

<p>Liabilities/Deposits Business</p> <table border="1"> <thead> <tr> <th>DEPOSIT ACCOUNTS</th> <th>INITIAL DEPOSIT</th> <th>MINIMUM BALANCE</th> </tr> </thead> <tbody> <tr> <td>Savings Account</td> <td>50</td> <td>20</td> </tr> <tr> <td>Prestige Savings Account</td> <td>500</td> <td>450</td> </tr> <tr> <td>Me First / Kids First</td> <td>50</td> <td>20</td> </tr> <tr> <td>Current Account</td> <td></td> <td></td> </tr> <tr> <td> Individual</td> <td>50</td> <td>0</td> </tr> <tr> <td> Corporate</td> <td>100</td> <td>0</td> </tr> <tr> <td>First Current plus Account: (Corporates/Associations/Clubs/NGOs)</td> <td>1,000</td> <td>900</td> </tr> <tr> <td>Premium Account(New)</td> <td></td> <td></td> </tr> <tr> <td>Premium Savings Account</td> <td>5,000 (\$250)</td> <td>4,500</td> </tr> <tr> <td>Premium Executive Account</td> <td>5,000 (\$250)</td> <td>4,500</td> </tr> <tr> <td>Premium Classic Account</td> <td>5,000 (\$250)</td> <td>4,500</td> </tr> </tbody> </table>	DEPOSIT ACCOUNTS	INITIAL DEPOSIT	MINIMUM BALANCE	Savings Account	50	20	Prestige Savings Account	500	450	Me First / Kids First	50	20	Current Account			Individual	50	0	Corporate	100	0	First Current plus Account: (Corporates/Associations/Clubs/NGOs)	1,000	900	Premium Account(New)			Premium Savings Account	5,000 (\$250)	4,500	Premium Executive Account	5,000 (\$250)	4,500	Premium Classic Account	5,000 (\$250)	4,500	<p>Transactions fee: FirstBank's ATM Other bank's ATM (Ghana) POS Purchase (Local)</p> <p>Free GHC 3 GHC0.5</p> <p>DIGITAL CHANNELS: E Channel Fees (USSD, Online and Mobile App) SMS Email:</p> <p>GHC3 GHC2 per month (FREE FOR PB & WM Customers) Free</p> <p>Token for online Banking: Retail (one-off charge) Corporate - Maintenance fee</p> <p>GHC15 GHC20 per month</p> <p>Merchant Pay Set-Up</p> <p>GHC100</p> <p>POS Set-Up Inactivity Fee (45 days)</p> <p>GHC100 GHC50</p> <p>MERCHANT FEES Cards Momo</p> <p>2% - 4.5% 1.5% capped at GHC30</p> <p>WEBPAY Set-Up Integration</p> <p>GHC1000 GHC800</p> <p>Interbank Transfer: GIS Transfer Local</p> <p>Others LA/ Probate Confirmation GHIPSS Instant Pay (GIP) Fees</p> <p>GHC 1 - 1000 1% GHC 1,000 and Above 10%</p>																																																																					
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<p>B. BANKING OPERATIONS</p> <p>B. 1. BANKING SERVICES</p> <p>Account Opening</p> <p>Free</p> <p>Account Maintenance Charge:</p> <p> Personal GHC 30 flat Premium GHC 70 flat SMEs GHC 120 flat</p> <p> Annual 0.25% fee on AUM + (statements/visa/audit statement-free + 1st cheque book) + 100ghc monthly</p> <p> Corporate GHC 100</p> <p> FCA Free FEA Free</p> <p>Accounts Closure / Balance Enquiry /</p> <p>Free</p> <p>Statement Printing: Monthly e-statement Adhoc Statement Confirmation of Visa statement Audit letters LA/Probate Confirmation (Within Accra) LA/Probate Confirmation (Outside Accra)</p> <p>Free GHC30 GHC60 GHC60 GHC300 GHC500</p>	<p>C. FOREIGN TRANSACTIONS</p> <p>C. 1. DEPOSIT ACCOUNTS</p> <table border="1"> <thead> <tr> <th></th> <th>Initial Deposit</th> <th>Minimum Balance</th> </tr> </thead> <tbody> <tr> <td>Individual:</td> <td></td> <td></td> </tr> <tr> <td> FCA</td> <td>Zero</td> <td>Zero</td> </tr> <tr> <td> FEA</td> <td>\$100, £100, €100</td> <td>\$100, £100, € 100</td> </tr> <tr> <td>Corporate:</td> <td></td> <td></td> </tr> <tr> <td> FCA</td> <td>Zero</td> <td>Zero</td> </tr> <tr> <td> FEA</td> <td>\$100, £100, €100</td> <td>\$100, £100, €100</td> </tr> </tbody> </table> <p>C. 2. FOREIGN CASH OPERATIONS</p> <p>Withdrawal from:</p> <p>Foreign Currency Account (Fed with off-shore cheque & Transfer/ Remittance) 6.00%</p> <p>Foreign Exchange Account (Fed with off-shore cheque & Transfer/ Remittance) 6.00%</p> <p>Foreign Exchange Account (Fed with cash) Free</p> <p>C. 3. CHEQUE OPERATIONS</p> <p>Returned Cheque Foreign:</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Stopped Cheque</td> <td></td> <td>\$30</td> </tr> <tr> <td>Handling Charges (Inwards Clearing)</td> <td></td> <td>\$30</td> </tr> </tbody> </table> <p>C. 4. INTERNATIONAL TRANSFERS</p> <p>Outward Transfer Commission (FEA):</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Externalization</th> <th></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>0.75% of face value</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$40, €35, £30</td> </tr> <tr> <td></td> <td></td> <td></td> <td>1%</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$30, €25, £20</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$35 and equivalent in other currencies</td> </tr> </tbody> </table> <p>Outward Transfer Commission (FCA) 0.75%</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Swift</th> <th></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>\$40, €35, £30</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$30, €25, £20</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$30, €15, £10</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$30, €25, £20</td> </tr> </tbody> </table> <p>Amendment Transfer Instruction</p> <p>Swift for Amendment 0.75%</p> <p>Foreign Demand Draft: \$30</p> <p>Inward Transfer \$100</p> <p>Returned of Funds \$35, €30, £25</p>		Initial Deposit	Minimum Balance	Individual:			FCA	Zero	Zero	FEA	\$100, £100, €100	\$100, £100, € 100	Corporate:			FCA	Zero	Zero	FEA	\$100, £100, €100	\$100, £100, €100		Min	Max	Stopped Cheque		\$30	Handling Charges (Inwards Clearing)		\$30		Min	Externalization					0.75% of face value				\$40, €35, £30				1%				\$30, €25, £20				\$35 and equivalent in other currencies		Min	Swift					\$40, €35, £30				\$30, €25, £20				\$30, €15, £10				\$30, €25, £20																															
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<p>B. 2. CHEQUE / WB OPERATIONS</p> <p>Savings Withdrawal Booklet</p> <p>€20 (for PB & WM 1st book free)</p> <p>Counter (leaflet)</p> <p>GHC10</p> <p>Individual: PB & WM 50-leaves</p> <p>First book free</p> <p>Individual: Cheque Book 25-leaves</p> <p>GHC20</p> <p>Individual: Cheque Book 50-leaves</p> <p>GHC25</p> <p>Corporate: Cheque Book 50-leaves</p> <p>GHC40</p> <p>Encashment-FirstBank Bankers Draft</p> <p>Free</p> <p>Cheque Deposit (FirstBank Cheque)</p> <p>Free</p> <p>Cheque Deposit (Non FirstBank Cheque)</p> <p>Free</p> <p>Counter Cheque (After issuance of Cheque Book)</p> <p>GHC10</p> <p>Returned Cheque:</p> <p>Lack Of Funds:</p> <p>10% of Face-value for 1st Offence 15% of Face-value for 2nd Offence 20% of Face-value for 3rd Offence</p> <p>GHC30</p> <p>Technical Reasons</p> <p>Special Clearing:</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Stopped Cheque</td> <td></td> <td>GHC50 GHC100 GHC100</td> </tr> </tbody> </table>		Min	Max	Stopped Cheque		GHC50 GHC100 GHC100	<p>C. 5. DOCUMENT</p> <p>SERVICE FEES (\$ £ €)</p> <p>Import</p> <p>Handling charges \$30, £20, €25</p> <p>Payment Commission 0.75% of Face value</p> <p>Swift Charge: \$30, £20, €25</p> <p>Doc. Transfer to other Bank \$25</p> <p>Export</p> <p>Courier:</p> <table border="1"> <thead> <tr> <th></th> <th>Offshore</th> <th>Local</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$100</td> <td>\$25</td> </tr> </tbody> </table> <p>C. 6. LETTER OF CREDIT</p> <p>SERVICE FEES (\$ £ €)</p> <p>Export</p> <p>Advising commission</p> <table border="1"> <thead> <tr> <th></th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$100</td> <td>\$100</td> </tr> </tbody> </table> <p>Confirmation Commission: 1% per quarter</p> <p>Amendment commission: \$100</p> <p>Postage / Courier:</p> <table border="1"> <thead> <tr> <th></th> <th>Offshore</th> <th>Local</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$100</td> <td>\$25</td> </tr> </tbody> </table> <p>Cancellation \$100</p> <p>Expired / unutilized \$100</p> <p>Transfer of LC \$100</p> <p>Discrepancy if any \$50</p> <p>Negotiation 0.15% per quarter</p> <p>Swift Charge \$50</p>		Offshore	Local		\$100	\$25		Minimum	Maximum		\$100	\$100		Offshore	Local		\$100	\$25																																																																																	
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<p>B. 3. CASH OPERATION</p> <p>Cash Deposit (Cash Box)</p> <p>Free</p> <p>Cash Withdrawal</p> <p>Free</p> <p>Cash Collection:</p> <p>Within Accra GHC500 GHC500 GHC1000 GHC3000</p> <p>Outstation Branches</p> <p>On-site collection at events</p> <p>Teller Implant Service</p> <p>B. 4. TRANSFER/PAYMENT</p> <p>Transfers within FirstBank Ghana</p> <p>Free</p> <p>Cash Transfer to other Banks/ACH NRT:</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td></td> <td>GHC40</td> <td>GHC80</td> </tr> </tbody> </table> <p>Cash Transfer to other Banks/ NORMAL & EXPRESS DIRECT CREDIT ACH:</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td></td> <td>GHC40</td> <td>GHC80</td> </tr> </tbody> </table> <p>Standing Order:</p> <p>(Within FirstBank)</p> <p>Free</p> <p>(3rd Party Non-FirstBank)</p> <p>GHC15</p> <p>Bankers Draft:</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td></td> <td>0.25% Face Value</td> <td>GHC10 GHC40</td> </tr> </tbody> </table> <p>GIS Transfer Local</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td></td> <td>0.25% Face Value</td> <td>GHC30 GHC60</td> </tr> </tbody> </table> <p>FEA to FEA Local Charges</p> <table border="1"> <thead> <tr> <th></th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td></td> <td>1% of face value</td> <td>\$20 \$200</td> </tr> </tbody> </table>		Min	Max		GHC40	GHC80		Min	Max		GHC40	GHC80		Min	Max		0.25% Face Value	GHC10 GHC40		Min	Max		0.25% Face Value	GHC30 GHC60		Min	Max		1% of face value	\$20 \$200	<p>C. 7. IMPORT</p> <p>SERVICE FEES (\$ £ €)</p> <p>Cash Backed</p> <p>Establishment comm. 1% / Min \$150</p> <p>100% cash 1% per quarter of increase in value</p> <p>Increase in Amount 0.4% min \$100</p> <p>Payment Commission</p> <p>Deferred/Sight</p> <p>Establishment comm. 1.50% Min \$150</p> <p>Amendment Charge \$100</p> <p>Extension of period -another quarter Actual+ SWIFT</p> <p>Discrepancy \$75</p> <p>Confirmation commission 1% per quarter</p> <p>Maximum As per correspondent bank</p> <p>Cancellation fee \$150</p> <p>Payment Commission 0.40%</p> <p>Swift Charge \$50</p>																																																																											
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E-BUSINESS</p> <p>Cedi Master Card</p> <p>SERVICE FEES</p> <p>Card issuance fee GHC40</p> <p>Maintenance fee GHC10(monthly)</p> <p>Below applies to Cedi Master Card and VISA Card;</p> <p>Transactions fee: FirstBank's ATM</p> <p>Free</p> <p>Other bank's ATM (Ghana)</p> <p>1% capped at Ghc25</p> <p>International ATM withdrawal</p> <p>3%</p> <p>POS Purchase (Local)</p> <p>GHC0.5</p> <p>Balance enquiry on International ATM</p> <p>GHC10</p> <p>International Web/POS</p> <p>1.5%</p> <p>3DS Enrollment Fee</p> <p>Free</p> <p>3DS Transaction fee</p> <p>GHC2 monthly</p> <p>VISA prepaid Card(Cedi Card)</p> <p>Card Issuance fee GHC45</p> <p>Annual Maintenance Fees(Uprfront on new issuance)</p> <p>GHC60</p> <p>Reload Fee (Cedi)</p> <p>GHC15</p> <p>ATM Withdrawal FirstBank</p> <p>Free</p> <p>ATM Withdrawal Other banks</p> <p>1% capped at Ghc25</p> <p>Pin Mailer</p> <p>GHC25</p> <p>Cash out in Branch</p> <p>2% of face value</p> <p>VbV enrollment fee</p> <p>GHC3</p> <p>Balance enquiry</p> <p>GHC1</p> <p>VISA prepaid Card(Dollar Card)</p> <p>Card Issuance fee €100</p> <p>Annual Service Fees</p> <p>\$15</p> <p>Reload Fee (Dollar)</p> <p>\$2</p> <p>Pin Mailer</p> <p>\$3</p> <p>Balance enquiry(Outside Ghana)</p> <p>\$1</p> <p>Below applies to Cedi MasterCard and VISA Card;</p> <p>International ATM withdrawal</p> <p>3%</p> <p>International Web/POS</p> <p>1.5%</p> <p>VbV enrollment fee</p> <p>\$0.5</p> <p>Vbv Transactions and OTP Fees</p> <p>\$0.5</p> <p>Currency Conversion (OIF)</p> <p>7.5%</p> <p>E-ZWICH Card</p> <p>Card Issuance fee GHC 30</p> <p>Maintenance GHC 2 Monthly</p> <p>Surcharge Transaction</p> <p>Transaction(s) with respect to surcharge on international cards.</p> <p>GHC40</p> <p>GH LINK Card</p> <p>Card Issuance fee GHC30</p> <p>Maintenance GHC5 Monthly</p>	<p>D. LOANS/ASSET BUSINESS</p> <table border="1"> <thead> <tr> <th>NAME</th> <th>COMMITMENT/ COMMISSION FEE % (FLAT)</th> <th>PROCESSING FEE % (FLAT)</th> <th>INSURANCE % (FLAT)</th> <th>TENURE MONTHS</th> </tr> </thead> <tbody> <tr> <td>Consumer:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Auto loan (scheme & salary)</td> <td>1%</td> <td>1.5%</td> <td>1%</td> <td>Max 60 Months</td> </tr> <tr> <td>Personal Loan</td> <td>1%</td> <td>1.5%</td> <td>1%</td> <td>Max 60 Months</td> </tr> <tr> <td>Salary Overdraft Account (SODA)</td> <td>1%</td> <td>1.5%</td> <td>1%</td> <td>90 Days</td> </tr> <tr> <td>Consumer (PB & WM Customers)</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Auto loan (scheme & salary)</td> <td>0.50%</td> <td>0.50%</td> <td>1%</td> <td>Max 60 Months</td> </tr> <tr> <td>Personal Loan</td> <td>0.50%</td> <td>0.50%</td> <td>1%</td> <td>60 Months</td> </tr> <tr> <td>Salary Overdraft Account (SODA)</td> <td>0.50%</td> <td>0.50%</td> <td>1%</td> <td>90 Days</td> </tr> <tr> <td>Business:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Local Purchase Order (LPO)</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>90 Days</td> </tr> <tr> <td>Invoice discount finance (IDF)</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>Max (60days)</td> </tr> <tr> <td>Term loan</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>36 Months</td> </tr> <tr> <td>Overdraft</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>12 Months</td> </tr> <tr> <td>Bank guarantee</td> <td>2%</td> <td>Nil</td> <td>1% if applicable</td> <td>12 Months</td> </tr> <tr> <td>First Edu Loan</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>90 Days</td> </tr> <tr> <td>Temporary Overdraft</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>30 Days</td> </tr> <tr> <td>First Trader Solution</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>90 Days & 180 Days</td> </tr> <tr> <td>Key Distributorship Finance</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>12 Months</td> </tr> <tr> <td>Contract Finance Facility</td> <td>1%</td> <td>1.50%</td> <td>1% if applicable</td> <td>6 Months</td> </tr> <tr> <td>Advance Payment Guarantee</td> <td>2%</td> <td>Nil</td> <td>1% if applicable</td> <td>12 Months</td> </tr> </tbody> </table>	NAME	COMMITMENT/ COMMISSION FEE % (FLAT)	PROCESSING FEE % (FLAT)	INSURANCE % (FLAT)	TENURE MONTHS	Consumer:					Auto loan (scheme & salary)	1%	1.5%	1%	Max 60 Months	Personal Loan	1%	1.5%	1%	Max 60 Months	Salary Overdraft Account (SODA)	1%	1.5%	1%	90 Days	Consumer (PB & WM Customers)					Auto loan (scheme & salary)	0.50%	0.50%	1%	Max 60 Months	Personal Loan	0.50%	0.50%	1%	60 Months	Salary Overdraft Account (SODA)	0.50%	0.50%	1%	90 Days	Business:					Local Purchase Order (LPO)	1%	1.50%	1% if applicable	90 Days	Invoice discount finance (IDF)	1%	1.50%	1% if applicable	Max (60days)	Term loan	1%	1.50%	1% if applicable	36 Months	Overdraft	1%	1.50%	1% if applicable	12 Months	Bank guarantee	2%	Nil	1% if applicable	12 Months	First Edu Loan	1%	1.50%	1% if applicable	90 Days	Temporary Overdraft	1%	1.50%	1% if applicable	30 Days	First Trader Solution	1%	1.50%	1% if applicable	90 Days & 180 Days	Key Distributorship Finance	1%	1.50%	1% if applicable	12 Months	Contract Finance Facility	1%	1.50%	1% if applicable	6 Months	Advance Payment Guarantee	2%	Nil	1% if applicable	12 Months
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Auto loan (scheme & salary)	0.50%	0.50%	1%	Max 60 Months																																																																																																						
Personal Loan	0.50%	0.50%	1%	60 Months																																																																																																						
Salary Overdraft Account (SODA)	0.50%	0.50%	1%	90 Days																																																																																																						
Business:																																																																																																										
Local Purchase Order (LPO)	1%	1.50%	1% if applicable	90 Days																																																																																																						
Invoice discount finance (IDF)	1%	1.50%	1% if applicable	Max (60days)																																																																																																						
Term loan	1%	1.50%	1% if applicable	36 Months																																																																																																						
Overdraft	1%	1.50%	1% if applicable	12 Months																																																																																																						
Bank guarantee	2%	Nil	1% if applicable	12 Months																																																																																																						
First Edu Loan	1%	1.50%	1% if applicable	90 Days																																																																																																						
Temporary Overdraft	1%	1.50%	1% if applicable	30 Days																																																																																																						
First Trader Solution	1%	1.50%	1% if applicable	90 Days & 180 Days																																																																																																						
Key Distributorship Finance	1%	1.50%	1% if applicable	12 Months																																																																																																						
Contract Finance Facility	1%	1.50%	1% if applicable	6 Months																																																																																																						
Advance Payment Guarantee	2%	Nil	1% if applicable	12 Months																																																																																																						