

2025 Tariff Guide

Liabilities/Deposits Business		INITIAL DEPOSIT	MINIMUM BALANCE		
DEPOSIT ACCOUNTS					
Savings Account		50	20	Maintenance	GH¢ 10 Monthly
Prestige Savings Account		500	450	Transactions fee: FirstBank's ATM	Free
Me First / Kids First		50	20	Other bank's ATM (Ghana)	GH¢ 10
Xplore First Account		20	10	POS Purchase (Local)	GH¢ 10
Current Account				ALERT	
Individual		50	0	E Channels (SMS, USSD, Online and Mobile App)	€2 per month (FREE FOR PB &WM Customers)
Corporate		100	0	Email:	Free
First Current plus Account: (Corporates/Associations/Clubs/NGOs)		1,000	900	Token for online Banking:	
				Retail (one-off charge)	€100 (FREE FOR PB &WM Customers)
Premium Account(New)				Corporate - Maintenance fee	GH¢ 15 per quarter
Premium Savings Account	5,000 (\$250)		4,500	Interbank Transfer:	
Premium Executive Account	5,000 (\$250)		4,500	GIS Transfer Local	0.25% of face value, Minimum of €30 and Maximum €60 whichever is HIGHER
Premium Classic Account	5,000 (\$250)		4,500	Others	
				LA/ Probate Confirmation	GH¢ 200
				GHIPSS Instant Pay (GIP) Fees	GH¢ 1 - 50 GH¢ 51 - 1,000 GH¢ 1,000 and Above
					GH¢ 1.50 GH¢ 0.0075 GH¢ 10
B. BANKING OPERATIONS				C. FOREIGN TRANSACTIONS	
B. 1. BANKING SERVICES			SERVICE FEES	C. 1. DEPOSIT ACCOUNTS	
Account Opening			Free	Individual:	Initial Deposit
Account Maintenance Charge:				FCA	Zero
Personal			GH¢ 30 flat	FEA	\$100, £100, €100
Premium			GH¢ 70 flat	Corporate:	
SMEs			GH¢120 flat	FCA	Zero
Corporate				FEA	\$100, £100, €100
FCA			GH¢ 100		
FEA			Free	C. 2. FOREIGN CASH OPERATIONS	SERVICE FEES
Accounts Closure / Balance Enquiry / Reactivation of Accounts			Free	Withdrawal from:	
Statement Printing:				Foreign Currency Account:	
Monthly e-statement			Free	(Fed with off-shore cheque & Transfer/ Remittance)	2.50%
Adhoc Statement			GH¢30	Foreign Exchange Account:	
Confirmation of Visa statement			GH¢60	(Fed with off-shore cheque & Transfer/ Remittance)	2.50%
Audit letters			GH¢60	Foreign Exchange Account (Fed with cash)	Free
LA/Probate Confirmation (Within Accra)			GH¢300		
LA/Probate Confirmation (Outside Accra)			GH¢500	C. 3. CHEQUE OPERATIONS	SERVICE FEES (\$)
				Returned Cheque Foreign:	
					Min
					Max
				Stopped Cheque	\$30
				Handling Charges (Inwards Clearing)	\$30
					\$30
					\$30
					\$20
				C. 4. INTERNATIONAL TRANSFERS	SERVICE FEES (\$ £ €)
B. 2. CHEQUE / WB OPERATIONS		SERVICE FEES		Outward Transfer Commission (FEA) : (0.75% of face value)	
Savings Withdrawal Booklet		€20 (for PB &WM 1st book free)		Min	\$40, €35, £30
Counter (leaflet)		GH¢10		Externalisation	1%
Individual: PB & WM 50-leaves		First book free		Swift	\$30, €25, £20
Individual: Cheque Book 25-leaves		GH¢20		Corresponding Bank Charges	\$35 and equivalent in other currencies
Individual: Cheque Book 50-leaves		GH¢25		Outward Transfer Commission (FCA) : (0.75%)	
Corporate: Cheque Book 50-leaves		GH¢40		Min	\$40, €35, £30
Encashment-FirstBank Bankers Draft		Free		Swift	\$30, €25, £20
Cheque Deposit (FirstBank Cheque)		Free		Amendment of Transfer Instruction	\$30, €15, £10
Cheque Deposit (Non FirstBank Cheque)		Free		Swift for Amendment	\$30, €25, £20
Counter Cheque (After issuance of Cheque Book)		GH¢10		Foreign Demand Draft: (0.75%)	
Returned Cheque:				Min	\$30
Lack of funds:		GH¢30		Max	\$100
Technical reasons		GH¢30		Inward Transfer	
Special Clearing:				Returned of Funds	\$35, €30, £25
Min		GH¢40			
Max		GH¢100		C. 5. DOCUMENTARY COLLECTION	SERVICE FEES (\$ £ €)
Stopped Cheque		GH¢40		Import	
		GH¢100		Handling charges:	\$30, €20 €25
		GH¢40		Payment Commission:	0.75% of Face value
				Swift Charge:	\$30, €20 €25
				Doc. Transfer to other Bank	\$25
				Export	
				Courier:	
				Offshore	\$100
				Local	\$25
B. 3. CASH OPERATION		SERVICE FEES		C. 6. LETTER OF CREDIT	SERVICE FEES (\$ £ €)
Cash Deposit (Cash Box)		Free		Export	
Cash Withdrawal		Free		Advising commission	
Cash Collection:				Minimum	\$100
Within Accra		GH¢500		Maximum	\$100
Outstation Branches.		GH¢500		Confirmation Commission:	1% per Qtr.
				Amendment commission:	\$100
				Postage / Courier:	
				Offshore	\$100
				Local	\$25
				Cancellation	\$100
				Expired/unutilized	\$100
				Transfer of LC	\$100
				Discrepancy if any	\$50
				Negotiation	0.15 per Qtr.
				Swift Charge	\$50
B. 4. TRANSFER / PAYMENT		SERVICE FEES		C. 7. IMPORT	SERVICE FEES (\$ £ €)
Transfers within FirstBank Ghana		Free		Cash Backed	
Cash Transfer to other Banks/ACH NRT:		0.25% Face Value		Establishment comm.	
Min		GH¢40		100% cash	1%/QTR min \$150
Max		GH¢80		Increase in Amount	1% qtr. of increase in value
Standing Order:				Payment Commission	0.4% min \$100
(Within FirstBank)		Free		Deferred/Sight:	
(3rd Party Non-FirstBank)		GH¢15		Establishment comm.	1.50% Min \$150
Bankers Draft:		0.25% Face Value		Amendment Charge	\$100
Min		GH¢10		Extension of period - another quarter	Actual+SWIFT
Max		GH¢40		Discrepancy	\$75
GIS Transfer Local		0.25% Face Value		Confirmation commission	1% per Qtr.
Min		GH¢30		Maximum	As per correspondent bank
Max		GH¢60		Cancellation fee	\$150
				Payment Commission	0.40%
				Swift Charge	\$50
B. 5. E-BUSINESS		SERVICE FEES		D. LOANS/ASSET BUSINESS	
Cedi Master Card:				NAME	COMMITMENT/ COMMISSION FEE % (FLAT)
Card Issuance fee		GH¢ 35		Consumer:	
Maintenance fee		GH¢ 10 monthly		Auto loan (scheme & salary)	1%
Below applies to Cedis Master Card				Personal loan	1%
Transactions fee: First Bank's ATM		Free		Salary Over draft Account (SODA)	1%
Other bank's ATM (Ghana)		GH¢2+2%		Consumer (PB & WM Customers)	
International ATM withdrawal		\$3+2.5%		Auto loan (scheme & salary)	0.50%
POS Purchase (Local)		Free		Personal loan	0.50%
International Web/POS		\$2+2.5%		Salary Over draft Account (SODA)	0.50%
OTP upon request		GH¢ 20		Business:	
VISA prepaid Card(Cedi Card)				Local Purchase Order (LPO)	1%
Card Issuance fee		GH¢ 100		Invoice discount finance (IDF)	1%
Annual Service Fees		GH¢ 40		Term loan	1%
Reload Fee (Cedi)		GH¢ 15		Over draft	1%
Pin Mailer		GH¢ 25		Bank Guarantee	2%
Balance enquiry		GH¢ 3		First Edu Loan	1%
VISA prepaid Card(Dollar Card)				Temporary Over draft	1%
Card Issuance fee		GH¢ 100		Contract Finance Facility	1%
Annual Service Fees		\$12		Advance Payment Guarantee	2%
Reload Fee (Dollar)		\$2			
Pin Mailer		\$3			
Balance enquiry		\$3			
Below applies to VISA Prepaid Card					
Transactions fee: FirstBank's ATM		GH¢ 5			
Other bank's ATM (Ghana)		GH¢ 2+2%			
International ATM withdrawal		\$3+2.8%			
POS Purchase (Local)		GH¢ 2			
International Web/POS		\$2+3%			
Verified by Visa Setup upon request(VbV)		GH¢ 100			
E-ZWICH Card					
Card Issuance fee		GH¢ 60			
Maintenance		GH¢ 5 Monthly			
Surcharge Transaction					
Transaction(s) with respect to surcharge on international cards.		GH¢ 40			
GH LINK Card					
Card Issuance fee		GH¢ 30			