



Tariff Guide

September 2026

Introduction

First Atlantic offers a full range of financial services and solutions similar with other financial institutions. The Bank therefore charges a fee for many of these services.

These services are provided either free or at a charge, which has been outlined in this book. As and when changes are effected, updates will be made available in all our branches nationwide.

Tips to reduce your banking charges:

- Make use of First Atlantic ATMs to perform basic transactions.
- Pay your monthly installments on loans on the specified date to avoid penalty charges.
- Keep your account in credit to avoid accounts being over-drawn by cheques etc and attracting debit interest charges.
- Use your Debit card for store purchases.
- Have your salary transferred electronically by your employer instead of using cash or cheque.
- Obtain advice from branch staff regarding the best product for your needs.

CARDS	Mastercard DEBIT/ PREPAID
Card Issuance Fee	\$10.00
Monthly Service Fee	\$2.50
Loading Fee (Prepaid)	\$8
CARD TRANSACTION	FEES
Atm Cash Withdrawal (Own Card On Own Atm)	FREE
Atm Cash Withdrawal On other Liberia Bank ATM	\$1 + 2%
Atm Cash Withdrawal On International ATM	\$1 + 2.5%
Other Bank Card On FAB ATM	\$5
International POS & Web	\$2 + 2.5%
Balance Enquiry Local and International	FREE
3D Secure (Annual)	FREE
Pin Reset	\$2

MOBILE BANKING	RETAIL
Mobile Banking App Setup	FREE
Mobile Banking App	FREE
Monthly	
SMS Alert Setup	FREE
SMS Alert Monthly	\$1 retail and 0.10% / SMS for Corporate
Prepaid SMS & Email Alert	FREE
Email Alert Setup	FREE
Email Alert Monthly	FREE
Estatement - Monthly	FREE
Estatement – Other (Weekly, Daily, Etc)	FREE
POS	
Transaction Charge	2.00%
WEB ACQUIRING	
Cards	2.5%

BANKING SERVICES	
PRODUCT/SERVICES	
DOMESTIC BANKING SERVICES	
BANK DRAFT (PAYMENT ORDER)	
Bank Customer	\$10
DRAFT CANCELLATION	Free
CASH COLLECTIONS & PAYMENTS	
Intra City collection:	
Weekdays	\$250-500 mthly/negotiable
Weekends and holidays	\$250-500 mthly/negotiable
CLEARING CHARGES & OTHERS	
Returned (Refer to Drawer: No funds)	\$35
Inward Returned Cheque (other reasons)	\$25
Normal Cheque Codeline Clearing (CCC)	Free
Express Cheque Codeline Clearing (CCC)	\$40
Outward Returned Cheque	Free
Direct Debit (ACH)	\$5
Corporate Accounts (100 Leaflets)	\$40
STATEMENT REQUEST	
Monthly (via E-mail)	Free
Off-Cycle (less than 1yr)	\$1/ sheet
Off-Cycle (Above 1yr)	\$1/ sheet
Visa Statement	\$1/ sheet
Introductory Letter	\$20.00
Letter of Comfort/Letter of Intent	\$250.00
Auditors Confirmation/Account Confirmation	\$20
CHEQUE BOOK AND RELATED ITEMS	
Personal Accounts (50 Leaflets)	\$25
Corporate Accounts (100 Leaflets)	\$40

PRODUCT/SERVICES**SALARY PROCESSING FEE**

Retail Clients	Free
Corporate Client	\$0.5/per transaction

STANDING ORDERS

Retail	Free
Corporate Client	Free

LOCAL TRANSFERS/REMITTANCES	RTGS - \$15
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SWIFT TRANSFERS

Fee - Customers	1.25% of Inflow
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TRADE SERVICES**OPEN ACCOUNT**

Transfer Commission	1.25% of transfer amt where applicable (Min \$100)
Swift Charge	\$35.00
Amendment	\$100.00

IMPORT BILLS FOR COLLECTIONS

Handling Charges	\$200.00
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Settlement:

Bills for Collections Transfer Commission	1.25% of transfer amount (minimum \$100)
Swift Charge	\$35.00
Extension of Unutilized LCs	2%

EXPORT BILLS FOR COLLECTION

Foreign Courier Charges	\$200.00
Handling Charges	1% plus swift fee of \$35

IMPORT LETTER OF CREDIT	
Establishment fee/commission	2%
Processing Fee	3%
Confirmation Fees	0.75% /Qtr
SWIFT charge for establishment	\$35.00
Amendment	\$250
Cancellation	As advised by correspondent bank + \$100
Discrepancy	As advised by correspondent bank + \$100
Other Amendment	As advised by correspondent bank + \$100
EXPORT LETTERS OF CREDIT	
Advising FAB customers	150
Handling Charges	\$100.00
Negotiation & Discounting of Bills	To be negotiated
Foreign Courier Charges	\$150.00
Amendment	As advised by correspondent bank + \$100
Cancellation of LCs	As advised by correspondent bank + \$100
Discrepancy	As advised by correspondent bank + \$100
Extension of Unutilized LCs	2.5%
FOREIGN TRANSFERS FROM PERSONAL ACCOUNTS (INDIVIDUALS)	
Transfer Commission	1.25% of transfer amount (minimum \$50)
SWIFT Charge	\$35.00
Amendment	\$50.00
FOREIGN TRANSFER TO LOCAL BANK (THROUGH BOG)	
Transfer Commission	1.25% of Transfer Amount (min. - \$70, max - \$1500)
OTHERS	
Inward Remittance (Inflow)	1.25%

PRIVATE BANKING

N.B.: No issuance fees for cards for Purple Plus /Extra customers

FREE

LIABILITY PRODUCT FEATURES

ATLANTIC FLEX INDIVIDUAL

Minimum opening amount	\$20
Monthly interest payment on balances above \$150	1.25% p.a.

ATLANTIC FLEX BUSINESS

Minimum opening amount	\$100
Monthly interest payment on balances above USD 500	1.25%

ATLANTIC TARGET

Minimum opening amount	\$ 50
Interest rate	1.25% per annum

ATLANTIC YOUNG SAVER

Minimum opening amount	\$20
Minimum monthly contribution	\$20
Interest rate	1.50%

ATLANTIC SAVE

Interest	2% per annum
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ATLANTIC BUSINESS

Interest	2%
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ASSET PRODUCT FEATURES

ATLANTIC PERSONAL LOAN

Obligor limit	33% of gross salary
Tenure	48 months max
Facility Fee	2.00 % flat on facility amount payable upfront
Processing fee	2.00%
Interest Rate	9 to 14%

ATLANTIC TRADERS FACILITY

ATLANTIC TRADERS FACILITY FOR IMPORTERS

Obligor limit	No Limit
Tenure	30 days max
Processing fee	2.00% flat on facility amount payable upfront
Facility fee	1.00%

ATLANTIC HI LIFE

Obligor limit	\$10,000
Tenor	12 months (6 months Interest free)
Interest rate	In the event the Customer opts for 1 year, the 1.6%/mths would be applied
interest free. The remaining 6 mths will attract interest at the prevailing rates	15%

VEHICLE ASSET FINANCE

Obligor limit	USD 100,000 for new vehicle OR USD 70,000 — used vehicles
Tenure	Up to 48 Months (36 months for used cars)
Facility Fee	1.5% payable upfront
Processing fee	1.5% payable upfront
Interest Rate	12%

RECEIVABLE /INVOICE DISCOUNTING

Singe Obligor limit	15% of Bank's capital
Tenor	90 days (Rollover option of 30 days)
Interest rate	14%

Processing fee	1.00% flat of the approved facility amount.
Facility fee	1.00% flat of the approved facility amount
Rollover fee	1.00% flat rate
CASH-BACKED FACILITIES	
Single Obligor limit	Subject to cash collateral available (maximum of the bank's Single Obligor
Obligor Limit for secured lending)	
Processing fee	0.50 % flat on facility amount payable upfront
Interest rate	9%
Tenor	12 months max
ADVANCE PAYMENT GUARANTEE	
Obligor limit	CBL SOL Limit
Tenor	12 months after issue date
Facility fee	2% flat of Guarantee amount, paid upfront
Guarantee Commission	1.25% of Facility amount per quarter
PURPLE AUTO LOAN	
New Vehicles	Old Vehicles
Obligor limit	USD 200,000 (LRD equivalent)
PURPLE AUTO LOAN	
Obligor limit	33% of gross salary x 4
Tenor	60 months
Equity contribution	20% at least
Interest rate	12%
Facility fee	1%
Processing fee	1%
GREENDRIVE AUTO LOAN	
HNI/UHNI AND BUSINESS EMPLOYEES	
Obligor limit	USD 200,000 (LRD equivalent)
Tenor	48 months (new vehicles
36 months (used vehicles)	36 months (used vehicles)
Equity Contribution	20%
Interest rate	14%
Facility fee	2.00%
Processing fee	2.00%
JUDICIARY SERVICE LOANS	
Interest rate	14%
Facility fees	1.50%
Processing fee	1.50%
BID BONDS	
Single Obligor Limit	20% CBL SOL
Tenor	As required under Tender Document but not exceeding 12 months
Pricing	1% per quarter
ATLANTIC PERFORMANCE GUARANTEE	
Tenor	12 months after issue date
Facility fee	3% flat of Guarantee amount, paid upfront
Guarantee Commission	1% of Facility amount per quarter