



## CALL ACCOUNT RULES

Amount you must deposit into the account when you open it	GH¢ 1 000 (One Thousand Cedi)
Your account may not fall below this balance	GH¢ 1 000 (One Thousand Cedi)
What interest will you earn, how and when is it calculated and paid?	You will earn interest at a rate determined by the bank from time to time. Interest rate changes are effective immediately. Interest is calculated on the daily balance and paid monthly. Interest can be credited back into your account or transferred to any of your First National Bank demand deposit accounts.
Can you deposit money into the account at any time?	You can transfer or deposit money into this account at any time.
Fees you must pay us	Fees are charged for transactions on this account. See First National Bank Pricing Guide or visit <a href="http://www.firstnationalbank.com.gh">www.firstnationalbank.com.gh</a>
The minimum amount of time the money must stay in your account	No fixed investment period.
When can you withdraw money from the account?	There are no restrictions on withdrawing funds. No notice is needed before you withdraw funds.

**Note:** The Savings & Investment Account General Terms & Conditions also apply to you. A copy of these terms & conditions is available on [www.firstnationalbank.com.gh](http://www.firstnationalbank.com.gh) or from our call centre.