

It's not about
the deals we do
*It's about what
those deals do*



First National Bank Ghana
Corporate Investment Banking

August 1 2024

In partnership with



Terms, conditions and limits apply.

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

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Our Africa & International footprint

Locations in Africa



We offer assistance to corporate clients through branches in London and India, and via representative offices in Dubai and Shanghai, and through a co-operation agreement with China Construction Bank. We are well positioned to assist with trade and investment flows between Europe/the Middle East/Asia and Africa.



FirstRand has an active presence in 11 other African countries (excluding South Africa)

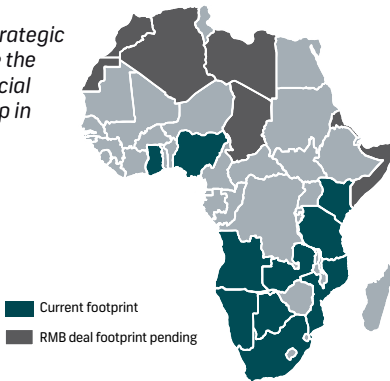


Africa is our primary focus and we will leverage off our position in India and other markets to support our African strategic positioning

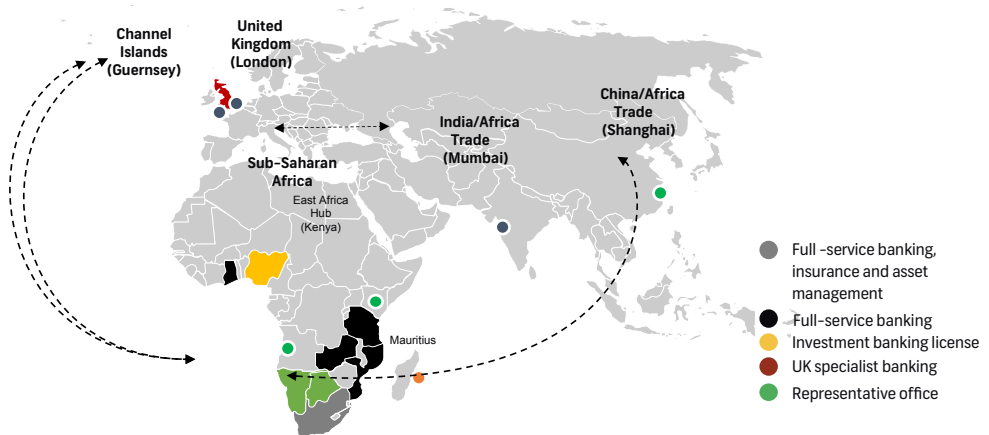


The coverage teams in each subsidiary have a close working relationship with the CIB Coverage team in South Africa and other specialist areas

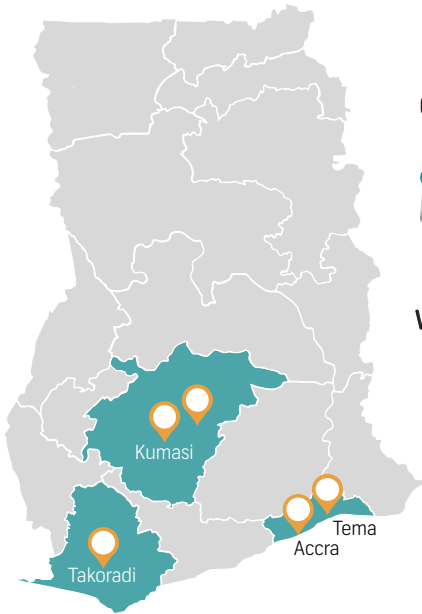
FirstRand's strategic intent is to be the leading financial services group in Africa



Country	Branches/Offices
Angola	RMB Rep office
Botswana	25 branches and agencies
Ghana	12 branches
Kenya	RMB Rep office
Lesotho	6 branches
Mozambique	15 branches
Namibia	55 branches and agencies. RMB subsidiary
Nigeria	RMB Nigeria – Investment Banking and Global Markets only
Swaziland	11 branches
Zambia	23 branches



First National Bank Ltd



Greater Accra Region



Western Region



Ashanti Region



First National Bank Ghana Limited is a member of the FirstRand Group of South Africa, and which officially opened its offices in **March 2016**, in furtherance of FirstRand's vision to be the African financial services group of choice.



At First National Bank Ghana Limited we take pride in providing innovative banking solutions and services to corporate institutions and individuals across all sectors of the economy leveraging on technology.



Our intentions thereafter are to expand into other parts of the country to further establish our presence in Ghana.



The Bank currently has twelve (12) branches in Accra, Tema, Takoradi and Kumasi with the head office branch located at the Accra Financial Centre.

Why Choose Us



We are experienced

- Bank with us and leverage the industry expertise of our team with over 20 years of proven success.
- Join us today and experience helpful, easy and safe banking.



We are passionate

We are fueled by unwavering commitment to go above and beyond for our clients.



We are responsive

- When it comes to your financial needs, we don't just react, we respond.
- Choose CIB for dynamic partnership that's always one step ahead.



We are accessible

Open the door to financial accessibility with our team, where personalized service is always just a phone call away.



We are global

Choose our corporate banking team and tap into our unparalleled expertise in CIB Markets, supported by a robust global network with a strong presence worldwide.



We keep you informed

Stay ahead of your peers, we don't just keep you informed, we keep you ahead of the game.



Corporate and Investment Banking Solutions



With our in-depth insights about the industry in which our clients operate as well as a deep understanding of the domestic banking landscape, we are well positioned to be a trusted advisor to global entities and their local operations.

Corporate Banking Solutions

Transactional Banking

- Account services
- Validated receipts
- Flexible payments
- Real-time reconciliation
- Easy liquidity/cash management
- Fintech solutions
- Competitive investment suite

Markets Solutions

- Trusted relationships and research
- Client-centric service and operations environment
- Simple, fast cross-border transacting
- Innovative digital solutions
- Exchange control risk management
- Competitive pricing

Channel Flexibility

- Class-leading digital gateway
- Integrated business-to-bank solutions across all line-of-business systems
- Payment distribution agent (PDA) via Hyphen
- Personal engagement across your business
- Expose FNB's innovative consumer channels to your business environment

Sector Specialisation

- Deep sector insight and expertise
- Client experience, an FNB/ RMB-wide priority
- Trustworthy, dependable people
- Flexible, partnership process
- Consistent, priority service
- High energy collaborative support teams
- Proactive and solutions-focused manner
- Strong understanding of products, procedures and industry nuances

OPTIMISING
THE CORPORATE
WORKING
CAPITAL
CYCLE

Strong
Credentials

2021: Best T&CM Bank in Botswana
(First National Bank of Botswana)



2021: Best T&CM Bank in Namibia
(First National Bank Namibia)

2021: Best T&CM Bank in South
Africa (Rand Merchant Bank)

What Keeps you up at Night



Payments and
Collections



Liquidity
Management



Reconciliation



Securing FX

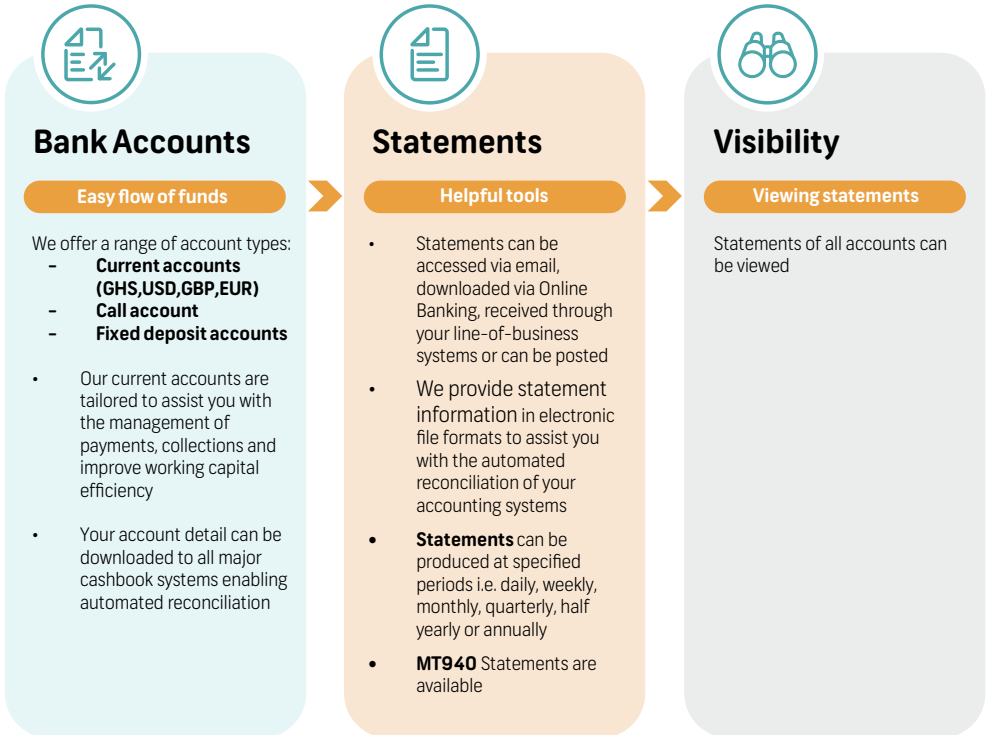
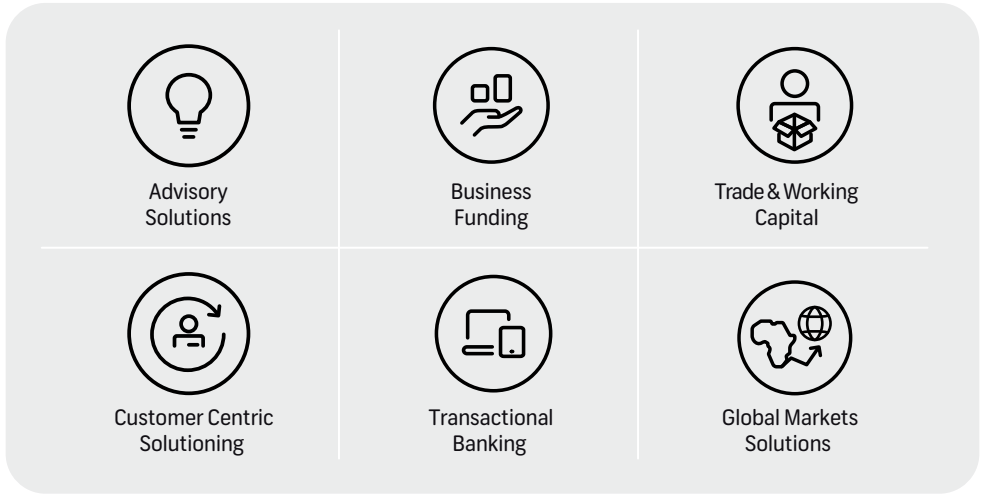


Customer Service



Funding Solutions

Our Offering





Bank Charges – GHS

Monthly Fees		
Monthly Account Fee	<i>Corporate</i>	150.00
Minimum balance for rebate of monthly account fee		0.00
Fee Recovery BOF @ 10%		-
Online and Cellphone Banking Subscriptions		Free
<i>inContact Pro</i>		Free
Card Purchases		
Card Purchase Local		Free
Card Purchase International		Free
Optional Issuer Fee (OIF - Visa applied fees)*		7% of exchange rate
Cash Withdrawals		
<i>First National Bank ATM</i>		Free
Other Banks' ATM*		(2.50 + 0.40%)
International ATM*		GHS15+0.5%(min charge of GHS50)
Branch card or cheque		0.00
International Branch*		5.00
Branch (Card/ Cheque not present)		0.00
Deposits		
Express Clearance		50.00
Post-dated Cheque		10.00
Prepaid Purchases		
Using eChannels & Mobile Channels		Free



Bank Charges – GHS Continued

Stop Payments (direct debit and cheque)

e-Channels	Free
Branch	5.00

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 eChannels & Mobile channels)	Free
Cheque Payments	5.00
Branch (Local transfer request)	5.00
Outward Swift Payments (Global Payments)	OBE: 0.35% min Manual Processing: 0.50% plus USD 30.00 swift fee & USD50 corresponding bank charges
GIS (Swift Payments - GHS)	OBE: GHS30 Manual Processing: GHS50
Swift Payments (Forex)	\$50
Ghana Instant Pay E-channels	1% of the amount capped at GHS 5.00
Ghana Instant Pay Branch	1% of the amount capped at GHS 5.00
Online payment(EFT Express)	5.00
Online(Regular EFT)	Free
Salary Processing (Non-FNBG Accounts)	5 capped GHS300
Bankers Draft	20.00

Balance Enquiries

Using eChannels & Mobile Channels	Free
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Bank Charges – GHS Continued

Other Banks' ATM	2.00
International ATM	4.50
Branch	2.00

Statements

E-Mail (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

Unsuccessful Transactions

First National Bank ATM	30.00
Other First National Bank (Point-of-Sale, Scheduled Payment, EDO) and other banks' ATM	Free
Failed Standing Order	Free
Honouring Fee	0.00
Dishonoured Cheque (Insufficient Funds)	10%
Dishonoured Payments (Technical Reasons)	0.00
Dishonoured Payments (Direct Debits)	0.00



Bank Charges – GHS Continued

Card Fees

VISA Service fee	Free
Card Issuance	Free
Expired Cards	Free
Damaged/Lost/Stolen Cards (Replacement)	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

Payment Notifications

Email	Free
SMS	Free

Cheque Books

50 pages	30.00
50 pages (USD Cheque Book)	10.00 USD/EUR

Additional Services

Confirmation to Auditors (per sheet)	150.00
Introductory letter supporting statement for Visa Purposes Embassy	100.00
Voucher retrieval	5.00



Bank Charges – GHS Continued

GIPC Confirmation	Free
Business Confirmation Registration	Free
Comfort Letter	200.00

Additional Services (Online Banking)

History Retention 90 Days	Free
History Retention 120 Days	Free
History Retention 150 Days	Free
History Retention 180 Days	Free
Statements Retention 90 Days	Free
Statements Retention 120 Days	Free
Statements Retention 150 Days	Free
Statements Retention 180 Days	Free
CSV Historical Statements	Free
Administrator Reactivation	Free



Bank Charges – *Business Trade*

Letters of Credit – Import (Cash Covered) – Usance

Establishment	Risk-based – (Based rating and LGD)
Amendment	USD100.00
Amendment – extension (date and/or amount)	USD100.00 plus commision for extended period
Courier /Delivery / Postage	Actual Costs
Query / Swift Fee	USD 30.00
Payment commission	0.5% min USD 100.00 plus USD 30.00 swift fee
Discrepancy Fee	USD 100.00 per drawing
Cancellation Fee	USD 0.00

Letters of Credit – Import (Cash Covered) – Sight

Establishment	0.25% per qtr. min USD100.00 plus USD 30.00 swift fee
Amendment Fee	USD100
Amendment – extension (date and/or amount)	USD100 plus commision for extended period
Payment Commission	0.5% min USD 60.00 plus USD 30.00 swift fee
Expired /Unutilised LC	No charge
Discrepancy fee	USD 100.00 per drawing
Query / Swift Fee	USD 30.00
Cancellation Fee	USD 0.00

Fees are subject to review. All reviews will be communicated accordingly.

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Online Banking Enterprise™

Access and manage your account 24/7

01 Add multiple users with different access levels

02 Access and view bank accounts

03 Transfer between accounts

04 Layered security options ensuring flexibility balanced with safety

05 Make payments

06 Manage interest on accounts

07 Integrates with line-of-business and reporting

ABC

Simple

- All our services are available online
- Easy navigation and user friendly system



Convenient

- Banking 24/7
- With access to view your account, you remain in control
- View your statements online
- MT940 statement capabilities



Secure

- We allow you to manage user access
- We offer secure, safe banking with
- Webroot Safe Online™ software



Webroot Safe Online™

- Ensures that your credentials are kept safe
- Protects your access details and personal information
- Protects you against activities such as phishing and keystroke logging
- Protects you against fraud
- Alerts you when you are on a non-secure site
- Alerts you of any viruses, spyware etc. on your computer

Global Markets Product Suite

Spot transactions

A spot deal is a transaction between you and the bank where each will sell/buy one currency in exchange for another, with cash settlement due two business days' thereafter (the spot date)

Bespoke Solutions

- Our structuring specialists assist with more sophisticated solutions where derivatives or multi-faceted financial engineering solutions are required
- Derivatives involve a contract between you and the bank, based on your specific hedging requirements, under which payments are to be made between both parties at a future date

Hedging Solutions

These can be used to partially or fully hedge exposures with a combination of these products

Outright Forward Exchange Contracts (FECs)

FECs eliminate the risk of adverse currency movements over the period as the exchange rate is agreed (fixed) at the time of entering into the contract

Cross-currency / Interest rate swaps

- A cross-currency swap is an agreement between you and the bank to exchange interest payments and fixed amounts, in two different currencies, at certain dates in the future, converting a debt liability from one currency to another
- An interest rate swap is an agreement between you and the bank to minimize interest rate risk by hedging floating interest rate exposure with a fixed interest rate and vice versa, or from one floating rate to another

Commodity Hedging Solutions

We can assist in mitigating commodity price risk on products such as cocoa, gold, oil, diesel etc.



Instant Payroll

	Angola	Botswana	Kenya	Ghana	Mozambique	Namibia	Nigeria	South Africa [†]	Swaziland	Tanzania	Zambia	Lesotho
Forex												
Forwards			X	X	X		X	X		X	X	
FX swaps		X	X	X	X	X	X	X	X	X	X	X
Options		X	X	X		X	X	X	X	X	X	X
Fixed Income												
Inflation Linked Bonds						X		X				
T-bills and bonds		X	X	X	X	X	X	X	X	X	X	X
Structured deposits		X		X		X		X			X	
Repurchase agreement:		X	X	X		X	X	X				
Commodities												
Softs	X	X	X	X	X	X	X	X	X	X	X	X
Metals and energy	X	X	X	X	X	X	X	X	X	X	X	X
Rates												
Interest rates swaps		X	X	X		X	X	X	X	X	X	X
Cross currency swaps		X	X	X		X	X	X	X	X	X	X
Other												
Custody		X		X		X						
Research	X	X	X	X	X	X	X	X	X	X	X	X

Contact us

For account opening requirements
visit **www.firstnationalbank.com.gh**
or call **+233 242 435 050**
or email **CCIB@firstnationalbank.co.gh**

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Help changes everything



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