



# Tariff Guide

April 2024



**FIDELITY**  **BANK**

     @FIDELITYBANKGH

*Believe with us.*

# Content Page

CONTENT	PAGE
Personal Banking Accounts	1
Prestige Banking Accounts	3
Corporate, Commercial & SME Banking Accounts	4
Inclusive Banking Accounts	5
Cards	6
Mobile Banking	9
General Banking Services	9
Payment Instruments	10
Clearing/ Transfers	11
Trade Services	12
Other Banking Services	14

## 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
Minimum Operating Balance	None
Bundled Account Service Fee (monthly)	GH¢45
*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
Minimum Operating Balance	None
Account Maintenance Fee (monthly)	GH¢70
*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
Minimum Operating Balance	N/A
Interest Earned on Account	None
Account Maintenance Fee (monthly)	None

## 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
---	------

### 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	GHC30 - Personal GHC35 - Corporate/Business
Secure Code Enrolment (One Time)	GHC30
Quarterly Maintenance Fee	GHC10
Card Funding via *776*69# (Account to Card)	Free
Card Funding via *776*69# (Wallet to Card)	
- Amount up to GHC50	GHC0.50 (MTN, Vodafone& AirtelTigo)
- Amount above GHC50	- 1% (max. GHC 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)	GHC1
Cash Withdrawal (Other Bank's ATM - Local)	GHC5 + 1% of withdrawal amount
Cash Withdrawal (Other Bank's ATM - International)	3% of withdrawal value
Balance Enquiry (*776*69#)	Free
Balance Enquiry (Fidelity ATM)	GHC0.50
Balance Enquiry (Other Bank's ATM - Local)	GHC2
Balance Enquiry (Other Bank's ATM - International)	GHC5
Cash-Out / Defund (Redemption in Cash)	GHC10
Cash-Out / Defund (Redemption into Fidelity Account)	Free
Cash Advance / Cash-Out (Other Bank Branch)	1%
Visa Direct	GHC5
PIN Re-issue	GHC2
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(\$)<sup>15</sup>

50 Leaflets

USD(\$)<sup>7</sup>

25 Leaflets

USD(\$)<sup>4</sup>

GBP

100 Leaflets

GBP(£)<sup>15</sup>

50 Leaflets

GBP(£)<sup>4</sup>

25 Leaflets

GBP(£)<sup>2.50</sup>

EUR

100 Leaflets

EUR(€)<sup>15</sup>

50 Leaflets

EUR(€)<sup>6</sup>

25 Leaflets

EUR(€)<sup>3</sup>

### 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%
--------------------------	---------------

## 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
-----------------------------	--------

### 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
----------------------	----------------------------