



It's more than
an account to you.
That's why we help

More rewards. More value. More benefits.

Get the help you need

Commercial and Business Banking Annual Pricing Guide

Effective 1 August 2023



Terms, Rules and conditions apply.

First National Bank Ghana Limited A subsidiary of the FirstRand Group. Co. Reg. No. CS350172014.

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

Bank Charges

Have Your Say

Important Information

Contact Us

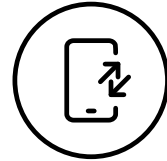
It's more than just business to you. *That's why we help.*

At First National Bank, we're making it easier, faster, and safer for you to do your day-to-day banking!

We want you to **get more and pay less.**

This guide has everything you need to understand about how much you'll pay when you transact with First National Bank. As a First National Bank customer you have various pricing options to suit the **state of your business.** We ensure that you always **get exactly what you need**, without paying too much.

Helpful tips to help you save more!



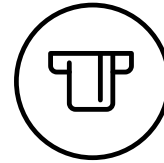
Make payments, transfers and prepaid purchases using the First National Bank **App** on your Smartphone or Tablet



Make payments, transfers and prepaid purchases with **Online Banking** on your Laptop or Desktop



Make payments, transfers and prepaid purchases using the **Cellphone Banking** on any mobile phone



Deposit and withdraw cash at any First National Bank **ATM** or **ADT**

Helpful ways to bank

1

Online Banking
for sole signatories

2

Online Banking Enterprise for more complex electronic requirements

3

Manage your account 24/7 with our Online Banking Enterprise

4

First National Bank **ATM**

We're a digital bank focused on putting banking in the hands of our customers, but feel free to **visit any of our branches, Agency Plus partners** or www.firstnationalbank.com.gh for help to bank better.

Access and manage your account 24/7 with our Online Banking Enterprise™

1

Security

Enjoy the ability to limit user access to specific days and times.

3

Bulk payments/ Pay Salaries

Pay salaries and suppliers at a go on our Online Banking Enterprise.™

5

Setup multiple Users

- Nominate one or more administrators to manage your profile.
- Segregate duties and allow for dual authorizations on transactions.

6

Cash management

- Collect funds from clients/debtors
- Cash Management – Administer and control your cash balances across multiple banks.

2

Authorization

- Log into your Online Banking profile from any browser.
- Authorize transactions from your handheld device while out of office.

4

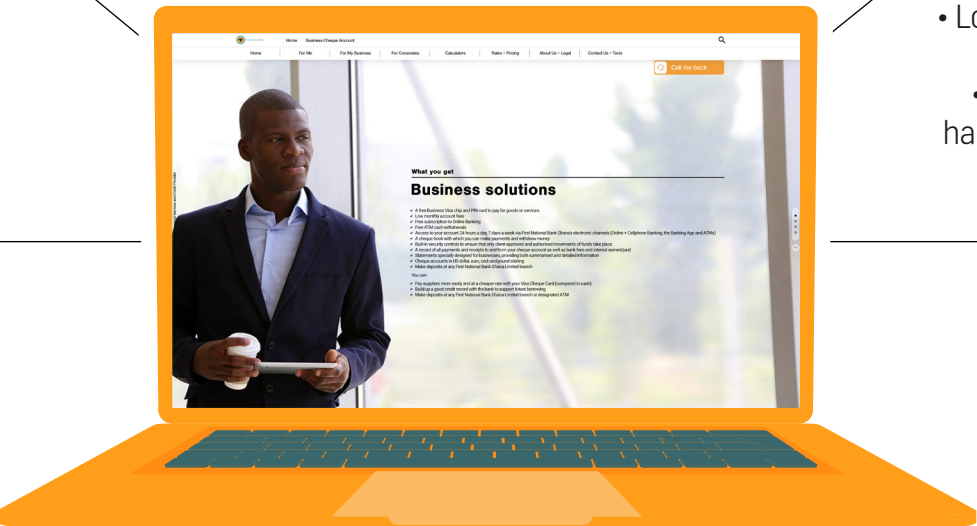
Global Payments

Perform withdrawals on First National Bank ATMs without a debit card by using the Mobile App

7

Set up Pre-defined Recipient

Maintain account details of your recipients and pay with ease for dual authorizations on transactions.



Download our App, It's Appmazing!



Welcome to Cellphone Banking

Simply dial

***877#**

to register for FREE. Use our Quick Code based banking service created to enable you to do banking from your mobile device even without internet connectivity - making banking more convenient, easy, safe and accessible anytime, anywhere.

More value for Quick Code users



Buy Airtime

Let's help you take the hassle out of recharging. Simply buy Airtime with the Quick Code ***877#**



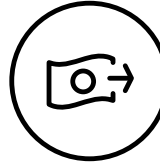
Request Mini Statement

Get up to date with your transactions when you use Cellphone Banking anytime, any day



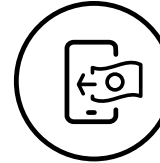
Third-Party payments

Make payments easily to beneficiaries in other banks safely and conveniently with our Quick Code



Inter account transfers

With the ***877#** Quick Code, you can make transfers into any of your First National Bank accounts



Pay to Cell

Our Quick Code allows you to pay into someone's First National Bank account by just using their registered cellphone number on the account



Check Account Balance

You have the ability to check your account balance including investment accounts

Exclusive value for all Cellphone Banking users

1 Transactions occur in real time

2 No changes to phone settings

3 Make purchases or payments on our zero-rated dial string

4 Any cellphone make or model can be used

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

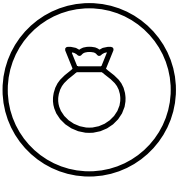
Bank Charges

Have Your Say

Important Information

Contact Us

Bank Charges – GHS



Monthly Fees			
Monthly Account Fee	Business Account	30.00	
	Enterprise Account	60.00	
	Mid Corporate Account	100.00	
Minimum balance for rebate of monthly account fee	0.00		
Fee Recovery BOF @ 10%	-		
Online and Mobile Banking Subscriptions	Free		
inContact Pro	Free		
Card Purchases			
Card Purchase Local	Free		
Card Purchase International	Free		
International Visa Debit Card Transactions in Ghana Cedis(MCP/DCC)	8% of transaction amount		
Optional Issuer Fee (OIF - Visa applied fees)*	8% of transaction amount		
Cash Withdrawals			
First National Bank ATM	Free		
Other Banks' ATM*	(2.50 + 0.40%)		
International ATM*	15.00 + 0.5%(min charge of GHS30)		
Branch with card or cheque	Free		
International Branch*	5.00		
Branch (Card/ Cheque not present)	Free		
Deposits			
Express Clearance	50.00		
Post-dated Cheque	10.00		

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

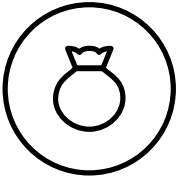
Bank Charges

Have Your Say

Important Information

Contact Us

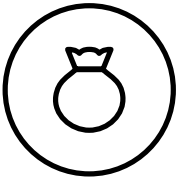
Bank Charges – GHS (continued)



Prepaid Purchases	
Using eChannels & Mobile Channels	Free
Inter-account Transfers	
Using Mobile/Electronic Channels	Free
Branch	5.00
Stop Payments (direct debit and cheque)	
e-Channels	Free
Branch	30.00
Inter-account Transfers	
Using Mobile/Electronic Channels	Free
Branch	5.00
Payments	
Internal Direct Debits	5.00
External Direct Debits	5.00
Standing Orders & 3rd Party Payments (using Electronic & Mobile Channels)	Free
Cheque Payments	5.00
Branch (Local payment request)	10.00
Local Swift Payments (GHS) – GIS	50.00
Outward Swift Payments (Global Payments)	0.75% min USD 50.00 plus USD 30.00 swift fee
Online payment (Ghana Instant Pay)	1% of the amount capped at GHS 5.00
Online payment (EFT Express)	5.00

- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
- Bank Charges
- Online Banking
- Bank Charges
- Foreign Exchange Account
- Bank Charges
- Foreign Currency Account
- Bank Charges
- Business Trade services
- Bank Charges
- Have Your Say
- Important Information
- Contact Us

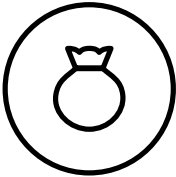
Bank Charges – GHS (continued)



Online payment (Regular EFT)	Free
Salary processing (Non-First National Bank client)	5.00
Banker’s draft	30.00
Balance Enquiries	
Using digital channels	Free
Other banks’ ATM	2.00
International ATM	2.50
Branch	2.00
Statements	
E-Mail (First Monthly Statement)	Free
Printed monthly statement (per page)	7.50
Provisional /Interim statement (per page)	7.50
First National Bank mini statements (View)	Free
First National Bank ATM mini statements (Print)	2.50
Cellphone Statements	Free
Additional Statements (Online)	
Daily	Free
Weekly	Free
Bi-monthly	Free
Additional Statements (Branch)	
Daily	30.00
Weekly	20.00
Bi-monthly	10.00

- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
- Bank Charges
- Online Banking
- Bank Charges
- Foreign Exchange Account
- Bank Charges
- Foreign Currency Account
- Bank Charges
- Business Trade services
- Bank Charges
- Have Your Say
- Important Information
- Contact Us

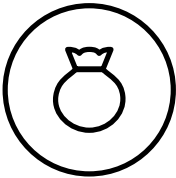
Bank Charges – GHS (continued)



Unsuccessful Transactions		
First National Bank ATM		Free
Other First National Bank (Point-of-Sale, Scheduled Payment, EDO) and other banks' ATM		Free
Failed Standing Order		Free
Dishonoured Cheque (Insufficient Funds)		Nil
Dishonoured Payments (Technical Reasons)		Nil
Dishonoured Payments (Direct Debits) ¹		Nil
Card Fees		
VISA Monthly Fee		8.00
Card Issuance		Free
Card Replacement (Damaged/Lost/Stolen/Expired)		50.00
Forgotten Pin (Branch)		10.00
Electronic Subscriptions Services		
My Limit Alert		Free
Standing Order Payment Alert		Free
Balance Alert		Free
Monthly		Free
Weekly		Free
Daily		Free

- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
 - Bank Charges**
 - Online Banking
 - Bank Charges
 - Foreign Exchange Account
 - Bank Charges
 - Foreign Currency Account
 - Bank Charges
 - Business Trade services
 - Bank Charges
 - Have Your Say
 - Important Information
 - Contact Us

Bank Charges – GHS (continued)



Payment Notifications		
Email		0.50
SMS		0.30
Cheque Books		
50 pages		60.00
50 pages (USD Cheque Book)		10.00 USD
Additional Services		
Confirmation to Auditors		200.00
Introductory letter supporting statement for Visa purposes (Embassy)		100.00
Voucher retrieval		5.00
GIPC Confirmation		250.00
Business Confirmation Registration		250.00
Comfort Letter		200.00

*Some banks may charge an additional surcharge (inclusive or exclusive of VAT)
Fees are per transactions unless otherwise stated

Online Banking

Online Banking is a web based offering which gives you secure, controlled, real time access to accounts and online banking functionality.

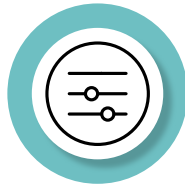
Avoid queues, cash and cheque handling with **FREE** Online Banking (Single Level Control).

Save time and money with our secure and convenient electronic banking channels.



Single Level Control

- **One Time Pin (OTP)** to enhance security of Online Banking
- **Same-day value** for payments to all banks if authorised within cutoff times
- **Set up** and maintenance of payment recipients online
- **Future-dating payments** up to **12 months** in advance
- **Purchase** of prepaid airtime
- **Real-time payments** to First National Bank customers/recipients
- **Up to five users** with customised permissions to specific accounts transactions
- **Referencing** for all transactions to recipients
- **Payment notifications** sent by SMS or email
- **Sixty days' transaction history** on all First National Bank accounts



Dual Level Control

- **Dual administration** of your online profile will eliminate risks of single level controls
- **Same-day value** for payments to all banks if authorised within cut-off times
- **A multi-layered** approach to security including use of digital certificates
- **Sixty days' transaction history** on all First National Bank accounts
- **Referencing** for all transactions to recipients
- **Real-time payments** to First National Bank customers/recipients
- **Segregation of duties** for users, customised per requirement
- **Permit one to nine signatories** to authorise financial transactions
- **Future-dating payments** up to **12 months** in advance
- **Flexible statement** options including formats and delivery options
- **Event logs** to monitor user activity online
- **Payment notifications** sent by SMS or email
- **Customised user access** to specific accounts
- **Customise billing to account** level or to a nominated account

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

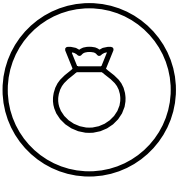
Bank Charges

Have Your Say

Important Information

Contact Us

Bank Charges – GHS



Additional Services (Online Banking)		
History Retention 90 Days		7.96
History Retention 120 Days		10.61
History Retention 150 Days		13.26
History Retention 180 Days		14.54
Statements Retention 90 Days		7.96
Statements Retention 120 Days		10.61
Statements Retention 150 Days		13.26
Statements Retention 180 Days		15.92
CSV Historical Statements		1.00
Online payment(EFT Express)		5.00
Administrator Reactivation		Free

Foreign Exchange Account

Go beyond borders. Bring the world closer with our foreign exchange solutions.

The Foreign Exchange Account is designed for business customers who receive income in foreign currencies.

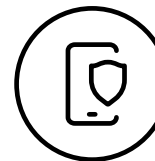
This account is funded locally with foreign exchange generated from activities within Ghana, transfers from outside Ghana or transfers from other Foreign Exchange Accounts in Ghana.

Features and Benefits



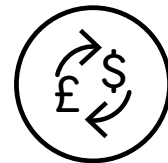
Ownership

Can be opened by **customers** in their **business capacity**



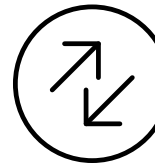
Safe and secure

Safe and secure method of **maintaining foreign funds**



Currencies

Accounts can be opened in the following currencies: **USD, GBP** and **Euro**



Exchange

Funds can be transferred outside of Ghana but only under the **Exchange Control** regulations with accompanying documentation

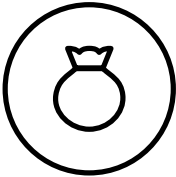


- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
- Bank Charges
- Online Banking
- Bank Charges
- Foreign Exchange Account

Bank Charges

- Foreign Currency Account
- Bank Charges
- Business Trade services
- Bank Charges
- Have Your Say
- Important Information
- Contact Us

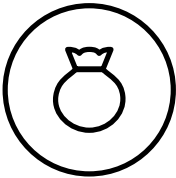
Bank Charges



	Fees listed below are USD/USD equivalent relative to all Foreign Exchange accounts (USD,GBP,EUR)
Minimum Opening Balance	USD: 1,000.00 / GBP: 1,000.00 / EURO: 1,000.00
Minimum Operating Balance	USD: 100.00 / GBP: 100.00 / EURO: 100.00
Monthly Account Fees	Free
Cash Withdrawals	
Commission on Forex Cash Withdrawal	0% if account is funded with cash & 3% if account is funded with cheques or transfers
Linked Account Transfers	
Within own accounts and within Bank FEA to FEA/ FEA to GHS	Free
Payments	
Outward SWIFT Transfers (Global Payments)	0.75% min USD50 and USD 30 SWIFT fee, plus 1.5% externalization fee
Swift Transfer (Local)	USD 50.00
Cheque Payment	Free
Deposits	
Local Cheque Deposit Branch (within bank)	(USD) FEA Free (GBP) FEA 2.25% min 8.5
Local Cheque Deposit Branch (other banks)	(USD) FEA Free (GBP) FEA 2.25% min 8.5
Balance Enquiries	
First National Bank Online Banking, First National Bank ATM	Free
Branch	Free

- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
- Bank Charges
- Online Banking
- Bank Charges
- Foreign Exchange Account
- Bank Charges**
- Foreign Currency Account
- Bank Charges
- Business Trade services
- Bank Charges
- Have Your Say
- Important Information
- Contact Us

Bank Charges (continued)



Statements	
Current Month e-mailed Statement	Free
Provisional Statements	USD: 1.00 / GBP: 1.00 / EURO: 1.00
Historical Statements e-mail (per Statement)	USD: 1.00 / GBP: 1.00 / EURO: 1.00
Historical Statements Branch (per Statement)	USD: 2.00 / GBP: 2.00 / EURO: 2.00
Branch Statements (per Page)	USD: 1.00 / GBP: 1.00 / EURO: 1.00
Cheque Books	
Cheque Book (50 pages)	USD: 10.00 / GBP: 10.00 / EURO: 10.00
Stop Payments	
Using digital channels	Free
Branch	USD: 5.00 / GBP: 5.00 / EURO: 5.00

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

Bank Charges

Have Your Say

Important Information

Contact Us

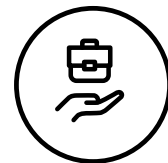
Foreign Currency Account

Global Wealth Solutions

The Foreign Currency Account is targeted at business customers who receive foreign currency from abroad (outside of Ghana).

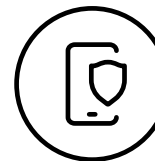
This account can be funded with inward remittances from abroad, foreign cheque deposits or transfers from other Foreign Currency Accounts.

Get more done



Ownership

Can be opened by **customers** in their **business capacity**



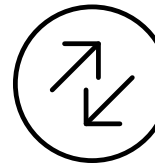
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Accounts can be opened in the following currencies: **USD, GBP** and **Euro**



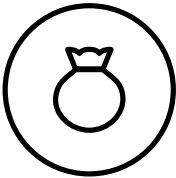
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Funds can be transferred outside of Ghana but only under the **Exchange Control** regulations with accompanying documentation



- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
- Bank Charges
- Online Banking
- Bank Charges
- Foreign Exchange Account
- Bank Charges
- Foreign Currency Account
- Bank Charges**
- Business Trade services
- Bank Charges
- Have Your Say
- Important Information
- Contact Us

Bank Charges



	Fees listed below are USD/USD equivalent relative to all Foreign Exchange accounts(USD,GBP,EUR)
Monthly Account Fees	Free
Cash Withdrawals (prior notice required)	
Commision on Forex Cash Withdrawal	3% of transaction value
Linked Account Transfers	
Within own accounts and within Bank FCA to FCA	Free
Within own accounts and within Bank FCA to FEA or GHS	Free
Payments	
Outward SWIFT Transfers	0.75% min USD 50 plus USD 30 SWIFT fee
Deposits	
Inward SWIFT Transfer	Free
Balance Enquiries	
First National Bank Online Banking, First National Bank ATM	Free
Branch	Free
Statements	
Current month e-mail Statement	Free
Provisional Statements	USD: 1.00 / GBP: 1.00 / EURO: 1.00
Historical Statements e-mail (per Statement)	USD: 1.00 / GBP: 1.00 / EURO: 1.00
Historical Statements Branch (per Statement)	USD: 2.00 / GBP: 2.00 / EURO: 2.00
Branch Statements (per Page)	USD: 1.00 / GBP: 1.00 / EURO: 1.00

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

Bank Charges

Have Your Say

Important Information

Contact Us

Business Trade Services

Connects you and your business to the world.

Whether you are new, an expert or somewhere in between, we have a product or service designed for you.

First National Bank Business Trade offers a range of **foreign trade solutions** to suit your needs, whether you are sending or **receiving money globally or managing imports and exports**. First National Bank's Business Trade makes it easy to transact around the world.



Value Added Service



Merchant Services

Get the right **card acceptance** solution at the right price. We provide card payment acceptance solutions, deliver **high performance transaction authorization** as well as a routing and settlement platform across industries. The complete Merchant Services solution provides a **competent** and **cost-effective** platform that accepts card payments, safely and securely.



Cash In Transit (CIT)

With our Cash In Transit service, your cash proceeds will be collected by an armed **cash In transit guard** and placed in **tamper evident security bags** and **canisters** and taken to a **secure cash** centre facility. No need to go into a branch or queue. Cash is collected from your **premises**.



Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

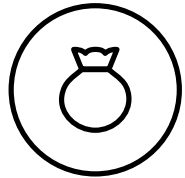
Bank Charges

Have Your Say

Important Information

Contact Us

Bank Charges



Letters of Credit – Import (Cash Covered) – Usance

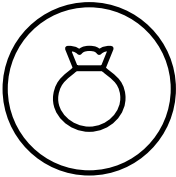
Establishment	0.5% per qtr. min USD 100.00 plus USD 30.00 SWIFT fee
Amendment	USD 60.00 flat plus USD 30.00 SWIFT fee
Amendment – extension (date and/or amount)	1.00% per qtr. min USD 100.00 plus USD 30.00 SWIFT fee
Courier /Delivery / Postage	Actual Costs
Query /SWIFT Fee	USD 30.00
Payment commission	0.5% min USD 60.00 plus USD 30.00 SWIFT fee
Discrepancy Fee	USD 70.00 per drawing
Cancellation Fee	USD 80.00 + SWIFT USD 30.00

Letters of Credit – Import (Cash Covered) – Sight

Establishment	1.00% per qtr. min USD 100.00 plus USD 30.00 SWIFT fee
Amendment	USD 60.00 flat plus USD 30.00 SWIFT fee
Amendment – extension (date and/or amount)	1.00% per qtr. min USD 100.00 plus USD 30.00 SWIFT fee
Payment commission	0.5% min USD 60.00 plus USD 30.00 SWIFT fee

- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
- Bank Charges
- Online Banking
 - Bank Charges
 - Foreign Exchange Account
 - Bank Charges
 - Foreign Currency Account
 - Bank Charges
 - Business Trade services
- Bank Charges**
- Have Your Say
- Important Information
- Contact Us

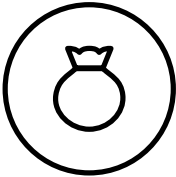
Bank Charges (continued)



Payment commission	0.5% min USD 60.00 plus USD 30.00 SWIFT fee
Expired /Unutilised LC	USD 80 + SWIFT USD 30.00
Discrepancy fee	USD 100.00 (charged to beneficiary account)
Query / SWIFT Fee	USD 30.00
Cancellation Fee	USD 80.00 + SWIFT USD 30.00
Letters of Credit – Import (Non–Cash Covered) – Sight	
Establishment	1.00% per qtr. min USD100.00 plus USD 30.00 SWIFT fee
Payment commission	0.5% min USD 60.00 plus USD 30.00 SWIFT fee
Discrepancy Fee	USD 100.00 (charged to beneficiary account)
Cancellation Fee	USD 80.00 + SWIFT USD 30.00
Letters of Credit – Export	
Advising commission (Non–Banked Clients)	USD 50.00
Advising commission (Banked Clients)	Free
Transfer (Without Confirmation)	0.5% plus SWIFT of USD 30.00
Confirmation Fee	(Bank and country risk determined) per qtr. min USD 75.00
Amendment	USD 30.00
Negotiation (FOB)	1% Flat plus USD 30.00

- Introduction
 - Online Banking Enterprise™
 - Cellphone Banking
- Bank Charges
- Online Banking
- Bank Charges
- Foreign Exchange Account
- Bank Charges
- Foreign Currency Account
- Bank Charges
- Business Trade services
- Bank Charges**
- Have Your Say
- Important Information
- Contact Us

Bank Charges (continued)



Amendment with our Confirmation	(Bank and country risk determined) per qtr. min USD 30.00
Amendments (general)	USD 30.00
Payment commission	0.25% min USD 45.00
Cancellation	USD 100.00 + swift USD 30.00
Transfer of LC for non customers	0.5% transfer amount plus SWIFT USD 30.00
Courier Fee	Actual costs
SWIFT / Queries	USD 30.00
Documentary Collections – Import	
Handling Charges per item	0.3% min USD 45.00
SWIFT Fee	USD 30.00
Amendment	0.3% min USD 45.00
Overdue bill per quarter (Reminder)	USD 25.00
Protest	Full cost + USD 100.00
Avalisation	0.75% of value
Payment	0.65% min USD 30.00
Documentary Collections – Exports	
Handling Charges per item	0.3% min USD 50.00 max USD 150.00
Courier Fee	USD 50.00 min + (actual cost)
SWIFT Fee	USD 30.00
Amendment	0.3% min USD 50.00 max USD 150.00
Settlement Commission	Free

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

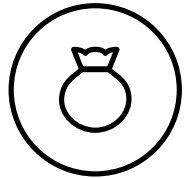
Bank Charges

Have Your Say

Important Information

Contact Us

Bank Charges (continued)



Guarantees

Confirmation Fee	1.00% per qtr or part thereof min USD 75.00
Amendment - General	USD 75.00
Amendment (extension date and/or amount)	1.00% per qtr or part thereof min USD 75.00
Advising clients	USD 50.00
Advising Non-clients	USD 100.00
Courier Charges	USD 50.00
SWIFT / Queries	USD 30.00
Transfer of LC for non customers	0.5% transfer amount plus SWIFT USD 30.00
Courier Fee	Actual costs
SWIFT / Queries	USD 30.00
Cancellation	USD 150.00

Forward Exchange Contracts (FEC's)

Establishment & Extensions	Free
Draw-downs (1st 2 draw-downs FREE of charge)	Thereafter USD 10.00
Cancellations	USD 30.00

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

Bank Charges

Have Your Say

Important Information

Contact Us

Have Your Say



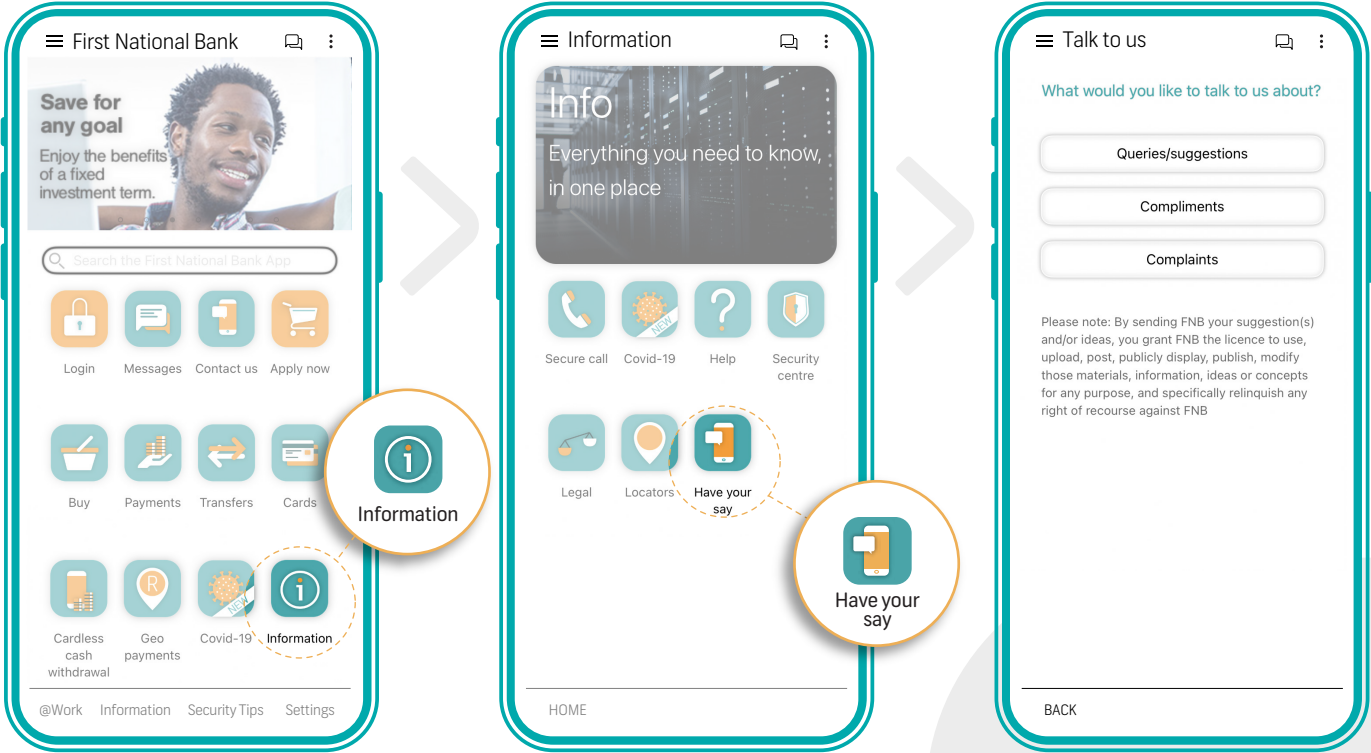
Introducing **‘Have your say’** – an exciting new feature on the First National Bank App.

The ‘Have your say’ feature gives you the opportunity to share your queries, suggestions, complaints or compliments with us.

Once your feedback has been submitted, a First National Bank consultant will follow up within the next **24-48 working hours** to help.

Activation

To activate the ‘Have your say’ feature on your smart phone, please download the updated First National Bank Ghana App on the App Store or Google Play Store.



Important Information

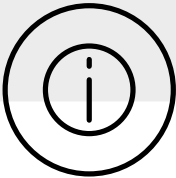
First National Bank Ghana Limited, a licensed Commercial Bank, reserves the right to change fees or introduce new fees from time to time. If we do this, **we will give you a minimum of 30 days’ notice of these changes**. You will also find the changes on the First National Bank website: **www.firstnationalbank.com.gh**

- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found.
- You must apply for each product or facility individually.
- The grant of any product or facility is subject to the qualifying criteria of that product or facility.
- Each product or facility has a set of terms and conditions for that specific product or facility. We agree on these terms and conditions with the applicant.
- If there is a disagreement between the product or facility-specific terms and conditions and what is outlined in this pricing guide, the Bank will follow the product facility-specific terms and conditions that apply to such a product or facility.
- The Bank reserves the right to change the features of any product or facility at any time.
- All fees quoted are VAT inclusive and are effective from 1 August 2023 to 31 July 2024.

Glossary of terms

In the case where we’ve used terminology specific to First National Bank, we have shown the wording that other banks may use.

FNB term (As Used In Guide)	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the FNB App



**Commercial &
Business Banking**
2023-2024

Introduction

Online Banking Enterprise™

Cellphone Banking

Bank Charges

Online Banking

Bank Charges

Foreign Exchange Account

Bank Charges

Foreign Currency Account

Bank Charges

Business Trade services

Bank Charges

Have Your Say

Important Information

Contact Us

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For more information on our business banking solutions:

Visit **firstnationalbank.com.gh**

Call **+23 324 243 5050** or **0800 770 522**

