



Tariff Guide

April 2024



FIDELITY  **BANK**

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Personal Banking Accounts

CURRENT ACCOUNT

Standard Current Account

Minimum Opening Amount	GH¢50
Minimum Operating Balance	None
Account Maintenance Fee (monthly)	GH¢15

Undergrad Student Account

Minimum Opening Amount	GH¢10
Minimum Operating Balance	GH¢10
Interest Earned on Account	None
Account Maintenance Fee (monthly)	None
GhLink Debit Card	*Free (first Debit card issue only) *Subsequent issuance will attract fees as published in tariff

Paycheck Plus Account

Minimum Opening Amount	GH¢50
Minimum Operating Balance	None
Bundled Account Service Fee (monthly)	GH¢18

Free insurance cover worth up to GH¢18,900; Free e-Banking services; Waiver on maintaining monthly minimum average balance of GH¢5,000; Get discount from premium brand at selected vendor partners and more.

Paycheck Prime Account

Minimum Opening Amount	GH¢50
Minimum Operating Balance	None
Bundled Account Service Fee (monthly)	GH¢27

Free insurance cover worth up to GH¢52,000; Priority service at any Fidelity branch (no queue); Free e-Banking services; Fee waiver on maintaining monthly minimum average balance of GH¢10,000; Discount from premium brand at selected vendor partners and more.

Edwapa Account

Minimum Opening Amount	GH¢50
Minimum Operating Balance	GH¢50
Bundled Account Service Fee (monthly)	GH¢20

Free insurance cover worth up to GH¢48,000; Free e-Banking services; Fee waiver on maintaining minimum monthly average balance of GH¢10,000

SAVINGS ACCOUNTS

Reserve Account

Minimum Opening Amount	GH¢50
Minimum Operating Balance	GH¢50
Interest Earned on Account	Up to 2.5% per annum (Tiered) Minimum balance to earn interest is GH¢500.
Withdrawal (monthly)	3 Free withdrawals* *GH¢10 penal fee after exceeding 3 free withdrawals per month
Account Maintenance Fee (monthly)	Free

Bright Kids Account

Minimum Opening Amount	GH¢100
Minimum Operating Balance	GH¢100
Interest Earned on Account	5% per annum
Withdrawal	1 Withdrawal per month after 6 months of opening account *More than 1 withdrawal in a month result in forfeiture of interest and a charge of GH¢5
Account Maintenance Fee (monthly)	Free

Foreign Exchange Account (FEA)

Minimum Opening Amount	\$/€/£ 100
Minimum Operating Balance	N/A
Interest Earned on Account	None
Account Maintenance Fee (monthly)	None

Prestige Banking Accounts

Prestige Banking Client Minimum Qualifying Criteria: GH¢100,000 in Assets Under Management

TRANSACTIONAL ACCOUNTS

Premier Account

Minimum Opening Amount	GH¢100
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Minimum Operating Balance	None
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Bundled Account Service Fee (monthly)	GH¢45
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*Free annual insurance cover worth up to GH¢103,000; pre-approved Overdraft of GH¢25,000, Exclusive access to Fidelity Private Lounges, and E-Banking Services

Premium Current Account

Minimum Opening Amount	GH¢1,000
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Minimum Operating Balance	None
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Account Maintenance Fee (monthly)	GH¢70
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*Free annual travel insurance cover worth up to EUR30,000; Access to pre-approved Overdraft; exclusive access to Fidelity Private Lounges, and E-Banking Services
(waived if minimum average balance of GH¢500k or more is maintained in the given month)

Foreign Exchange Account (FEA)

Minimum Opening Amount	\$/€/£ 100
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Minimum Operating Balance	N/A
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Interest Earned on Account	None
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Account Maintenance Fee (monthly)	None
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Corporate, Commercial & SME Banking Accounts

CURRENT ACCOUNTS

Corporate Current Account

Commission On Turnover

1.5/mil. with minimum GH¢50
Maximum GH¢250

Commercial Current Account

Minimum Opening Amount

GH¢100

Minimum Operating Balance

None

Account Maintenance Fee (monthly)*

GH¢30: Debit Turnover up to
GH¢10,000
GH¢50: Debit Turnover above
GH¢10,000 to GH¢30,000
GH¢100: Debit Turnover above
GH¢30,000 to GH¢150,000
GH¢200: Debit Turnover above GH¢150,000

Commercial Current Account Plus

Minimum Opening Amount

GH¢100.00

Minimum Operating Balance

None

Account Maintenance Fee (monthly)

1.5% per mille. Minimum GH¢20
and Maximum GH¢200
(waived if minimum balance of GH¢20,000
is maintained.) Standard

Commercial Export Bonus Account

Minimum Opening Amount

GH¢100

Minimum Operating Balance

None

Account Maintenance Fee (monthly)

None

Agyapadea Business Account

Minimum Opening Amount

GH¢50

Account Maintenance Fee (monthly)

GH¢30

Foreign Exchange Account (FEA)

Minimum Opening Amount

\$/€/£ 100

Minimum Operating Balance

N/A

Interest Earned on Account

None

Account Maintenance Fee (monthly)

None

SAVINGS ACCOUNTS

Commercial Savings Account

Minimum Opening Amount	GH¢200
Minimum Operating Balance	GH¢300
Account Maintenance Fee (monthly)	None
Interest Earned on Account	Up to 2.5% per annum (Tiered)
Withdrawals Allowed Per Month	4 Free withdrawals <small>*Forfeit interest if more than four (4) withdrawals are made in a given month</small>

Inclusive Banking

SMART Account

Minimum Opening Amount (with Instant Card)	GH¢20
Minimum Operating Balance	GH¢5
Account Maintenance Fee (monthly)	Free
Interest Earned on Account	Up to 3% per annum (Tiered) <small>Forfeit interest if more than two withdrawals are made in a month.</small>

SMART Goal Account

Minimum Opening Amount	GH¢30
Minimum Operating Balance	GH¢30
Interest Earned on Account	Up to 7% per annum (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)	Free

Cards

Issuance/Replacement Fee

Visa Platinum	GH¢50/US\$10 Prestige Clients
Visa Gold	GH¢40
Visa Classic	GH¢30
GhLink Debit	GH¢20
Ezwich Client	GH¢15
Ezwich Merchant	GH¢30
Non-Collection of Platinum Card (After 3 Months)	GH¢20

Monthly E-Banking Fee [Card & e-Alert]

Visa Platinum	GH¢15 / US\$1
Visa Gold	GH¢12
Visa Classic	GH¢10
GhLink Debit	GH¢5

Monthly e-Alert Only

Subscription fee [SMS/or e-mail alerts]	GH¢2
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Withdrawals on Fidelity Bank ATMs

Visa Platinum	Free
Visa Gold	Free
Visa Classic	Free
GhLink	Free
Foreign/ International Cards (Visa and MasterCard)	GH¢30

Withdrawals on Other Bank ATMs in Ghana

Visa Platinum	GH¢ 5 + 1% of withdrawal amount
Visa Gold	GH¢ 5 + 1% of withdrawal amount
Visa Classic	GH¢ 5 + 1% of withdrawal amount

Withdrawals on ATMs Outside Ghana

Visa Platinum	3% of withdrawal sum + Optional Issuer Fee (OIF varies from time to time. Check Bank website for current rate)
Visa Gold	3% of withdrawal sum + Optional Issuer Fee (OIF varies from time to time. Check Bank website for current rate)
Visa Classic	3% of withdrawal sum + Optional Issuer Fee (OIF varies from time to time. Check Bank website for current rate)

Balance Enquiry on Fidelity Bank ATMs

Visa Platinum	Free
Visa Gold	Free
Visa Classic	Free

Balance Enquiry on Other Bank ATMs in Ghana

Visa Platinum	GH¢2
Visa Gold	GH¢2
Visa Classic	GH¢2

Balance Enquiry on ATMs Outside Ghana

Visa Platinum	GH¢5
Visa Gold	GH¢5
Visa Classic	GH¢5

International Transactions

POS / Online Spend	Free
Foreign Exchange Markup (Effective 17th February 2023)	7%

Prepaid Card

New Card/ Replacement	GH¢30 - Personal GH¢35 - Corporate/Business
Secure Code Enrolment (One Time)	GH¢30
Quarterly Maintenance Fee	GH¢10
Card Funding via *776*69# (Account to Card)	Free
Card Funding via *776*69# (Wallet to Card)	
- Amount up to GH¢50	GH¢0.50 (MTN, Vodafone & AirtelTigo)
- Amount above GH¢50	- 1% (max. GH¢ 10 for MTN); - 1.5% (for Vodafone & AirtelTigo)
Card Funding (Cash to Card)	Free
POS / Online Spend (Domestic)	Free
POS / Online Spend (International)	1%
Cash Withdrawal (Fidelity ATM)	GH¢1
Cash Withdrawal (Other Bank's ATM - Local)	GH¢5 + 1% of withdrawal amount
Cash Withdrawal (Other Bank's ATM - International)	3% of withdrawal value
Balance Enquiry (*776*69#)	Free
Balance Enquiry (Fidelity ATM)	GH¢0.50
Balance Enquiry (Other Bank's ATM - Local)	GH¢2
Balance Enquiry (Other Bank's ATM - International)	GH¢5
Cash-Out / Defund (Redemption in Cash)	GH¢10
Cash-Out / Defund (Redemption into Fidelity Account)	Free
Cash Advance / Cash-Out (Other Bank Branch)	1%
Visa Direct	GH¢5
PIN Re-issue	GH¢2
Monthly e-Statement	Free

Mobile Banking

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

Account-To-Account Transfer	Free
Account-To-Wallet Transfer: via Mobile App	1% of Trnx Sum capped at GH¢10
Inter-bank Transfer (ACH)	GH¢10 per transfer
Inter-bank Transfer (GIP)	1% of the amount capped at GH¢10
Airtime Topup & Data Bundle	Free
Bill Payment	GH¢1 flat fee per payment
Balance Enquiry	Free
QR Code	Free
Cheque request (25 leaflets)	GH¢35
Cheque request (50 leaflets)	GH¢60
Stop Cheque	GH¢10
E-Statement Request	GH¢1 per request
Official Bank Statement Request Via Mobile App	GH¢6.00 per page
Cardless Token Withdrawal Via Mobile App	1% of the amount capped at GH¢30
Standing Instruction Set-up Via Mobile App	GH¢1 per deduction
Transfer limit to other local banks	GH¢30,000
Transfer limit to other Fidelity accounts	GH¢50,000
Transfer limit to Own Fidelity account	GH¢100,000

General Banking Services

Bank Statement

E-Statement (End of Month)	Free
ATM Mini Statement	Free
Unofficial Statement Request	GH¢6 per page Printed on ordinary A4 sheet and not stamped
Official Statement Request for walk-in/ in-branch request	GH¢10 per page Printed on official letter head, serialized sheet and/or stamped
Enquiries Above 1 Year - up to 3 Years	GH¢6 per page

Enquiries Over 3 Years

GH¢50
(1- 10 pages. GH¢6 for each extra sheet)

Auditor's Certificate/ Comfort/
Introductory/ Confirmation Letter

GH¢100

Payment Instruments

Cheque Books

GH¢

100 Leaflets

GH¢110

50 Leaflets

GH¢60

25 Leaflets

GH¢35

USD

100 Leaflets

USD(\$)¹⁵

50 Leaflets

USD(\$)⁷

25 Leaflets

USD(\$)⁴

GBP

100 Leaflets

GBP(£)¹⁵

50 Leaflets

GBP(£)⁴

25 Leaflets

GBP(£)^{2.50}

EUR

100 Leaflets

EUR(€)¹⁵

50 Leaflets

EUR(€)⁶

25 Leaflets

EUR(€)³

Counter Cheques

Counter Cheque - New Account

Free

Returned Cheque (Insufficient Funds)

No charge

Stopped Cheque (Retail Banking)

GH¢10

Payment Orders

Payment Orders/Bank Drafts (FBL Customers and Students)	0.25% of value minimum GH¢12 maximum GH¢30
Payment Orders/Bank Drafts (Non-Customers)	0.25% of value minimum GH¢20, maximum GH¢50
Cancellation	Free

Clearing / Transfer

Local Clearing

Local Clearing	Free
Local Special/ Express Clearing	GH¢50
GIS	GH¢40
ACH Normal	GH¢5
ACH Express	GH¢30
Inter-Branch	Free
Payable in other Banks	0.5% value with minimum GH¢7.50 and maximum GH¢23
NRT (Near Real Time Clearing)	GH¢30 (one-off), GH¢5 (salary)

Clearing (Foreign Cheques)

Foreign Cheque Collection	1% of face value (min. \$20; max. \$100)
Foreign Cheque Onshore Returns	10% of face value. min. US\$25 (equivalent in other currencies)

CHEQUE VOUCHER RETRIEVAL

Up to 1 Year	GH¢50
Beyond 1 Year	GH¢100

Trade Services

Documentary Collections - Import Bills

Avalised Bills (Credit)	0.75% per quarter
Handling Charges	GH¢200
Payment Commission	1% of invoice value minimum US\$40
Reminder on Overdue Bills	US\$50

Documentary Letters of Credit - Exports

Advising Commission	US\$50
Advising Commission (L/C to other Banks)	US\$100
Cancellation of L/C	US\$100 + all outstanding charges
Courier	US\$100
Expired and Unutilized L/C	US\$100 + all offshore charges
Negotiation (Credit)	1% (US\$200 Min.)
Availment/ Liquidation	1% of Invoice minimum US\$200
Transfer of L/C for Non-Account Holders	US\$115.00 flat + SWIFT charges

Documentary Letters of Credit - Imports

Establishment (Sight)	1% per quarter* (Min US\$ 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	1% per quarter
SWIFT charges	US\$35 Flat
Establishment (Usance)	1.5% per quarter
Establishment (Cash-Backed)	0.5% per quarter

Bill of Lading

Bill of Lading Indemnity	Standard 1.0%
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Foreign Cash Withdrawal (Customers)

Foreign Currency Account (In FX)	3% (waived if cash is in GH¢)
Forex Account(Cheques)	3%
FEA Accounts (Funds from Onshore Cash Dep)	Free

Guarantees / Bonds

Periodic Charge	1% per quarter
Amendments (Others)	US\$50 + SWIFT charges
Increases In Amount	1% per quarter sight; 0.75% per quarter for Usance

Outward Bills for Collection - Export

Courier	US\$100.00 (extra charge borne by customer)
Handling Commission	0.50% with Minimum US\$50 and Maximum US\$100
Negotiation	1% of Invoice minimum \$40

Outward Transfers

Outward Transfers from *FCA *Foreign Currency Account	Standard 1.0% (Minimum US\$40) + US\$35 SWIFT Charge + US\$35 corresponding bank charge-optional (borne by sender or recipient)
Outward Transfers from *FEA *Foreign Exchange Account	Standard 1.0% (Minimum US\$40) +US\$35 SWIFT Charge + 0.5% of value as externalization charge; + US\$35 corresponding bank charge-optional (borne by sender or recipient)

Other Banking Services

Salary Processing (Per Transaction)

Internal	Free
External (into account outside Fidelity Bank)	GH¢5 (GH¢3 e-Channels)
External (into account outside Fidelity Bank - Express)	GH¢15

Savings Withdrawal Booklet

25 Leaflets	GH¢30
50 Leaflets	GH¢60

Standing Instructions

Set Up	Free
Internal	Free
External	GH¢5
No Fund- Default	N/A

Equity Participation

Equity Participation Letter	GH¢115
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Cash Collection

Within Accra	Free *(minimum of GH¢30,000 or GH¢50 per pick)
Within Defined Zone Outside Accra	Free *(minimum of GH¢30,000 or GH¢50 per pick)

Cash Collection & Payment Service

Direct debit/credit (ACH)	GH¢1 per transaction (Internal) GH¢1 per transaction (external)
Direct Debits Mandates Management	GH¢0.50 per mandate
Domestic Payment to Other Banks (ACH)	GH¢3 per transaction
Domestic Payment to Other Banks (RTGS)	GH¢40 per transaction
H2H – Set up and Implementation	GH¢500
Mobile bulk disbursement	GH¢0.60 per transaction
Monthly reporting charge for MT940/942/950	GH¢100 per month per account
Onsite teller	GH¢1,500 monthly per teller
SWIFT	1% of face value (min of US\$40.00)
SWIFT - Corresponding bank charges	US\$35
SWIFT transfer (Local)	Minimum US\$20; maximum US\$100
Statement retrieval (>6 months)	GH¢2 per page
Set-up (one-off) charge for MT940/942/950	GH¢100

Letter Of Commitment (LOC)

Funds Received Through Fidelity	Free
Funds Received - Another Bank	GH¢10 per LOC (max GH¢200)

Licensed Buying Company (LBC)

In-branch Withdrawal	0.15% of withdrawal amount
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