

how can we help you?



individual banking
Know Your Customer
(KYC) Requirements.



First National Bank

INDIVIDUALS

First National Bank Ghana account opening requirements:

Identification

- 1 colour passport sized photo
- A valid ID (any one of the following is acceptable)
 1. Passport
 2. Ghanaian National ID Card
 3. Drivers Licence
 4. Voters ID card (accompanied by a Birth certificate)

Proof of residential address (*any one of the following documents is acceptable provided it is not more than 3 months old and must reflect residential address*)

- I. Original copy of Utility Bill in applicants name e.g. Water, Electricity, Telephone Bill
- II. State /Local Government rates bill
- III. A bank statement from another financial institution containing current address (covering a period of 6 months)
- IV. If staying in a rented property, provide a tenancy agreement with a utility bill from Landlord/Lady confirming residential address.
- V. A declaration by employer confirming that the applicant is employed by them and that the applicant resides on the employers property or is in accommodation sourced by the employer e.g. Ghana Armed Forces, Ghana Police, Ministries, SSNIT, Ghana Health Service etc.
- VI. If the applicant is living in a third party's residence and no tenancy agreement exists, then the third party is required to fill in and sign a declaration giving his/her full names and ID document stating this is the case. The third party must in addition provide a verification document in (I) above in his/her own name showing the physical address
- VII. An introduction letter or statement (signed and stamped) from a professional who is a doctor, a lawyer or an accountant confirming the location of the residential address

NB: For Foreign Nationals/Non-residents a declaration by employer confirming that the applicant is employed by them and that the applicant resides on the employers' property or is in accommodation sourced by the employer is acceptable

Note: should you not be able to meet any of the above requirements you can contact one of our branches to discuss other means of residential address verification

Additional Requirements:

Foreign Nationals or Non-residents: Valid passport with a visa and Work/Residence Permit.

Refugees and Asylum Seekers: Government of Ghana UNHCR registration card; Reference from Ministry of Interior/appropriate government or international agency (where refugee no longer requires protection or assistance from government)

Related Party/Parties – Natural Persons: Birth Certificate (Minor); A valid foreign passport (non-Ghana Citizen/Resident) including the copy of the relevant permit or valid visa or Ghana endorsement or port of entry stamp if applicable. NB: The visa must be valid for a period of not less than 6 (six) months; Authority to Act i.e. Mandate, Court order, Resolution, Power of Attorney etc.

Diplomats: Letter of appointment from Ministry of Foreign Affairs and Regional Integration as proof the Embassy is registered with Ministry of Foreign Affairs and Regional Integration; Letter on Embassy letterhead, signed by relevant Head of Mission, instructing Bank to open account and to appoint signatories.