

# 2018 RATES & SERVICE CHARGES GUIDE

A. LIABILITIES / DEPOSITS BUSINESS							C. 2. FOREIGN CASH OPERATIONS		SERVICE FEES		
DEPOSIT ACCOUNTS	INITIAL DEPOSIT	MINIMUM BALANCE	ACCESS LOANS	INTEREST RATE (P.A)	BALANCE FOR INTEREST	CHEQUE/WD BOOKLET	Withdrawal from:				
Savings Account	20	10	Yes	Ranges		Yes	Foreign Currency Account:	(Fed with off-shore cheque & Transfer/ Remittance)	2.00%		
Prestige Savings	500	1000	Yes	3% p.a	>1,000	Yes	Foreign Exchange Account:	(Fed with off-shore cheque & Transfer/ Remittance)	2.00%		
Young Super Save	30	50% of curr. Bal.	Yes	4% p.a	>300	Yes	Foreign Exchange Account (Fed with cash)		Free		
Current Account:											
Individual	50	Zero	Yes	Nil	>1,000,000	Yes					
Corporate	200	Zero	Yes	Nil	>1,000,000	Yes					
First Current Plus	1,000	1,000	Yes	3% p.a*		Yes					
<small>(Corporates/Associations/Clubs/NGOs) *Forfeit interest if customer does more than 3 withdrawals per month</small>											
B. BANKING OPERATIONS							C. 3. CHEQUE OPERATIONS		SERVICE FEES ( \$ )		
B. 1. BANKING SERVICES							Returned Cheque Foreign:				
Account Opening								Min	\$20		
Account Maintenance Charge:								Max	\$20		
Personal (c1.00 per mille on debit turnover with a min. of GHc10.00)									\$20		
Corporate (c1.00 per mille on debit turnover. Negotiable. (min. GHc100.00))											
FCA											
FEA											
Accounts Closure											
Balance Enquiry											
Reactivation of Accounts											
Statement Printing:											
Monthly statement											
Adhoc Statement											
Confirmation of Statement (Visa)											
Audit letters											
B. 2. CHEQUE / WB OPERATIONS							C. 4. INTERNATIONAL TRANSFERS		SERVICE FEES ( \$ £ € )		
Savings Withdrawal Booklet								Outward Transfer Commission (FEA) : (1.75% of face value)			
Counter (leaflet)								Min	\$30 £20 €30		
Individual: Cheque Book 25-leaves								Swift	\$25 £13 €15		
Cheque Book 50-leaves								Outward Transfer Commission (FCA/GHc) : (0.75%)			
Corporate: Cheque Book 25-leaves								Min	\$30 £20 €30		
Cheque Book 50-leaves								Swift	\$25 £13 €15		
Encashment-FBN Bankers Draft								Amendment of Transfer Instruction			
Cheque Deposit (FBN Cheque)									\$25		
Cheque Deposit (Non FBN Cheque)								Foreign Demand Draft: ( 1% of face value )			
Counter Cheque (After issuance of Cheque Book)								Min	\$20		
Returned Cheque:								Max	\$100		
Lack of funds:								Inward Transfer			
Technical reasons								Returned of Funds			
Special Clearing:									\$25 £10 €15		
Min											
Max											
Stopped Cheque											
B. 3. CASH OPERATION							C. 5. DOCUMENTARY COLLECTION		SERVICE FEES ( \$ £ € c )		
Cash Deposit (Cash Box)								Import			
Cash Withdrawal								Handling charges:			
Cash Collection:								Min	\$25		
Within Accra								Max			
Within Defined Zone								Payment Commission:			
Outstation Branches.									0.75% of Face value		
									\$25 £13 €15		
								Swift Charge:			
									Doc. Transfer to other Bank		
									GHc50		
								Export			
								Courier:			
								Offshore	\$100		
								Local	GHc60		
B. 4. TRANSFER / PAYMENT							C. 6. LETTER OF CREDIT		SERVICE FEES ( \$ £ € )		
Transfers within FBN								Export			
Cash Transfer to other Banks:								Advising commission			
Min								Minimum	Ghc50		
Max								Handling Charges:			
Standing Order:								Minimum	GHc20		
(Within FBN)								Confirmation Commission:			
(3rd Party Non-FBN)									0.75% per qtr.		
Bankers Draft:								Amendment commission:			
Min									\$50		
Max								Postage / Courier:			
								Offshore	\$100		
								Local	GHc60		
								(Charge above GHc60 by courier company will be transferred to customer)			
								Cancellation			
									\$100		
								Expired/unutilized			
									\$100		
								Transfer of LC			
									\$100		
								Discrepancy if any			
									\$50		
								Negotiation			
									0.15pqr		
B. 5. E-BUSINESS							C. 7. IMPORT		SERVICE FEES ( \$ £ € )		
Easy Cash Card:								Cash Backed			
Transactions fee:								Establishment comm.			
FBN Bank's ATM								100% cash	1%pqr min \$100		
Other bank's ATM								Increase in Amount	1% qtr.(Inc. value)		
Cedi Master Card:								Note: qtr. ( Per Quarter )			
Card Issuance fee								Payment Commission			
Maintenance fee									0.3% of f.v of drawing amount		
Transactions fee:								Deferred/Sight:			
FBN Bank's ATM								Establishment comm.			
Other bank's ATM (Ghana)									1.25%pqr		
International ATM withdrawal								Other commission			
								Amendment Charge			
									\$50		
								Swift			
									\$50		
								Extension of period- another quarter			
									Actual+SWIFT		
								Discrepancy			
									\$100		
								Confirmation commission			
								Maximum	1%pqr		
								Cancellation fee			
									As per correspondent bank		
									\$200		
								Payment Commission			
									0.5% of document value		
C. FOREIGN TRANSACTIONS							D. LOANS / ASSET BUSINESS				
C. 1. DEPOSIT ACCOUNTS							NAME	COMMITMENT FEE % (FLAT)	PROCESSING FEE % (FLAT)	INSURANCE %	TENURE MONTHS
Current Account:							Consumer:				
Individual:							Auto loan (scheme & salary)	1%		1%	60 Months
FCA							Personal loan	1%	0.25%	1%	36 Months
FEA \$500, £300, €500							Salary Overdraft Account (SODA)	1%	1.50%		30 Days
Corporate:							Business:				
FCA							Local Purchase Order (LPO)	1%	1.50%	1%	90 Days
FEA \$500, £300, €500							Invoice discount finance (IDF)	1%	1.50%	Nil	Max (60days)
							Term loan	1%	1.50%	Nil	36 Months
							Overdraft	Nil	1%	Nil	12 Months
							Bank Guarantee	2%	Nil	Nil	12 Months
							First Edu Loan	1%	1.50%	1%	Max (90 Days)
							Temporary Overdraft	1%	1.50%	1%	30 Days
							Contract Finance Facility	1%	1.50%	Nil	6 Months
							Advance Payment Guarantee	1%	1.50%	1%	12 Months

For enquiries, comments or requests please call 0266019888 or visit [www.fbnbankghana.com](http://www.fbnbankghana.com)