non-Instant)	GHS3.00				
Domestic Transfer Fee (Instant)	<GHS50->GHS0.50GHS 50-GHS1000->1% > GHS 1000 -> GHS 10				
Mobile Money Transfers	GHS 0.75 or 0.75% (whichever is higher)				
International Transfers	N/A				
Other Fee (Account To Card Transfer)	Free				

## 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	1.50%	
POS		
	Cards	MoMo
Transaction Charge	2.50%	1.50%

## 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
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 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	GHS50.00
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
<b>Cheque/voucher retrieval:</b>	
Current year	GHS10.00
Counter cheque	GHS10.00
Counter Cheque till first chq book is issued to new account	Free

<b>SALARY PROCESSING FEE</b>	
<b>INTERNAL</b>	
Retail Clients	GHS3.00/Transaction
Corporate Client	GHS3.00/Transaction
<b>STANDING ORDERS</b>	
<b>INTERNAL</b>	
Minimum	Free
Maximum	Free
<b>EXTERNAL</b>	
Minimum	GHS3.00/Transaction
Maximum	GHS3.00/Transaction
Penalty on insufficient funds	GHS10.00
<b>LOCAL TRANSFERS/REMITTANCES</b>	
<b>SWIFT TRANSFERS</b>	
Fee - Customers	GHS35.00 flat fee
Fee - Non Customers	GHS50.00 flat fee
<b>FOREIGN SERVICES</b>	
<b>OPEN ACCOUNT</b>	
Transfer Commission	1.25% of transfer amount 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
<b>ADVANCE PAYMENT GUARANTEE</b>	
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
Limit	\$50,000 max
<b>IMPORT BILLS FOR COLLECTIONS</b>	
Handling Charges	\$50.00
Transfer of documents to other banks	\$100.00
<b>SETTLEMENT:</b>	
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)
<b>EXPORT BILLS FOR COLLECTION</b>	
Foreign Courier Charges	\$200.00
Handling Charges	\$100.00
<b>IMPORT LETTER OF CREDIT</b>	
Establishment fee/commission	1.25%/Qtr (Min \$200)
Processing Fee	2% p.a
Confirmation Fees	1.25%/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

<b>EXPORT LETTERS OF CREDIT</b>	
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
<b>FOREIGN TRANSFERS FROM PERSONAL ACCOUNTS (INDIVIDUALS)</b>	
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
<b>FOREIGN TRANSFER TO LOCAL BANKS (THROUGH BOG)</b>	
Transfer Commission	1.25% of transfer amount (min. \$10, max \$300)
Swift Charges	\$35.00
Amendment	\$50.00
<b>APEX SETTLEMENT</b>	
Transfer Commission	0.5% of transfer amount (minimum \$50)
SWIFT charge	\$25.00
Externalization Charge	0.75% of transfer amount (where applicable)
Amendment	\$50.00
<b>PRIVATE BANKING</b>	
NB: All charges are VAT exclusive	
<b>LIABILITY PRODUCT FEATURES</b>	
<b>ATLANTIC FLEX INDIVIDUAL</b>	
COT Minimum opening amount Monthly interest payment on balances above Interest rate	Zero GHS500 GHS2,500 4.00% per annum
<b>ATLANTIC FLEX BUSINESS</b>	
COT Minimum opening amount Monthly interest payment on balances above Interest rate	Zero GHS1,000 GHS5,000 4.00% per annum
<b>ATLANTIC TARGET</b>	
Minimum opening amount Interest rate	GHS500 6.00% per annum
<b>ATLANTIC YOUNG SAVER</b>	
Minimum opening amount Minimum monthly contribution Interest rate	GHS100 GHS20 8.00% per annum
<b>ATLANTIC SENIORS</b>	
COT/Maintenance Charge	Zero
<b>ATLANTIC SAVE</b>	
Interest on balance	4% per annum
<b>ATLANTIC BUSINESS SAVINGS ACCOUNTS</b>	
Interest payment	6% per annum