



# Tariff Guide

August 2025

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## 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 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
<b>N.B.:</b> No issuance fees for cards for Purple Plus /Extra customers					
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)	<b>FREE.</b> 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%
<b>VerifiedByVisa</b> (VbyV) Setup (Upon Request)	15	15	15	15	-
<b>VbyV Authorization</b>	0	0	0	0	0

CREDIT CARD					
	Visa Infinite	Visa Infinite (USD)	Visa Platinum (GHS)	Visa Platinum (USD)	Visa Classic (GHS)
Issuance and Maintenance					
Card Issuance Fees/ Re-Issuance/ Replacement	100	20	50	10	50
Annual Card Maintenance Fees	150	30	100	20	100
Transaction Fees					
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
Interest Rate					
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.
Overdue Fees					
Late Payment Fee	10% of closing balance or GHS20 (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)	< GHS 50 -> GHS0.50 GHS 50 – GHS 1000 -> 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				
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	1.2% 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	GHS7.5
Returned (Refer to Drawer: No funds)	Free
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
<b>Cheque/ voucher retrieval:</b>	
Current year	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
<b>TRADE SERVICES</b>	
<b>OPEN ACCOUNT</b>	
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
<b>ADVANCE PAYMENT</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
<b>IMPORT BILLS FOR COLLECTIONS</b>	
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
<b>EXPORT BILLS FOR COLLECTION</b>	
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)	5% of withdrawal amount
FX Cash Withdrawal (funded by Cash Deposit)	3% of withdrawal amount
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
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#### ATLANTIC SAVE

Interest on balance	2% per annum
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#### ATLANTIC BUSINESS SAVINGS ACCOUNTS

Interest payment	2% per annum
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#### PURPLE PLUS

Quarterly service fee	GHS 50, No COT Charge
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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
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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 <sup>st</sup> 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	2% payable upfront	
Processing fee	2% payable upfront	
Interest Rate	GRR + 7% 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 7% / (12% for USD)	
Facility fee	2.00%	
Processing fee	2.00%	
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)
Interest rate	21%	
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	