



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

More rewards. More value. More benefits.

Get the help you need

Personal 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

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

It's more than an account 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. Our transactional accounts come with a fixed monthly fee with FREE and UNLIMITED qualifying electronic transactions when using the First National Bank App, Online Banking or Cellphone Banking.

This puts you in full control of what you pay for your banking with no surprises.

Helpful tips to help you save more!



Access to Banking App

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



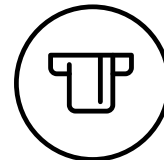
Access to Online Banking

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



Access to Cellphone Banking

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



Access to ATM/ADT

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

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.

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Bank anytime, anywhere with the First National Bank Mobile App

1 **Make payments to other banks**

- Instant Payment(GIP)
- Third Party Payments & EFTs

3 **GEO payments**

Pay or receive funds from a fellow First National Bank customer without the need for account details using GEO payment. Split bills with a fellow First National Bank customer to make payments

5 **Transfer funds**

Send funds between your own First National Bank accounts

7 **Stop fraud**

Report unauthorised transactions on your account

9 **Cancel your card**

- Cancel your card when
- Lost
 - Stolen

11 **Branch and ATM locator**

- Locate the nearest branch and ATM using our
- Augmented Reality (AR)
 - Maps

2 **Update your card limits**

- Increase/decrease your
- Local ATM Daily and Monthly card limits
 - POS Daily and Monthly card limits

4 **Change transaction limits**

Increase or decrease daily transactional limits for Instant Payments, Airtime purchases, Transfers, Regular EFT and cardless cash withdrawals.

6 **Cardless cash withdrawal**

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

8 **Update login details**

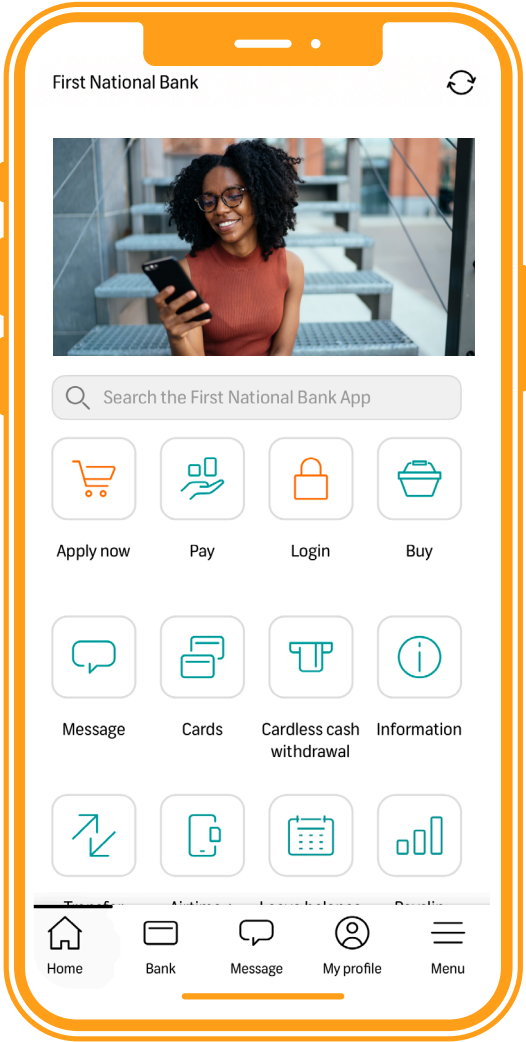
Check your username, enable/disable biometric authentication and change password

10 **Set InContact alert amounts**

Set the minimum amount that will trigger an inContact message on your profile when a transaction is performed.

12 **Purchase airtime**

Buy MTN, Vodafone, AT and GLO airtime



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#**



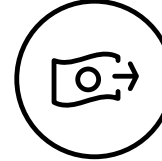
Request Mini Statement

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



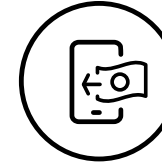
Third-Party payments

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 to another First National Bank account using the cellphone number registered on the account



Check Account Balance

You have the ability to check your account balance(s) 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

Personal Banking
2023-2024

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Platinum Lifestyle Cheque Account

A premium account that provides exclusive value for individuals 18 years or older, earning net monthly of **GHS7,000** or more.

Deposit your salary and switch all your banking to this account on a monthly basis to enjoy many Platinum benefits designed to support your desired lifestyle.

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Platinum Lifestyle Cheque Account

Exclusive Value for Platinum Account Holders



Premier Banking

Your Platinum Lifestyle Cheque Account gives you access to your own dedicated **Private Banker** to assist you with all your banking needs.



Travel Benefits

Free subscription to **DragonPass** with our personalised embossed platinum card.



GHS35p.m

for Platinum Lifestyle Cheque Account holders

More Benefits

- **FREE** Platinum Contactless VISA Debit Card with Chip & Pin Authentication
- Earn **1.5%** interest on the credit balance remaining in your account
- Up to 1% cash reward as you pay with your First National Bank VISA Platinum contactless debit card
- **FREE** Cash withdrawals at First National Bank ATMs **3 FREE** withdrawals at other banks ATM per month and **FREE** Cash deposits at First National Bank ATMs
- **FREE** Monthly email statements
- **FREE** subscriptions to all digital channels, App, Online and Cellphone Banking
- **FREE** inContact or SMS alerts for all transactions greater than GHS25.00
- Enjoy **FREE** insurance cover when you maintain the minimum adequate balance (**GHS 3000**) or pay the monthly fee on your account with First National Bank account

Bank the First National Bank Way

- Pay at tillpoints using your First National Bank debit card for **FREE**
- Transfer funds between your own accounts Online or with the First National Bank App, ATMs or ***877#** for **FREE**
- Purchase prepaid airtime Online or with the First National Bank App or ATMs for **FREE**
- Make Payments to any other bank, set up debit orders and scheduled payments Online or with the First National Bank App

Helpful ways to bank

1

Switch your salary account to First National Bank

2

Switch your debit orders and other commitments

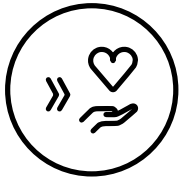
3

Transact using the Banking App

4

Earn cash rewards when you pay with your Platinum Debit card for purchases instead of carrying cash

Platinum Lifestyle Cheque Account (continued)



Enjoy a suite of products and services specifically designed for you



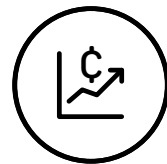
Save

- Get a **FREE** linked Savings Pocket with the ability to **Bank your Change®** when you pay with your Platinum debit card.
- Set up monthly orders to your Savings Pocket for **FREE**.
- Enjoy competitive rates on your Savings Pocket.



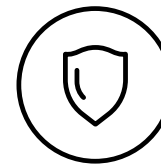
Borrow

- Apply for a **Personal Loan** of up to **GHS 400,000** on our website or at your nearest branch. You can also get a personalised interest rate.
- Be prepared for **the big step** – whether you are buying your first home, building your house, renovating your home, or looking for ways to use your home to create additional wealth, we have a home loan solution for you.



Invest

- Grow your investment with a wide range of investment products designed to suit your particular needs. You can choose from:
 - Fixed Deposit
 - Flexi-Fixed Deposit
 - 32-Day Notice Deposit
 - Call Account



Insure

- The First National Bank Family Eternity Plus helps you to **plan ahead** and provide peace of mind and cover during difficult times.
- Our help goes beyond banking. Let's help you with **General Bancassurance solutions** – Travel, Home and Motor insurance designed to meet your unique needs.



Pay with your debit card and earn cash rewards every time.



Get up to **1%**
back in cash!*

As a Platinum Lifestyle Cheque Account customer, you get free subscription to Cash Rewards. You can earn upto 1% cashback whenever you pay with your Platinum card!

*Customers who make a deposit of GHS7,000 per month receive 1% back on all card purchases in cash rewards. Customers who do not deposit this amount, only qualify for 0.3% cash back rewards.

Personal Banking
2023-2024

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Gold Lifestyle Cheque Account

An ideal account with great benefits and features to cater for individuals 18 years or older, earning between **GHS1,500-GHS6,999** net income per month.

Deposit your salary into this account on a monthly basis in order to enjoy great benefits designed to support your desired lifestyle.

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Gold Lifestyle Cheque Account

More Value for Gold Account Holders

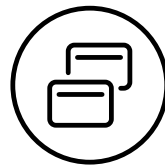
- **FREE** Gold Contactless VISA Debit Card with Chip & Pin Authentication
- Earn **0.75%** interest on the credit balance remaining in your account
- Earn cash reward when you pay with your First National Bank VISA card
- Enjoy **FREE** insurance cover when you maintain the minimum adequate balance (**GHS 2000**) or pay the monthly fee on your account with First National Bank account
- **FREE** subscriptions to all digital channels; App, Online and Cellphone Banking
- **FREE** Monthly Email Statements
- **FREE** Cash withdrawals at First National Bank ATMs, **3 FREE** withdrawals at other banks' ATMs and **FREE** Cash deposits at First National Bank ATMs



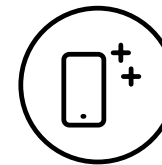
GHS25p.m

for Gold Lifestyle Cheque Account holders

Bank the First National Bank Way



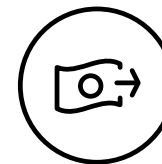
Pay at **till points** using your First National Bank debit card for **FREE**



Purchase prepaid airtime Online or with the First National Bank App or ATMs for **FREE**



Transfer funds between your own accounts Online or with the First National Bank App, ATMs or ***877#** for **FREE**



Make Payments to any other bank, set up debit orders and scheduled payments Online or with the **First National Bank App**

Helpful ways to bank

1

Switch your salary account to First National Bank

2

Switch your debit orders and other commitments

3

Transact using the First National Bank App

4

Earn cash rewards when you pay with your Gold debit card for purchases instead of carrying cash

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

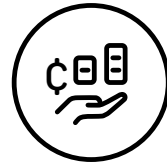
Have Your Say

Important Information

Contact Us

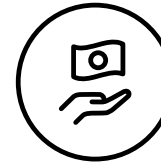
Gold Lifestyle Cheque Account (continued)

Enjoy a suite of products and services specifically designed for you



Save

- Get a **FREE** linked Savings Pocket with the ability to **Bank your Change®** when you swipe your Gold Debit Card.
- Set up monthly orders to your Savings Pocket for **FREE**.
- Enjoy competitive rates on your Savings Pocket.



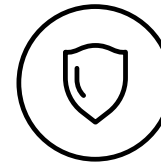
Borrow

- Apply for a **Personal Loan** of up to **GHS 200,000** on our website or at your nearest branch. You can also get a personalised interest rate.
- Be prepared for **the big step** – whether you are buying your first home, building your house, renovating your home, or looking for ways to use your home to create additional wealth, we have a **home loan solution for you**.



Invest

- Grow your investment with a wide range of investment products designed to suit your particular needs. You can choose from:
 - Fixed Deposit
 - Flexi-Fixed Deposit
 - Notice Deposit
 - Call Account



Insure

- The First National Bank Family Eternity Plus helps you to **plan ahead** and provide peace of mind and cover during difficult times.
- Our help goes beyond banking. Let's help you with **General Bancassurance solutions** - Travel, Home and Motor insurance designed to meet your unique needs.



Pay with your debit card and earn cash rewards every time.



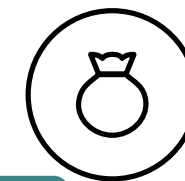
Get up to

0.6%
back in cash!*

As a Gold Lifestyle Cheque Account customer, you get free subscription to Cash Rewards. You can earn up to 0.6% Cashback whenever you swipe your Gold Lifestyle Cheque Account card!

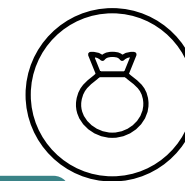
*Customers who make a deposit of GHS1,500 per month receive 0.6% back on all card purchases in cash rewards. Customers who do not deposit this amount, only qualify for 0.3% cash back rewards.

Bank Charges – GHS



	Platinum Cheque	Gold Cheque
Minimum Opening Balance	100.00	50.00
Monthly Fees		
Account Fee	35.00	25.00
Minimum Balance for Rebate of monthly account fee ³	3000.00	2,000.00
Online and Mobile Banking Subscriptions	Free	Free
inContact	Free	Free
Card Purchases		
Card Purchase Local	Free	Free
Card Purchase International ¹	Free	Free
Fee for International Visa Debit Card Transactions in Ghana Cedis(MCP/DCC)	8.00% of transaction amount	8.00% of transaction amount
Currency Conversion Fee (OIF)	8.00% of transaction amount	8.00% of transaction amount
Withdrawals		
First National Bank ATM	Free	Free
Other Banks' ATM ²	3 free withdrawals each month. GHS3 charge per withdrawal from the 4th withdrawal onwards	3 free withdrawals each month. GHS3 charge per withdrawal from the 4th withdrawal onwards
International ATM ²	USD 1+0.5%(min charge of GHS20)	USD 1+0.5%(min charge of GHS20)
First National Bank Branch (using card or cheque)	Free	Free
First National Bank Branch (Card/Cheques not present)	Free	Free
Deposits		
Cash Deposit at First National Bank ATM	Free	Free
Cash Deposit at First National Bank Branch	Free	Free
Cheque Deposit at First National Bank Branch	Free	Free
Express Clearance	50.00	50.00
Post-dated Cheque	10.00	10.00

Bank Charges – GHS (continued)

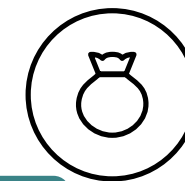


Platinum Cheque

Gold Cheque

Prepaid Purchases		
Using digital channels	Free	Free
Inter-account Transfers		
Using Mobile/Electronic Channels	Free	Free
Branch	N/A	N/A
Payments		
Standing Orders & 3rd Party Payments (using Electronic & Mobile Channels)	Free	Free
Cheque Payments	Free	Free
Bank Draft/Managers Cheque	20.00	20.00
GHS transfer to other banks (In-branch)	6.00	6.00
Stop Payments (Cheques/Direct Debit)	10.00	10.00
Online Payment (EFT)	Free	Free
Online Payments MoMo using Ghana Instant Pay	1% of amount capped at GHS 10.00	1% of amount capped at GHS 10.00
Online Payments (EFT using Ghana Instant Pay)	1% capped at GHS 5.00	1% capped at GHS 5.00
Online Payments (EFT using Express)	5.00	5.00
GIS (local SWIFT Payments - GHS)	Branch 30.00 Internet Banking 20.00	Branch 30.00 Internet Banking 20.00
Outward SWIFT Transfers (GHS Funds)	0.75% min 40 USD	0.75% min 40 USD
Corresponding Bank Charge - * dependant on currency	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand- Min 55 ZAR(Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand- Min 55 ZAR(Plus other corresponding charges dependent on destination currency/Bank)

Bank Charges – GHS (continued)

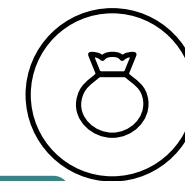


Platinum Cheque

Gold Cheque

Balance Enquiries		
Using digital channels	Free	Free
First National Bank devices – ATM/POS (Print receipt)	2.00	2.00
Other Banks' devices – ATM/POS	2.00	2.00
International ATM	15.00	15.00
Statements		
E-Mail (First Monthly Statement)	Free	Free
Printed Monthly Statement(per page) with Confirmation	3.00	3.00
First National Bank Mini Statements (ATM View- Free and Print – Charged)	2.00	2.00
Statement Online/App/Mobi/(View/Download)	Free	Free
Additional Statements (Online)		
Daily	Free	Free
Weekly	Free	Free
Bi-monthly	Free	Free
Unsuccessful Transactions		
First National Bank ATM Devices – ATM/POS/ Electronic Schedule Payment	Free	Free
Other Banks ATMs	Free	Free
Failed Standing Order	Free	Free
Temporary Excess	50.00	50.00
Dishonoured Payments (Cheques)	30.00	30.00

Bank Charges – GHS (continued)



Platinum Cheque

Gold Cheque

Card Fees

VISA Quarterly Service Fee (Charge for min of 1 txn) ¹	20.00	15.00
First Card Issuance	Free	Free
Expired Cards (All plat cards are embossed)	50.00	30.00
Stolen Cards(Police report)	Free	Free
Damaged/Lost	50.00	30.00
Ezwich card Issuance Fee	10.00	10.00
Forgotten Pin (Branch)	10.00	10.00

Subscriptions Services. My Limit Alert (Balance Notification)

Monthly	1.00	1.00
Weekly	2.00	2.00
Daily	15.00	15.00
Standing Order Payment Alert	1.00	1.00

Payment Notifications

Email	0.15	0.15
SMS	0.25	0.25

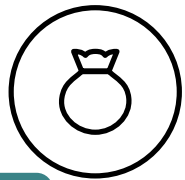
Cheque Books

25 pages	40.00	40.00
----------	-------	-------

Additional Services

Confirmation to Auditors (per letter)	25.00	25.00
Introductory letter supporting statement for Visa application	30.00	30.00
Voucher retrieval	20.00	20.00

Bank Charges – GHS (continued)



	Platinum Cheque	Gold Cheque
Card Non collection fee	50.00	30.00
OTC/branch cash withdrawal below ATM default limit	N/A	N/A
International card holders using our ATMs	Free	Free
Ghana Investment Promotion Centre (GIPC) confirmation	50.00	50.00
VISA Direct Debit (OCT Transactions)	2% of value with minimum of GHS5.00 and Maximum of GHS50.00	2% of value with minimum of GHS5.00 and Maximum of GHS50.00

¹International currency commission and conversion fee of 8% of the transaction value applies.

²Some banks may charge an additional surcharge.

³First National Bank will rebate your monthly account fee if your balance does not fall below this minimum balance throughout the monthly cycle

Foreign Exchange and Foreign Currency Accounts

These accounts are issued in the following currencies:



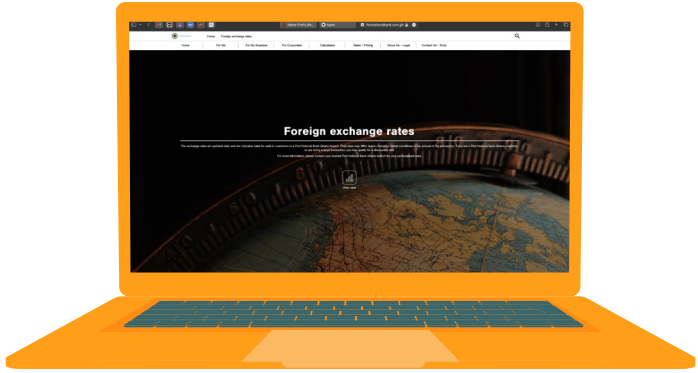
US dollar
(USD)



Euro
(EUR)



Pound Sterling
(GBP)



Foreign Currency Account (FCA) – Offshore

1

These are **funded** with inward remittances from abroad or **foreign cheque deposits**

2

Cheques can be issued on Foreign Exchange Account (FCA) on request

3

Withdrawals from the account can be paid in GHS at competitive exchange rates and do not attract any charge

Foreign Exchange Account (FEA) – Onshore

1

These are **funded** internally from cash lodgements or credits from other **foreign exchange accounts**

2

Withdrawals from the account can be paid in GHS at competitive exchange rates and do not attract any charge

3

Cheques can be issued on Foreign Exchange Account (FEA) on request

4

There is a **yearly cap** of **USD 10,000** (or its equivalent) without documentation for outward foreign transfers. Transfers in excess of USD 10,000 **require relevant document**

5

3% commission on cash withdrawals for funds deposited via electronic transfer

Online Banking Capabilities for Forex Transactions



Make payments to international bank accounts and local bank accounts



Make transfers to your own other accounts with First National Bank



Add and maintain beneficiaries on your Global Recipients List

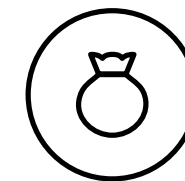


Make regular or once-off payments to a Global Recipient (International Beneficiary)



View your Global Payments transaction history

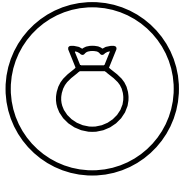
Bank Charges



	FCA (USD, GBP, EUR)	FEA(USD, GBP, EUR)
Minimum Opening Balance	100.00	100.00
Minimum Operating Balance	NA	NA
Monthly Fees		
Monthly Account Fee	0.00	0.00
Online and Mobile Banking Subscriptions	Free	Free
inContact	Free	Free
Withdrawals		
First National Bank branch (using card or cheque)*	NA	NA
First National Bank branch (Card/Cheques not present)	NA	NA
Deposits		
Cash Deposit at First National Bank branch	Free	Free
Cheque Deposit at First National Bank branch	Free	Free
Prepaid Purchases		
Using digital channels	Free	Free
Inter-account Transfers		
Using digital channels	Free	Free
Branch	NA	NA

*3% commission on cash withdrawals for funds deposited via electronic transfer

Bank Charges (continued)



FCA (USD, GBP, EUR)

FEA(USD, GBP, EUR)

Payments

Standing Orders & 3rd Party Payments (using digital channels)	Free	Free
Cheque Payments	Free	Free
Stop Payments (Cheques/Direct Debit)	10.00	10.00
Online Payment (EFT)	Free	Free
Local Swift Payments	USD 50	USD 50
***Outward SWIFT Transfers commission	0.75% min USD 40	1.75% min USD 40
Outward SWIFT Transfers Commission (GHS Funds)	0.75% min USD 40	0.75% min USD 40
Corresponding Bank Charge - * dependant on currency	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand- Min 55 ZAR (Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand- Min 55 ZAR (Plus other corresponding charges dependent on destination currency/Bank)

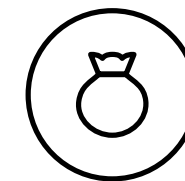
Balance Enquiries

Using digital channels	Free	Free
------------------------	------	------

Statements

E-Mail (First Monthly Statement)	Free	Free
Printed Monthly Statement(per page)	3.00	3.00
Statement Online/App/Mobi/(View/Download)	Free	Free

Bank Charges (continued)



FCA (USD, GBP, EUR)

FEA(USD, GBP, EUR)

Additional Statements (Online)

Daily	Free	Free
Weekly	Free	Free
Bi-monthly	Free	Free

Unsuccessful Transactions

Failed Standing Order	Free	Free
Temporary Excess	50.00	50.00
Dishonoured Payments (Cheques)	Free	Free

Subscriptions Services. My Limit Alert (Balance Notification)

Monthly	0.50	0.50
Weekly	2.00	2.00
Bi-monthly	15.00	15.00
Standing Order Payment Alert	0.50	0.50

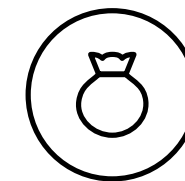
Payment Notifications

Email	0.15	0.15
SMS	0.25	0.25

Cheque Books

25 pages	4.25 (in FX currency)	4.25 (in FX currency)
----------	-----------------------	-----------------------

Bank Charges (continued)



FCA (USD, GBP, EUR)

FEA(USD, GBP, EUR)

Additional Services

Confirmation to Auditors (per letter)	25.00	25.00
Introductory letter supporting statement for Visa application	30.00	30.00
Voucher retrieval	20.00	20.00
Ghana Investment Promotion Centre (GIPC) confirmation	50.00	50.00
Cash withdrawal fee on FEA/FCA accounts not funded with cash	3%	3%

Personal Banking
2023-2024

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Smart Account

Simple and straightforward bank account designed to suit individuals earning less than GHS 1500 net income per month

Simple Banking for Smart Account Holders

- **FREE** Smart Contactless VISA Debit Card with Chip & Pin Authentication
- **FREE** InContact SMS alerts for all transactions greater than **GHS25.00**
- **FREE** monthly Email Statements
- **FREE** subscription to all **digital channels**; App, Online, and Cellphone Banking



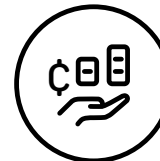
GHS 8p.m

for Smart Account holders

Bank the First National Bank Way

- Pay at tillpoints using your First National Bank debit card for **FREE**
- Transfer funds between your own accounts Online or with the First National Bank App, ATMs or ***877#** for **FREE**
- Purchase prepaid airtime Online or with the First National Bank App or ATMs for **FREE**
- Make Payments to any other bank, set up debit orders and scheduled payments Online or with the First National Bank App
- **FREE** cash withdrawals on other banks ATMs

Enjoy a suite of products and services specifically designed for you



Save

Get a **FREE** linked Savings Pocket with the ability to Bank your Change® when you pay with your Smart Debit Card.



Invest

Grow your investment with a wide range of investment products designed to suit your particular needs. You can choose from:

- Fixed Deposit
- Flexi-Fixed Deposit
- Notice Deposit
- Call Account



Insure

- The First National Bank Family Eternity Plus helps you to **plan ahead** and provide peace of mind and cover during difficult times.
- Our help goes beyond banking. Let's help you with **General Bancassurance solutions** – Travel, Home and Motor insurance designed to meet your unique needs.



Pay with your debit card and earn cash rewards every time.



Get up to

0.6%
back in cash!*

As a Smart Account customer, you get free subscription to Cash Rewards. You can earn up to 0.6% Cashback whenever you pay with your Smart Account card!

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Savings Account

Now I can **save for a brighter future** with my **First National Bank Savings Account**

More Value for Savings Account Holders

- **FREE** Cash withdrawals at First National Bank ATMs.
- **FREE** Cash deposits at First National Bank ATMs
- **FREE** subscriptions to all Digital Channels, App, Online and Cellphone Banking
- **FREE InContact** SMS Alerts for all transactions greater than GHS25.00
- Earn up to **8%** interest savings accounts
- **FREE** Monthly Email Statements



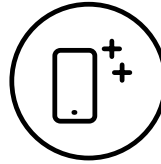
No Monthly Charge

*card upon request

Bank the First National Bank Way



Pay at tillpoints using your First National Bank debit card for **FREE**



Purchase prepaid airtime Online or with the First National Bank App or ATMs for **FREE**



Transfer funds between your own accounts Online or with the First National Bank App, ATMs or ***877#** for **FREE**



Make Payments to any other bank, set up debit orders and scheduled payments Online or with the First National Bank App

Helpful ways to bank

1

Switch your debit orders and other commitments to First National Bank

2

Transact using the Banking App

3

Deposit and Withdraw cash at any of our Agency Plus Partner locations

Personal Banking

2023-2024

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

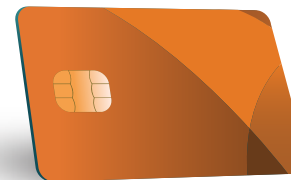
Contact Us

Lifestart Student Account



Simple and straight forward banking, specifically designed for students between **18** and **25 years** of age, who are enrolled at an **Accredited Tertiary Institution**.

Future Forward Account



Teach your children how to transact and save with a Future Forward account designed specifically to suit the needs of **youth** aged below **18 years**.

This is a trust account managed by a parent or guardian on behalf of a minor till they turn 18, after which the account is handed over to them.

Easy banking for Students & Youth

- **FREE** cash withdrawals at other bank's ATMs for Lifestart Student Account
- **FREE** cash deposits at First National Bank ATMs
- **FREE InContact** SMS Alerts for all transactions greater than GHS25.00
- **FREE** Monthly Email Statements
- **FREE** subscription to all Digital Channels, App, Online, and Cellphone Banking



Helpful ways to bank

Set up a scheduled payment or send money regularly for **FREE**

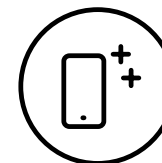
Bank the First National Bank Way



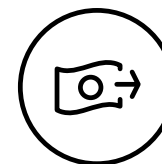
Pay with your card at **till points** using your First National Bank debit card for **FREE**



Transfer funds between your own accounts Online or with the First National Bank App, ATMs or ***877#** for **FREE**

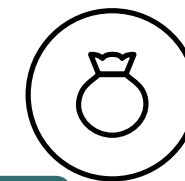


Purchase prepaid airtime Online or with the First National Bank App or ATMs for **FREE**



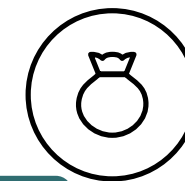
Make Payments to any other bank, set up debit orders and scheduled payments Online or with the **First National Bank App**

Bank Charges – GHS



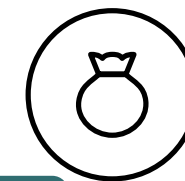
	Smart Account	Lifestart Student	Future Forward	Savings Account
Minimum Opening Balance	30.00	20.00	30.00	20.00
Minimum Operation Balance	20.00	-	20.00	15.00
Monthly Fees				
Monthly Account Fee	8.00	Free	Free	Free
Online and Mobile Banking Subscriptions	Free	Free	Free	Free
<i>inContact</i>	Free	Free	Free	Free
Card Purchases				
Card Purchase Local	Free	Free	Free	N/A
Card Purchase International	Free	Free	Free	N/A
Fee for International Visa Debit Card Transactions in Ghana Cedis(MCP/DCC)	8.00%	8.00%	8.00%	8.00%
Currency Conversion Fee (OIF)	8.00%	8.00%	8.00%	8.00%
Withdrawals				
First National Bank ATM	Free	Free	Free	N/A
Other Banks' ATM ²	Free	Free	4.50	4.50
International ATM ²	USD 1+0.5% (min charge of GHS 20)	USD 1+0.5% (min charge of GHS 20)	USD 1+0.5% (min charge of GHS 20)	USD 1+0.5% (min charge of GHS 20)
First National Bank Branch (using card or cheque)	Free	Free	Free	Free
Cardless Cash Withdrawals (First National Bank ATM)	Free	Free	Free	Free
Deposits				
Cash Deposit at First National Bank ATM	Free	Free	Free	Free
Cash Deposit at First National Bank Branch	Free	Free	Free	Free
Cheque Deposit at First National Bank Branch	Free	Free	Free	Free

Bank Charges – GHS (continued)



	Smart Account	Lifestart Student	Future Forward	Savings Account
Express Clearance	50.00	50.00	50.00	50.00
Post-dated Cheque	10.00	10.00	10.00	10.00
Prepaid Purchases				
Using Electronic & Mobile Channels	Free	Free	Free	Free
Inter-account Transfers				
Using Mobile/Electronic Channels	Free	Free	Free	Free
Branch	N/A	N/A	N/A	N/A
Payments				
Standing Orders & 3rd Party Payments (using Electronic & Mobile Channels)	Free	Free	Free	Free
Bank Draft/Managers Cheque	20.00	20.00	20.00	20.00
GHS Transfer to other banks (In-branch)	6.00	6.00	6.00	6.00
Stop Payments (Cheques/Direct Debit)	10.00	10.00	10.00	10.00
Online Payment (EFT)	Free	Free	Free	Free
Online Payments MoMo using Ghana Instant Pay	1% of amount capped at GHS10.00	1% of amount capped at GHS10.00	1% of amount capped at GHS10.00	1% of amount capped at GHS10.00
Online Payments (EFT using Ghana Instant Pay)	1% capped at GHS 5.00	1% capped at GHS 5.00	1% capped at GHS 5.00	1% capped at GHS 5.00
Online Payments (EFT using Express)	5.00	5.00	5.00	5.00
GIS (local SWIFT Payments – GHS)	Branch 30.00 Internet Banking 20.00	Branch 30.00 Internet Banking 20.00	Branch 30.00 Internet Banking 20.00	Branch 30.00 Internet Banking 20.00
Outward SWIFT Transfers (GHS Funds)	0.75% min USD 40	0.75% min USD 40	0.75% min USD 40	0.75% min USD 40

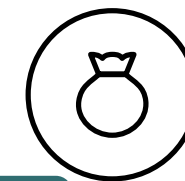
Bank Charges – GHS (continued)



Corresponding Bank Charge (dependant on currency)

	Smart Account	Lifestart Student	Future Forward	Savings Account
	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand-Min 55 ZAR (Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand-Min 55 ZAR (Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand-Min 55 ZAR (Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP5, EUR-Min EUR25, Rand-Min 55 ZAR (Plus other corresponding charges dependent on destination currency/Bank)
Balance Enquiries				
Using eChannels & Mobile Channels	Free	Free	Free	Free
First National Bank devices – ATM/POS (for printing out receipt. Viewing is Free)	2.00	2.00	2.00	2.00
Other Banks' devices – ATM/POS	2.00	2.00	2.00	2.00
International ATM	15.00	15.00	15.00	15.00
Branch	Free	Free	Free	Free
Statements				
E-Mail (First Monthly Statement)	Free	Free	Free	Free
Printed Monthly Statement(per page) with Confirmation	3.00	3.00	3.00	3.00
First National Bank Mini Statements (ATM View- Free and Print -Charged)	2.00	2.00	2.00	2.00
Statement Online/App/Mobi/(View/Download)	Free	Free	Free	Free
Additional Statements (Online)				
Daily	Free	Free	Free	Free
Weekly	Free	Free	Free	Free
Bi-monthly	Free	Free	Free	Free
Unsuccessful Transactions				
First National Bank ATM Devices – ATM/POS/ Electronic Schedule Payment	Free	Free	Free	Free

Bank Charges – GHS (continued)



	Smart Account	Lifestart Student	Future Forward	Savings Account
Other Banks ATMs	Free	Free	Free	Free
Failed Standing Order	Free	Free	Free	Free
Temporary Excess	50.00	50.00	50.00	50.00
Dishonoured Payments (Cheques and/or Debits)	Free	Free	Free	Free
Card Fees				
VISA Quarterly Service Fee (Charge for min of 1 txn)	12.00	Free	Free	15.00
First Card Issuance	Free	Free	Free	10.00
Expired Cards	20.00	20.00	20.00	20.00
Stolen Cards(Police report)	Free	Free	Free	Free
Damaged/Lost	20.00	20.00	20.00	20.00
Ezwich card Issuance Fee	10.00	10.00	N/A	10.00
Forgotten Pin (Branch)	10.00	10.00	10.00	10.00
Subscriptions Services				
My Limit Alert (Balance Notification)				
Monthly	0.50	0.50	0.50	0.50
Weekly	2.00	2.00	2.00	2.00
Daily	15.00	15.00	15.00	15.00
Standing Order Payment Alert	0.50	0.50	0.50	0.50
Payment Notifications				
Email	0.15	0.15	0.15	0.15
SMS	0.25	0.25	0.25	0.25
Additional Services				
Confirmation to Auditors (per letter)	25.00	25.00	25.00	25.00

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Bank Charges – GHS (continued)

	Smart Account	Lifestart Student	Future Forward	Savings Account
Introductory letter supporting statement for Visa application	30.00	30.00	30.00	30.00
Voucher retrieval	20.00	20.00	20.00	20.00
Card Non collection fee	20.00	20.00	20.00	20.00
OTC/branch cash withdrawal below ATM default limit	NA	NA	NA	NA
International card holders using our ATMs	Free	Free	Free	Free
Ghana Investment Promotion Centre (GIPC) confirmation	50.00	50.00	50.00	50.00
VISA Direct Debit (OCT Transactions)	2% of value with minimum of GHS5.00 and maximum of GHS50.00	2% of value with minimum of GHS5.00 and maximum of GHS50.00	2% of value with minimum of GHS5.00 and maximum of GHS50.00	2% of value with minimum of GHS5.00 and maximum of GHS50.00

¹International currency commission and conversion fee of 8% of the transaction value applies.

²Some banks may charge an additional surcharge.

Personal Banking
2023-2024

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Have Your Say



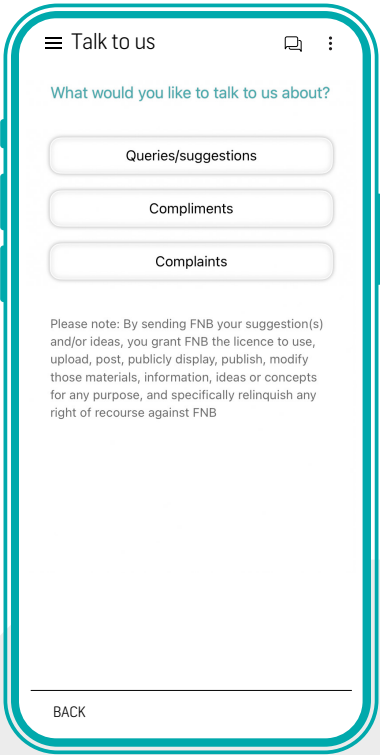
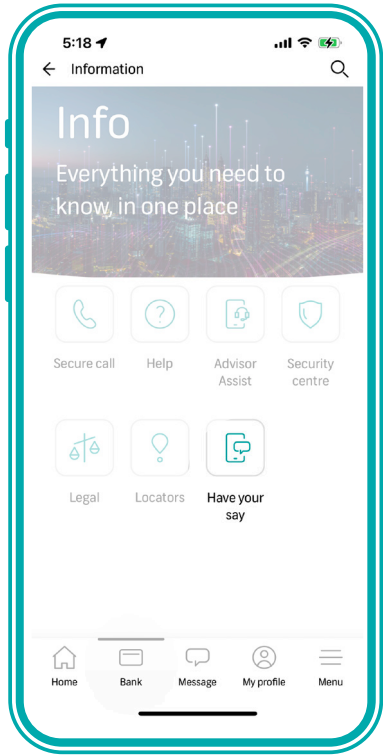
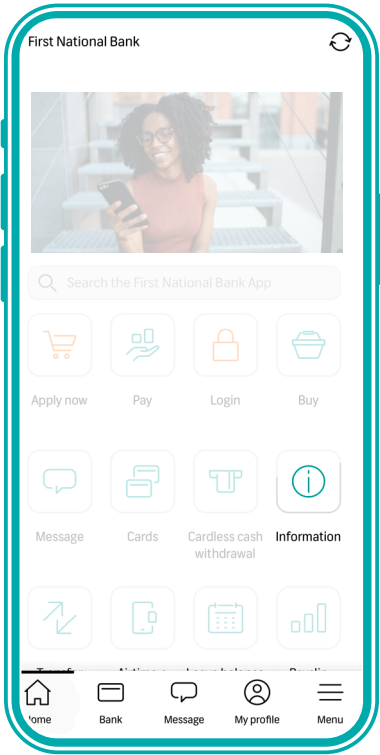
‘Have your say’ – an exciting feature on the First National Bank Ghana App.

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

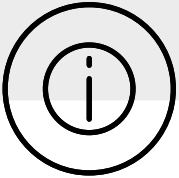
First National Bank Ghana Limited, a licensed Commercial Bank, reserves the right to change fees or introduce new fees from time to time. If we do this, **we will give you a minimum of 30 days’ notice of these changes**. You will also find the changes on the First National Bank website: www.firstnationalbank.com.gh

- 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.

First National Bank term (As Used In Guide)	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
Digital channel	Online banking, telephone banking, Interactive Voice Response (IVR) and First National Bank ATMs Cellphone banking and the First National Bank App



Personal Banking
2023-2024

Introduction

Mobile Banking

Cellphone Banking

Platinum Lifestyle

Gold Lifestyle

Bank Charges

Foreign Exchange & Currency

Bank Charges

Smart

Savings

Youth Account

Bank Charges

Have Your Say

Important Information

Contact Us

Contact us

For more information on our personal banking solutions:

Visit **firstnationalbank.com.gh**

Call **+23 324 243 5050** or **0800 770 522** (Toll Free)

