

2021 RATES & SERVICE CHARGES GUIDE

A. LIABILITIES / DEPOSITS BUSINESS						
DEPOSIT ACCOUNTS	INITIAL DEPOSIT	MINIMUM BALANCE	ACCESS LOANS	INTEREST RATE (PAU)	BALANCE FOR INTEREST	CHEQUE/NO BOOKLET
Savings Account	200	50	Yes	Varies	50 and above	Yes
Investment Savings	5,000	1,000	Yes	Varies	> 1,000	Yes
My First 2 Kids First Current Account	500	100	No	Varies	> 500	Yes
Individual	500	50	Yes	Varies	> 1,000	Yes
Corporate	1,000	50	Yes	Varies	> 1,000	Yes
First Current Plus	1,000	1,000	Yes	Varies	> 1,000	Yes
Investment Account	500	50	Yes	Varies	> 1,000	Yes
Premium Account	500	50	Yes	Varies	> 1,000	Yes
Investment Savings Account	500	50	Yes	Varies	> 1,000	Yes
Investment Securities Account	100,000	50	Yes	Varies	> 1,000	Yes
Investment Money Account	50,000	50	Yes	Varies	> 1,000	Yes
B. BANKING OPERATIONS						
B. 1. BANKING SERVICES						SERVICE FEES
Accounts Opening						Free
Accounts Maintenance Charge:						
Personal						GHS 50 / Flat
SMEs						GHS 50 / Flat
Corporate						GHS 100 / Flat
ACA						Free
FSA						Free
Accounts Closure						Free
Balance Enquiry						Free
Restriction of Accounts						Free
Statement Printing						Free
Monthly Statement						Free
Ad-hoc Statement						Free
Confirmation of statement						Free
Audit orders						Free
B. 2. CHEQUE / WB OPERATIONS						SERVICE FEES
Savings Withdrawal Booklet						GHS 5
Customer (Self-Serv)						GHS 2
Individual						GHS 5
Cheque Book 25-leaves						GHS 5
Cheque Book 50-leaves						GHS 10
Corporate						GHS 15
Cheque Book 25-leaves						GHS 15
Cheque Book 50-leaves						GHS 20
Encashment (FBS) Bankers Draft						Free
Cheque Deposit (FBS) Cheques						Free
Cheque Deposit (Non-FBS) Cheques						Free
Counter Cheque (After issuance of cheque book)						GHS 5
Returned Cheque						Free
Lost of funds						Free
Technical reasons						Free
Special Clearing						Free
Stopped Cheque						Free
B. 3. CASH OPERATION						SERVICE FEES
Cash Deposit (Cash Box)						Free
Cash Withdrawal						Free
Cash Collection						Free
Within Area						GHS 100
Within Outpost Area						Free
Outstation Branches						GHS 100
B. 4. TRANSFER / PAYMENT						SERVICE FEES
Significant within FBS						Free
Cash transfer to other Banks/ACH/MTL						GHS 25
Standing Order						GHS 50
(Within FBS)						Free
(Card Party Non-FBS)						GHS 25
Bankers Draft						GHS 5
B. 5. E-BUSINESS						SERVICE FEES
Card Master Card						GHS 20 / Flat
Card Insurance Fee						GHS 20 / Flat
Maintenance Fee						GHS 20 / Flat
VISA Prepaid Card						GHS 25
Card Insurance Fee						GHS 5
Reload Fee						GHS 20
Maintenance Fee						Free
Below applies for Card Master Card and Visa Card						Free
Transfer Fee						GHS 5.00
FBS Bank's ATM						GHS 10
Other Bank's ATM (Global)						Free
International ATM withdrawal						GHS 3.50
POLYMER Transfer Fee						GHS 10
Withdrawals (Local)						Free
Withdrawals (International)						2%
Agent						Free
Email						Free
SMS for Online Banking						GHS 20
Interbank Transfer						GHS 15
Online Banking/Mobile App/ATM/Agent Banking						GHS 50
C. FOREIGN TRANSACTIONS						
C. 1. DEPOSIT ACCOUNTS						
FSA	INITIAL DEPOSIT	MINIMUM BALANCE	ACCESS LOANS	INTEREST RATE (PAU)	BALANCE FOR INTEREST	CHEQUE / NO BOOKLET
Current Account	500	50	Yes	Varies	50 and above	Yes
Individual	500	50	Yes	Varies	50 and above	Yes
Corporate	1,000	50	Yes	Varies	50 and above	Yes
FSA	500	50	Yes	Varies	50 and above	Yes
FSA	500	50	Yes	Varies	50 and above	Yes
C. 2. FOREIGN CASH OPERATIONS						
Withdrawal from:						
Branch Currency Account						
(Flat with off - house cheque & transfer/ Remittance)						
Foreign Exchange Account						
(Flat with off - house cheque & transfer/ Remittance)						
Foreign Exchange Account (Flat with cash)						
C. 3. CHEQUE OPERATIONS						
Returned Cheque Foreign						
Min						\$20
Max						\$20
Stopped Cheque						\$20
C. 4. INTERNATIONAL TRANSFERS						
Outward Transfer Commission (FSA) - 0.75% of face value						
Min						\$10 - \$20
Max						\$20
Outward Transfer Commission (FSA) - 0.75% of face value						
Min						\$10 - \$20
Max						\$20
Amendment of Transfer Instruction						\$20
Foreign Demand Draft (1% of face value)						\$20
Inward Transfer						\$20
Returned of funds						\$20
C. 5. DOCUMENTARY COLLECTION						
Import						
Handling charges						\$20
Payment Commission						\$20
Swift Charge						\$20
Export						
Counter						\$20
Offshore						\$20
Local						\$20
C. 6. LETTER OF CREDIT						
Export						
Handling commission						\$20
Minimum						\$20
Maximum						\$20
Handling Charges						\$20
Minimum						\$20
Maximum						\$20
Confirmation Commission						\$20
Amendment commission						\$20
Postage of Counter						\$20
Offshore						\$20
Local						\$20
(Charge above GHS 50 by courier company will be transferred to customer)						\$20
Cancellation						\$20
Expiry/unfilled						\$20
Transfer of LC						\$20
Discrepancy if any						\$20
Negotiation						\$20
C. 7. REPORT						
Cash Backed						
Establishment costs						\$20
100% cash						\$20
Issued on account						\$20
Note up to Per Quarter 3						\$20
Payment Commission						\$20
Deferred/Right						\$20
Establishment costs						\$20
Other commission						\$20
Amendment Charge						\$20
Extension of period - another quarter						\$20
Discrepancy						\$20
Confirmation commission						\$20
Minimum						\$20
Cancellation fee						\$20
Payment Commission						\$20
D. LOANS / ASSET BUSINESS						
NAME	COMMITMENT PER N (PLAT)	PROCESSING PER N (PLAT)	INSURANCE N	TENURE MONTHS		
Customer	1%	1.50%	1%	60 Months		
Business (Customer & salary)	1%	1.50%	1%	60 Months		
Personal loan	1%	1.50%	1%	60 Months		
Salary Overdraft Account (SODA)	1%	1.50%	1%	60 Days		
Business						
Local Purchase Order (LPO)	1%	1.50%	1%	60 Days		
Invoice Discount Finance (IDF)	1%	1.50%	1%	60 Days		
Overdraft	1%	1.50%	1%	60 Days		
Bank Guarantee	1%	1.50%	1%	60 Days		
First Bill Loan	1%	1.50%	1%	60 Days		
Temporary Overdraft	1%	1.50%	1%	60 Days		
Contract Finance Facility	1%	1.50%	1%	60 Days		
Advance Payment Guarantee	1%	1.50%	1%	60 Days		

Service Charge Guide

Rough Guides



Service Charge Guide:

A Practical Guide to Residential Service Charges Rachel Garton, 2021-09-15 Disputes over residential service charges are increasing in number each year. Despite residential service charges being heavily regulated by statute, the inherent conflict between the interests of landlords and tenants has led it to be a heavily litigated area with recent cases being of concern for both parties. This book aims to provide an introduction to residential service charges with an overview of the matters that need to be considered when dealing with service charge disputes. It also provides insight into what should be included within a service charge clause both to ensure recovery of sums due and avoid disputes. It seeks to serve as a useful initial reference guide for surveyors and solicitors alike and encompasses an overview of the relevant residential statutory controls and case law.

ABOUT THE AUTHOR Rachel Garton is a practicing solicitor at Gosschalks LLP specialising in property dispute resolution. Her work comprises of all areas of property litigation and landlord and tenant matters including residential long leasehold tenants' right of first refusal, lease renewal litigation, commercial and residential possession proceedings, arbitrations under the Pubs Code Etc Regulations 2016 and debt recovery. She has a niche specialism in service charge disputes and has dealt with numerous service charge disputes from commercial and residential clients over the last 12 years as well as delivering a number of seminars on this topic for both the RICS and MBL Seminars.

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Chapter 2: Complying With the Mechanics of a Service Charge Clause

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Guide to the Preparation of Bills of Costs Thomas Webster Pridmore, 1884

Guide for fee-for-service medical groups on affiliation with health maintenance organizations, 1983

A Guide to Landlord and Tenant Law Emily Walsh, 2018-06-14

A Guide to Landlord and Tenant Law provides a strong foundation in commercial landlord and tenant and housing law. The book is designed to provide a complete course text for both undergraduate and postgraduate students from surveying and real estate management backgrounds. This clear and accessible textbook aims to introduce the reader to the fundamentals of both residential and commercial landlord and tenant law by considering the nature of the tenancy and the

relationship between the parties It examines the main elements of the commercial lease including rent repair alienation termination and statutory renewal The main types of residential tenancy are also considered including assured and assured shorthold tenancies secure and Rent Act tenancies and long leasehold enfranchisement The book aims to familiarise the reader with the contractual documentation as well as the common law and statutory codes which form the basis of landlord and tenant transactions It contains useful features such as extracts from the Model Commercial Lease key case summaries a glossary and chapter summaries further reading lists In addition students on the Legal Practice Course and Bar Professional Training Course will find this to be a useful supplementary resource as will professional surveyors and lawyers looking for a refresher on the latest landlord and tenant law University of Michigan Official Publication ,1943 A Guide for State and Local Government Agencies United States. Department of Health, Education, and Welfare. Division of Financial Management Standards and Procedures,1977 **PayrollOrg Basic Guide to Payroll, 2024** Mitchell-George, **FCC Record** United States. Federal Communications Commission,1996 *The Pocket Butler's Guide to Travel* Charles MacPherson,2018-10-02 Indispensable travel advice from Everyone's Favourite Butler A world authority on the art of travel Charles MacPherson has planned itineraries for celebrities and business leaders and trained the staff of some of the world's leading hotels In this easy to follow guide you will find his tips on how to Plan Your Trip choose luggage and accommodations master wrinkle free packing secure an upgrade and manage your schedule Travel in Style for business or pleasure by plane train cruise ship coach yacht car or even private jet Make the Most of Your Stay get help from the concierge every hotel's best kept secret and navigate international dining etiquette and tipping culture And much more Slip this compact book into your carry on luggage for a trusted companion wherever your travels may take you *THE ULTIMATE TITLESPLITTING GUIDE* Bochra Zounagui,2025-06-11 In *The Ultimate Title Splitting Guide* for Small Scale Property Developers Bochra distils one of her highest impact strategies dividing a single freehold into separately financed sale ready or rent ready units into an accessible playbook Early chapters demystify the legal mechanics of splitting deeds later sections walk you through planning permission structural design sound and fire compliance and financing options all backed by checklists templates and real world case studies that show how title splits can unlock hidden equity and diversify risk *The city guide for Novosibirsk (Russia)* YouGuide Ltd, Educational Screen and Audiovisual Guide ,1925 *The Rough Guide to Sri Lanka* ,2012-11-01 The *Rough Guide to Sri Lanka* is the most comprehensive and user friendly travellers guide to this fascinating country Each chapter of the *Rough Guide* includes thoroughly researched travel information hotel and restaurant listings sections on everything from food and language to media and sport and thoughtful background on the environment politics culture music and history The new stunning full colour design combines glorious images to whet your appetite with a practical layout and dozens of accessible and accurate maps to guide you from the urban centres to the jungle beaches and mountains This is the time to discover Sri Lanka the *Rough Guide* is your perfect companion Make the most of your time with The *Rough Guide* to

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HONEST AND INDEPENDENT REVIEWS Written by Rough Guides expert authors with a trademark blend of humour honesty and expertise this Caribbean guide book will help you find the best places matching different needs BACKGROUND INFORMATION Comprehensive Contexts chapter of this travel guide to the Caribbean features fascinating insights into the Caribbean with coverage of history religion ethnic groups environment wildlife and books plus a handy language section and glossary FABULOUS FULL COLOUR PHOTOGRAPHY Features inspirational colour photography including the stunning Pitons in St Lucia and the spectacular Boiling Lake in Dominica COLOUR CODED MAPPING Practical full colour maps with clearly numbered colour coded keys for quick orientation in Castries St Lucia Roseau Dominica Havana Cuba and Kingston Jamaica and many more locations in the Caribbean reduce the need to go online USER FRIENDLY LAYOUT With helpful icons and organised by neighbourhood to help you pick the best spots to spend your time *Dilapidations and Service Charge Disputes* Simon Edwards, Patrick Stell, Keith Firn, 2014-02-25 Written by three surveyors each with extensive experience in the sector Dilapidations and Service Charge Disputes will guide practitioners through the common and new practices involved in dealing with disputes on dilapidations and service charge matters The book offers practical guidance on the related topics of dilapidations and service charge disputes bridging the gap between heavy weight legally focussed case law publications and the lighter weight guidance notes It offers practical and theoretical advice that will be invaluable to any surveyor or solicitor dealing with condition reports prior to a lease agreement litigation avoidance advice dilapidations law and precedent Beneficial to surveyors and solicitors acting on behalf of tenants or landlords this book provides the information and practical advice that can help you improve in your role *The city guide for Galle (Sri Lanka)* YouGuide Ltd, *The city guide for Sousse (Tunisia)* YouGuide Ltd,

Whispering the Techniques of Language: An Emotional Journey through **Service Charge Guide**

In a digitally-driven world where screens reign supreme and immediate conversation drowns out the subtleties of language, the profound strategies and emotional subtleties hidden within phrases frequently go unheard. Yet, nestled within the pages of **Service Charge Guide** a charming fictional value pulsing with natural thoughts, lies an exceptional quest waiting to be undertaken. Penned by an experienced wordsmith, this marvelous opus invites visitors on an introspective trip, softly unraveling the veiled truths and profound impact resonating within the very material of each word. Within the psychological depths of this moving evaluation, we shall embark upon a heartfelt exploration of the book's primary styles, dissect their interesting publishing fashion, and fail to the effective resonance it evokes heavy within the recesses of readers' hearts.

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