



TARIFF GUIDE

July, 2018

TARIFF GUIDE

Content Page

CONTENT	PAGE
Personal Accounts	1
Commercial & SME Accounts	4
Inclusive Banking	5
Cards	6
General Banking Services	8
Payment Instruments	8
Clearing/Transfers	9
Trade Services	10
Trade	11
Internet Banking,	13



PERSONAL ACCOUNTS

CURRENT ACCOUNTS

Standard Current Account

Minimum Opening Amount	GH¢50.00
Minimum Operating Balance	None
Account Maintenance Fee (monthly)	GH¢12.00

Paycheck Plus Account

Minimum Opening Amount	GH¢50.00
Minimum Operating Balance	None
Account Maintenance Fee (monthly)	GH¢15.00

(Free insurance cover worth GH¢18,900; Free 1st Visa Card, 20% discounts from premium brand at selected vendor partners and more)

*waived when customer maintains a minimum average balance of GH¢5,000 in a month

Paycheck Prime Account

Minimum Opening Amount	GH¢100.00
Minimum Operating Balance	None
Account Maintenance Fee (monthly)	GH¢22.00

(Free insurance cover worth GH¢52,999; Free 1st Visa Card; Free personalised cheque book -25 leaflets; 20% discounts from premium brand at selected vendor partners and more)

*waived when customer maintains a minimum average balance of GH¢10,000 in account per month

Premium Current Account

Minimum Opening Amount	GH¢1,000.00
Minimum Operating Balance	None
"Account Maintenance Fee (monthly)	GH¢65.00

*The fee is waived when customer maintains an average balance of GH¢100,000 in a month

SAVINGS ACCOUNTS

Standard Savings Account

Minimum Opening Amount	GH¢50.00
Minimum Operating Balance	GH¢50.00
Interest Earned on Account	Up to 3% (Tiered)
Account Maintenance Fee (monthly)	2 Free withdrawals GH¢10 penal fee after exceeding 2 free withdrawals per month
Account Maintenance Fee (monthly)	None

Undergraduate (Student) Account

Minimum Opening Amount	GH¢10.00
Minimum Operating Balance	GH¢10.00
Interest Earned on Account	Up to 5% (Tiered)
Account Maintenance Fee (monthly)	None

Bright Kids Account

Minimum Opening Amount	GH¢10.00
Minimum Operating Balance	GH¢10.00
Interest Earned on Account	Up to 6% (Tiered)
	1 Withdrawal per month after 6 months of opening account <small>*Customers who make more than 2 withdrawals in a month forfeit interest and are charged GH¢5</small>
Account Maintenance Fee (monthly)	None

FLIP Account

Minimum Opening Amount	GH¢50.00
Minimum Operating Balance	GH¢50.00
Minimum Investment Period	36 months (3 years) renewable <small>Customers who wish to make withdrawals before the 36 months minimum investment period can access a FLIP loan at concessionary rate</small>
Interest Earned on Account	91-day T-bill rate
Monthly Account Maintenance	None

Foreign Currency Accounts

Minimum Opening Amount	USD(\$) <u>50.00</u> ; GBP(£) <u>50.00</u> ; EUR(€) <u>50.00</u>
Minimum Operating Balance	USD(\$) <u>50.00</u> ; GBP(£) <u>50.00</u> ; EUR(€) <u>50.00</u>
Interest Earned on Account	None
Account Maintenance Fee (monthly)	None
Withdrawal Charge	3% of amount <small>*charge is waived if withdrawal is made in GH¢</small>

Foreign Exchange Accounts

Minimum Opening Amount	USD(\$) 50.00 ; GBP(£) 50.00 ; EUR(€) 50.00
Minimum Operating Balance	USD(\$) 50.00 ; GBP(£) 50.00 ; EUR(€) 50.00
Interest Earned on Account	None
Account Maintenance Fee (monthly)	None
Withdrawal Charge (Offshore Funds)	3% of amount <small>*charge is waived if withdrawal is made in GHC</small>
Withdrawal Charge (Onshore Funds)	No charge

COMMERCIAL & SME ACCOUNTS

CURRENT ACCOUNTS

Commercial Current Account

Minimum Opening Amount	GHC100.00
Minimum Operating Balance	None
Account Maintenance Fee (monthly)*	GHC20: Debit Turnover up to GHC10,000 GHC50: Debit Turnover above GHC10,000 to GHC30,000 GHC100: Debit Turnover above GHC30,000 to GHC150,000 GHC200: Debit Turnover above 150,000

Commercial Current Account Plus

Minimum Opening Amount	GHC100.00
Minimum Operating Balance	None
Account Maintenance Fee (monthly)	1.5/mil. With minimum GHC20 and maximum GHC200 <small>minimum account balance of GHC5,000 attracts no monthly fees</small>

Export Bonus Account

Minimum Opening Amount	GHC100.00
Minimum Operating Balance	None
Account Maintenance Fee (monthly)	None

SAVINGS ACCOUNTS

Commercial Savings Account

Minimum Opening Amount	GHC200.00
Minimum Operating Balance	GHC300.00
Account Maintenance Fee (monthly)	None
Interest Earned on Account	Up to 3% p.a. (Tiered) <small>*Minimum average monthly balance of GHC300 to earn interest</small>
Withdrawals Allowed Per Month	4 Free withdrawals <small>*Forfeit interest if withdrawals in a month exceeds 4 time</small>

Commercial Bonus Savings Plan Account

(Customers must have an active Current Account to open savings account)

Minimum Opening Amount	GHC300.00
Minimum Operating Balance	GHC10.00
Interest Earned on Account	5% per annum flat
Minimum Savings Period	12 months, 18 months and 24 months <small>*Withdrawals before Savings Period attracts partial forfeiture of interest</small>
Minimum Balance to Earn Interest	GHC300 <small>*Customers to maintain a minimum average balance of GHC300 a month to earn interest</small>
Account Maintenance Fee (monthly)	None

INCLUSIVE BANKING

SMART Account

Minimum Opening Amount (with Instant Card)	GHC20.00
Minimum Operating Balance	GHC5.00
Account Maintenance Fee (monthly)	GHC1.50

SMART Goal Account

Minimum Opening Amount	GHC30.00
Minimum Operating Balance	GHC30.00
Interest Earned on Account	7% p.a. (Tiered) <small>*3% p.a. will apply if withdrawal is before the minimum 12 month savings tenor</small>
Minimum Savings Tenor	12 months (1 year) renewable
Withdrawal	Withdrawal allowed after every 12 months
Account Maintenance Fee (monthly)	None

CARDS

Issuance/Replacement Fee

Visa Platinum	GHC40;US\$10, £10 and €10 respectively for the related CY cards
Visa Gold	GHC30.00
Visa Classic/Electron	GHC15.00

Monthly Maintenance Fee

Visa Platinum	Ghs10, US\$1, £1 and €1 respectively for LCY & FCY
Visa Platinum	GHC5 per month
Visa Gold	GHC4 per month

Withdrawals on Fidelity Bank ATMs

Visa Platinum	Free
Visa Gold	Free
Visa Electron	Free
Other Foreign/ International Visa/ Master Cards	GHC20.00

Withdrawals on Other Bank ATMs in Ghana

Visa Platinum	GHC2.5 + 0.5% of withdrawal amount
Visa Gold	GHC2.5 + 0.5% of withdrawal amount
Visa Electron/ Classic	GHC2.5 + 0.5% of withdrawal amount

Withdrawals on ATMs Outside Ghana

Visa Platinum	4% of Withdrawal amount* No extra charges
Visa Gold	4% of Withdrawal amount* No extra charges
Visa Electron/ Classic	4% of Withdrawal amount* No extra charges

Balance Enquiry on Fidelity Bank ATMs

Visa Platinum	Free
Visa Gold	Free
Visa Electron / Classic	Free

Balance Enquiry on Other Bank ATMs in Ghana

Visa Platinum	GH¢2.00
Visa Gold	GH¢2.00
Visa Electron/ Classic	GH¢2.00

Balance Enquiry on ATMs Outside Ghana

Visa Platinum	GH¢5.00
Visa Gold	GH¢5.00
Visa Electron/ Classic	GH¢5.00

GENERAL BANKING SERVICES

Bank Statement

E-STATEMENT (END OF MONH)	Free
ATM MINI STATEMENT	Free
ADHOC STATEMENT REQUEST (Per Sheet)	GHC3 per page
DUPLICATE STATEMENT (per sheet)	GHC3 per page
ENQUIRIES Above 1 YR -up to 3 years	GHC5 per page
ENQUIRIES OVER 3 YRS	GHC50 (1- 10 pages. GHC5 for each extra sheet)
VISA STATEMENT CONFIRMATION (per sheet)	GHC6.00
BALANCE ENQUIRY at Branch	GHC2
Statement on FEA	GHC5 per page
Auditor's Certificate	GHC50.00

PAYMENT INSTRUMENTS

CHEQUE BOOKS

100 LEAFLETS - USD	USD(\$) 10.00
100 LEAFLETS - EUR	EUR(€) 9.00
100 LEAFLETS - GHS	GHC(c) 30.00
100 LEAFLETS - GBP	GBP(£) 5.00
50 LEAFLETS - GHS	GHC(c) 20.00
50 LEAFLETS - USD	USD(\$) 7.00
50 LEAFLETS EUR	EUR(€) 6.00
50 LEAFLETS - GBP	GBP(£) 4.00
25 LEAFLETS - GHS	GHC(c) 10.00
25 LEAFLETS - USD	USD(\$) 4.00
25 LEAFLETS - EUR	EUR(€) 3.00
25 LEAFLETS - GBP	GBP(£) 2.50

Counter Cheques

COUNTER CHEQUE	GH¢10.00
COUNTER CHEQUE - BUSINESS	N/A
COUNTER CHEQUE - NEW ACCOUNT	Free
RETURNED CHEQUE (INSUFFICIENT FUNDS)	10% Face Value with minimum GH¢60.00
OTC Withdrawal Below GH¢1,000	GH¢5.00
STOPPED CHEQUE (Retail)	GH¢10.00

Payment Orders

PAYMENT ORDERS/BANK DRAFTS (FBL CUSTOMERS)	0.25% FACE VALUE with Minimum GH¢12.00 maximum GH¢30.00
PAYMENT ORDERS/BANK DRAFTS (NON-CUSTOMERS)	0.25% of value (Min GH¢20, Max GH¢50)
Cancellation	Free

CLEARING / TRANSFER

LOCAL CLEARING

LOCAL CLEARING	Free
LOCAL SPECIAL/ EXPRESS CLEARING	GHC50
GIS	GHS40.00
ACH NORMAL	GHc3
ACH EXPRESS	GHC25
INTER-BRANCH	Free
PAYABLE IN OTHER BANKS	0.5% FACE VALUE with Minimum GH¢7.5 Maximum GH¢23.00
CHEQUES PURCHASED	Standard 1.0% with Minimum of \$23.00

CLEARING (FOREIGN CHEQUES)

FOREIGN CHEQUE COLLECTION	US\$ 28 + 3RD PARTY CHARGES
FOREIGN CHEQUE ONSHORE RETURNS	10% of face value. min. USD 25 (equivalent in other currencies)

CHEQUE VOUCHER RETRIEVAL

UP TO 1 YR	GH¢20.00
BEYOND 1 YR	GH¢20.00
OVER 3 YRS	GH¢50.00

TRADE SERVICES

DOCUMENTARY COLLECTIONS - IMPORT BILLS

AVALISED BILLS (credit)	.75% per quarter
HANDLING CHARGES	GH¢200
PAYMENT COMMISSION	1% of invoice value minimum \$40.00
REMINDER ON OVERDUE BILLS	US\$50

DOCUMENTARY LETTERS OF CREDIT - EXPORTS

ADVISING COMMISSION	US\$50
ADVISING COMMISSION (L/C TO OTHER BANKS)	US \$100.00 MIN
CANCELLATION OF L/C	UD\$100+ all outstanding charges
COURIER	US \$ 100.00
EXPIRED AND UNUTILIZED L/C	US \$ 100.00 + all offshore charges
NEGOTIATION (Credit)	1% (US\$200 Min.)
AVAILMENT/ LIQUIDATION	1% of Invoice minimum \$200.00
TRANSFER OF L/C FOR NON-ACCOUNT HOLDERS	USD(\$) 115.00 FLAT + SWIFT Charges

DOCUMENTARY LETTERS OF CREDIT - IMPORTS

ESTABLISHMENT (Sight)	1% per quarter* (Min UD\$200)
INCREASES IN AMOUNT	1% per Quarter for Sight, 1.5% Quarter Issuance
AMENDMENTS (OTHERS)	US\$50 + SWIFT Charges
CANCELLATION	US\$100 + All outstanding
EXTENSION PERIOD (To New Quarter)	1% per quarter
SWIFT CHARGES	US\$30 Flat
ESTABLISHMENT (USANCE)	1.5% per quarter

BILL OF LADING INDEMNITY

BILL OF LADING INDEMNITY	Standard 1.0%
--------------------------	---------------

BANKER'S DRAFT

ISSUANCE	0.25% of face value (mini. GH¢12; max. GH¢30)
CANCELLATION OF DRAFT	GH¢3.00

FOREIGN CASH WITHDRAWAL (CUSTOMERS)

FOREIGN CURRENCY ACCOUNT (in FX)	3% (waived if cash is in GHC)
FOREX ACCOUNT(CHEQUES)	3%
FEA ACCOUNTS(FUNDS FROM ONSHORE)	NONE

GUARANTEES / BONDS

PERIODIC CHARGE	1% / QTR
AMENDMENTS (OTHERS)	US\$50 + SWIFT Charges
INCREASES IN AMOUNT	1% Per quarter Sight; 0.75% per quarter for Ussance

OUTWARD BILLS FOR COLLECTION - EXPORT

COURIER	US\$100.00
HANDLING COMMISSION	0.50% with Minimum US\$50.00 and Maximum US\$100.00
NEGOTIATION	1% of Invoice minimum \$40.00

OUTWARD TRANSFERS

OUTWARD TRANSFERS FROM FCA	Standard 1.0% (Minimum US\$40.00) + \$30 SWIFT Charge + \$35 corresponding bank charge- optional (borne by sender or recipient)
OUTWARD TRANSFERS FROM FEA ACCOUNT	Standard 1.0% (Minimum US\$40.00) + \$30 SWIFT Charge + 0.5% of value as externalization charge; + \$35 corresponding bank charge- optional (borne by sender or recipient)

OTHER SERVICES

SALARY PROCESSING (per transaction)

INTERNAL	Free
EXTERNAL (into account outside Fidelity Bank)	GHC3.00
EXTERNAL (into account outside Fidelity Bank - Express)	GHC15.00

SAVINGS WITHDRAWAL BOOKLET

25 LEAFLETS	GHC 10.00
50 LEAFLETS	GHC 20.00

STANDING INSTRUCTIONS

SET UP	Free
INTERNAL	Free
EXTERNAL	GHC 5.00
NO FUND- DEFAULT	N/A

EQUITY PARTICIPATION

Equity Participation Letter	GHS 115
-----------------------------	---------

CASH COLLECTION

WITHIN ACCRA	Free *(minimum of GHc20,000 or GHc40 per pick)
WITHIN DEFINED ZONE OUTSIDE ACCRA	Free *(minimum of GHc20,000 or GHc40 per pick)

E-BANKING

E- Banking Services (Mobile App, *776#, & Internet banking)

Wallet-To-Account Transfer	0.75%
ACH Funds Transfer	GHC3
GIP	N/A
SWIFT	\$30+\$35+ 1% or \$40 min.
AIRTIME TOPUP	Free
BILL PAYMENT	Free
E-STATEMENT	N/A
QR CODE	Free
TRANSACTION LIMIT	GHC10,000
INTL. TRANSFER(SWIFT)	\$30+\$35+ 1% or \$40 min.