

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



First National Bank Ghana Personal Annual Pricing Guide

1 August 2024

Terms, conditions and limits apply.

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

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Unlimited Value. Unbeatable Price.

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Important Information

Helpful tips to help you save more!

More rewards. More value. More benefits.



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 Mobile Banking

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 ATM/ADT

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

Helpful ways to bank



1

Switch your salary 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 swipe your Platinum, Gold and Smart Debit card for purchases instead of carrying cash

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.

Bank anytime, anywhere with the First National Bank *Mobile App*

1 Make payments to other banks

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

2 GEO payments

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

3 Transfer funds

Send funds between your own First National Bank accounts

4 Stop fraud

Report unauthorised transactions on your account

5 Cancel your card

- Cancel your card when
- Lost
 - Stolen

6 Branch and ATM locator

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

7 Cardless cash withdrawal

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

8 Purchase airtime

Buy MTN, Vodafone, AirtelTigo and GLO airtime



Update our App today!



GET IT ON
Google Play



Download on the
App Store



9 Update your card limits

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

10 Change transaction limits

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

11 Update login details

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

12 Set InContact alert amounts

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

Platinum Lifestyle Cheque Account

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

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



Monthly
Account Fee

GHS45 p.m.
Rebate
of **GHS5000**

Minimum
Opening Balance

GHS200

1.5%

Interest on the credit
balance remaining



Helpful ways to bank

1

Switch your salary to
First National Bank

2

Switch your debit orders
and other commitments

3

Transact using the
Banking App

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

Contact us

0800 770 522

firstnationalbank.com.gh

Exclusive Value for Platinum Account Holders



Private 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.

More Benefits



Platinum Contactless VISA Debit Card with Chip & Pin Authentication



Earn **1.5%** interest on the credit balance remaining in your account



FREE subscriptions to all Digital Channels, App and Online Banking



FREE InContact or SMS Alerts for all transactions greater than GHS25.00



Enjoy **FREE** insurance cover for running your account with First National Bank



FREE Monthly Email Statements



FREE Cash withdrawals at First National Bank ATMs and **3 FREE** withdrawals at other banks ATM in a month and **FREE** Cash deposits at First National Bank ATMs



Up to **1% cash reward** as you swipe your First National Bank VISA Platinum contactless debit card

Bank the First National Bank Way



Swipe your card 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 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

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 Platinum Debit Card.
- Set up **monthly orders** to your Savings Pocket for **FREE**.
- Enjoy competitive rates on your Savings Pocket.



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**



Borrow

- Apply for a **Personal Loan** of up to **GHS 600,000** 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.



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.



Swipe and earn cash rewards every time.

As a Platinum Lifestyle Cheque Account customer, you get **FREE** subscription to Cash Rewards. You can earn Cashback whenever you swipe your Platinum card!



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

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

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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.

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



Helpful ways to bank

1

Switch your salary to First National Bank

2

Switch your debit orders and other commitments

3

Transact using the Banking App

4

Earn cash rewards when you swipe your Gold Debit card for purchases instead of carrying cash



Monthly

Account Fee

GHS30 p.m.
Rebate
of **GHS2000**

Minimum

Opening Balance

GHS50

0.75%

interest on the credit
balance remaining

Contact us

0800 770 522

firstnationalbank.com.gh

More Value for Gold Account Holders

More Benefits



Gold Contactless VISA Debit Card with Chip & Pin Authentication



Earn **0.75%** interest on the credit balance remaining in your account



FREE subscriptions to all Digital Channels, App and Online Banking



Earn **cash reward** when you swipe your First National Bank VISA card



Enjoy **FREE** insurance cover for running your account with First National Bank



FREE Monthly Email Statements



FREE Cash withdrawals at First National Bank ATMs and **3 FREE** withdrawals at other banks' ATMs and **FREE** Cash deposits at First National Bank ATMs

Bank the First National Bank Way



Swipe your card 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 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

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.



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**



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**.



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.



Swipe and earn cash rewards every time.

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



Get up to

0.6%
back in cash!*

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

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Bank Charges – GHS

	Platinum Cheque	Gold Cheque
Minimum Opening Balance	200.00	50.00
Monthly Fees		
Monthly Account Fee	45.00	30.00
Minimum Balance for Rebate of monthly account fee ^{1,4}	5,000.00	2,000.00
Online and Mobile Banking Subscriptions	Free	Free
inContact	Free	Free
Card Purchases		
Card Purchase Local	Free	Free
Card Purchase International ²	Free	Free
Fee for International Visa Debit Card Transactions in Ghana Cedis(MCP/DCC)**	7% of transaction amount	7% of transaction amount
Currency Conversion Fee (OIF)**	7% of exchange rate	7% of exchange rate
Withdrawals		
First National Bank ATM	Free	Free
Other Banks' ATM ²	3 free withdrawals each month. GHS10 charge per withdrawal from the 4th withdrawal onwards	3 free withdrawals each month. GHS10 charge per withdrawal from the 4th withdrawal onwards
International ATM ²	\$1+0.5% (min charge of GHS40)	\$1+0.5% (min charge of GHS40)
First National Bank Branch (using card or cheque)	Free	Free
First National Bank Branch (Card/Cheques not present)	Free	Free
Cardless Cash Withdrawals (First National Bank ATM)	Free	Free



Bank Charges – GHS *Continued*

	Platinum Cheque	Gold Cheque
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	60.00	60.00
Post-dated Cheque	10.00	10.00
Prepaid Purchases		
Using eChannels & Mobile 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) Internal	Free	Free
Standing Orders & 3rd Party Payments (using Electronic & Mobile Channels) External	Free	Free
Cheque Payments	Free	Free
Bank Draft/Managers Cheque	30.00 for customer & 20.00 for school fees	30.00 for customer & 20.00 for school fees
Branch Payments (ACH Normal)	5.00	5.00
Stop Payments (Cheques/Direct Debit)-Online	30.00	30.00
Stop Payments (Cheques/Direct Debit)-Branch	30.00	30.00
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



Bank Charges – GHS Continued

	Platinum Cheque	Gold Cheque
Online Payments (EFT using Ghana Instant Pay)	1% capped at GHS 5.00	1% capped at GHS 5.00
Branch Payments (EFT using Express)	N/A	N/A
Online Payments (EFT using Express)	20.00	20.00
GIS (local Swift Payments – GHS)	Branch 40.00 Internet Banking 30.00	Branch 40.00 Internet Banking 30.00
Outward Swift Transfers (GHS Funds)	0.75% min 40 USD + corresponding bank charge + swift charge	0.75% min 40 USD + corresponding bank charge + swift charge
Swift Charge	USD 30.00	USD 30.00
Corresponding Bank Charge -* dependant on currency	USD-\$30, GBP-GBP5, EUR-Min EUR25, Max EUR65 Rand- Min 55 ZAR, Max 185 ZAR(Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP5, EUR-Min EUR25, Max EUR65 Rand- Min 55 ZAR, Max 185 ZAR(Plus other corresponding charges dependent on destination currency/Bank)

Balance Enquiries

Using eChannels & Mobile Channels	Free	Free
First National Bank devices – ATM/POS (Print receipt)	3.00	3.00
Other Banks' devices – ATM/POS	5.00	5.00
International ATM	20.00	20.00
Branch	N/A	N/A

Statements

E-Mail (First Monthly Statement)	Free	Free
Printed Monthly Statement(per page) with Confirmation	6.00	6.00
First National Bank Mini Statements (ATM View- Free and Print -Charged)	3.00	3.00
Statement Online/App/Mobi/ (View/Download)	Free	Free



Bank Charges – GHS *Continued*

	Platinum Cheque	Gold Cheque
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 (insufficient funds)	5.00	5.00
Dishonoured Payments (Cheques)	50.00	50.00
Card Fees		
Card Quarterly Service Fee	30.00	20.00
First Card Issuance (Instant Card)	50.00	30.00
First Card Issuance Personalised Embossed Card	60.00	40.00
Expired Cards	60 for personalised embossed cards	30 for instant issuance 40 for personalised embossed cards
Stolen Cards(Police report)	Free	Free
Damaged/Lost	60.00	30 for instant issuance 40 for personalised embossed cards
Card Non collection fee	60.00	30 for instant issuance 40 for personalised embossed cards
Gh-Link Dual Card	20.00	20.00



Bank Charges – GHS *Continued*

	Platinum Cheque	Gold Cheque
Supplementary Card	60.00 for personalised embossed cards	30 for instant issuance 40 for personalised embossed cards
Eziwch card Issuance Fee	20.00 for students NSS Personnel 40.00 for regular customers	20.00 for students NSS Personnel 40.00 for regular customers
Forgotten PIN (Branch)	15.00	15.00
Subscriptions Services. My Limit Alert (Balance Notification)		
Monthly	1.00	1.00
Weekly	2.00	2.00
Bi-monthly	15.00	15.00
Standing Order Payment Alert	1.00	1.00
Payment Notifications		
Email	0.30	0.30
SMS	0.50	0.50
Cheque Books		
25 pages	40.00	40.00
Additional Services		
Confirmation to Auditors (per letter)	200.00	200.00
Introductory letter supporting statement for Visa application	100.00	100.00
Confirmation Letter for account information	30.00	30.00
Voucher retrieval	30.00	30.00
OTC/branch cash withdrawal below ATM default limit	N/A	N/A
International card holders using our ATMs	25.00	25.00
Ghana Investment Promotion Centre (GIPC) confirmation	250.00	250.00



Bank Charges – GHS *Continued*

	Platinum Cheque	Gold Cheque
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
Settlement quotation	50.00	50.00
Clearance letter	50.00	50.00
Slow Lounge International	450.00	450.00
Slow Lounge Domestic	250.00	250.00

**Subject to periodic review. All reviews will be communicated accordingly.

¹International currency commission and conversion fee of 7% 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 month

Foreign Exchange and Foreign Currency Accounts

These accounts are issued in the following currencies:



US dollar
(USD)



Euro
(EUR)



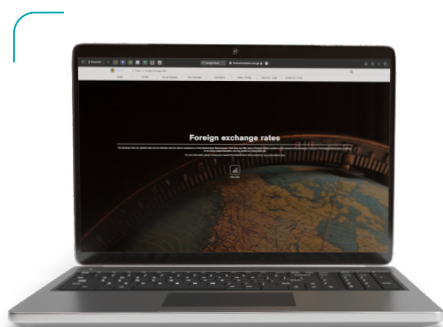
Pound Sterling
(GBP)

Foreign Currency Account (FCA) – Offshore

- 1 These are **funded** with inward remittances from abroad or **foreign cheque deposits**
- 2 **Withdrawals** from the account can be paid in GHS at competitive exchange rates and do not attract any charge
- 3 **3% on forex cash withdrawals**

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 **10,000 USD** (or its equivalent without documentation). Transfers in excess of 10,000 USD **require relevant document**
- 5 **3% on cash withdrawals** for accounts not funded with cash (forex)



Foreign Exchange and Foreign Currency Accounts



Online Banking Capabilities for Forex Transactions



Make payments to international bank accounts and local bank accounts



Make transfers to your own other accounts with FNBG



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





Forex Bank Charges

	FCA (USD, GBP, EUR)	FEA(USD, GBP, EUR)
Minimum Opening Balance	500 (FX currency)	500 (FX currency)
Minimum Operating Balance	NA	NA
Monthly Fees		
Monthly Account Fee	0.2% of average balances capped at USD 100	0.5% of average balances capped at USD 100
	0.2% of average balances capped at GBP 100	0.5% of average balances capped at GBP 100
	0.2% of average balances capped at EUR 100	0.5% of average balances capped at EUR 100
Online and Mobile Banking Subscriptions	Free	Free
inContact	Free	Free
Withdrawals		
Cash withdrawal fee on FEA/FCA accounts not funded with cash	3%	3%
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

Forex Bank Charges

	FCA (USD, GBP, EUR)	FEA(USD, GBP, EUR)
Payments		
Standing Orders & 3rd Party Payments (using Electronic & Mobile Channels)-Internal	Free	Free
Cheque Payments	Free	Free
Stop Payments (Cheques/Direct Debit)	USD 2	USD 2
	GBP 2	GBP 2
	EUR 2	EUR 2
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
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 eChannels & Mobile Channels	Free	Free
Statements		
E-Mail (First Monthly Statement)	Free	Free
Printed Monthly Statement(per page) with Confirmation	USD 0.25	USD 0.25
	GBP 0.25	GBP 0.25
	EUR 0.25	EUR 0.25
Statement Online/App/Mobi/ (View/Download)	Free	Free



Forex Bank Charges

	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 (insufficient funds)	USD 0.4	USD 0.4
	GBP 0.4	GBP 0.4
	EUR 0.4	EUR 0.4
Dishonoured Payments (Cheques)	USD 5	USD 5
	GBP 5	GBP 5
	EUR 5	EUR 5
Subscriptions Services My Limit Alert (Balance Notification)		
Monthly	USD 0.1	USD 0.1
	GBP 0.1	GBP 0.1
	EUR 0.1	EUR 0.1
Weekly	USD 0.25	USD 0.25
	GBP 0.25	GBP 0.25
	EUR 0.25	EUR 0.25
Daily	USD 1.5	USD 1.5
	GBP 1.5	GBP 1.5
	EUR 1.5	EUR 1.5
Payment Notifications		
Email	USD 0.1	USD 0.1
	GBP 0.1	GBP 0.1
	EUR 0.1	EUR 0.1
SMS	USD 0.1	USD 0.1
	GBP 0.1	GBP 0.1
	EUR 0.1	EUR 0.1



Forex Bank Charges

	FCA (USD, GBP, EUR)	FEA(USD, GBP, EUR)
Cheque Books		
25 pages	USD 4.5	USD 4.5
	GBP 4.5	GBP 4.5
	EUR 4.5	EUR 4.5
Additional Services		
Confirmation to Auditors (per sheet)	USD 12	USD 12
	GBP 12	GBP 12
	EUR 12	EUR 12
Introductory letter supporting statement for Visa application	USD 10	USD 10
	GBP 10	GBP 10
	EUR 10	EUR 10
Introductory Letter for account information	USD 3	USD 3
	GBP 3	GBP 3
	EUR 3	EUR 3
Voucher retrieval	USD 3	USD 3
	GBP 3	GBP 3
	EUR 3	EUR 3
Ghana Investment Promotion Centre (GIPC) confirmation	USD 15	USD 15
	GBP 15	GBP 15
	EUR 15	EUR 15

Smart Account

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



Simple Banking for you

1

Smart Contactless VISA Debit Card with Chip & Pin

2

FREE InContact SMS alerts for all transactions greater than **GHS25.00**

3

FREE monthly Email Statements

4

FREE subscription to all **Digital Channels**, App, and Online Banking



Monthly Account Fee

GHS10 p.m.

Minimum Opening Balance

GHS40

Minimum Operating Balance

GHS20

Contact us

0800 770 522

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 - **Notice Deposit**

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Swipe your card 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 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



3 FREE cash withdrawals
on other banks ATMs

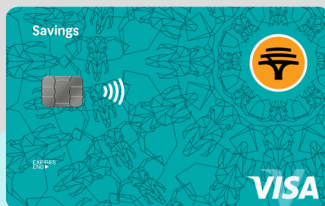
Savings Account

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



More Value for Savings Account Holders

- 1 **FREE** Cash withdrawals at First National Bank ATMs.
- 2 **FREE** Cash deposits at First National Bank ATMs
- 3 **FREE** subscriptions to all Digital Channels, App and Online Banking
- 4 **FREE InContact** SMS Alerts for all transactions greater than GHS25.00
- 5 **FREE** Monthly Email Statements



Monthly Account Fee

FREE

Minimum Opening Balance

GHS 40

Minimum Operating Balance

GHS 20

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Bank the First National Bank Way



Swipe your card 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 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 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



Lifestart Account

Simple and **straight** forward banking, specifically designed for the youth aged 18 to 32 years.

FREE Contactless VISA Debit Card with Chip & Pin



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.



Helpful ways to bank

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

Contact us

0800 770 522

firstnationalbank.com.gh



Easy banking for the youth

- 1 **FREE** cash withdrawals at other bank's ATMs for Lifestart Account
- 2 **FREE** cash deposits at First National Bank ATMs
- 3 **FREE** Monthly Email Statements
- 4 **FREE** subscription to all Digital Channels, App and Online Banking

Bank the First National Bank Way



Swipe your card 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 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 Account	Future Forward	Savings Account
Online and Mobile Banking Subscriptions	Free	Free	Free	Free
Minimum Opening Balance	40.00	30.00	40.00	40.00
Minimum Operating Balance	20.00	20.00	20.00	20.00
Monthly Fees				
Monthly Account Fee	10.00	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)**	7% of transaction amount	7% of transaction amount	7% of transaction amount	7% of transaction amount
Currency Conversion Fee (OIF)**	7% of exchange rate	7% of exchange rate	7% of exchange rate	7% of exchange rate
Withdrawals				
First National Bank ATM	Free	Free	Free	N/A
Other Banks' ATM	3 free withdrawals each month. GHS 10 charge per withdrawal from the 4th withdrawal onwards	Free	5.00	5.00
International ATM	\$1+0.5% (min charge of GHS40)	\$1+0.5% (min charge of GHS40)	\$1+0.5% (min charge of GHS40)	\$1+0.5% (min charge of GHS40)
First National Bank Branch (using card or cheque)	Free	Free	Free	Free
First National Bank Branch (Card/Cheques not present)	Free	Free	Free	Free



Bank Charges – GHS *Continued*

	Smart Account	Lifestart Account	Future Forward	Savings Account
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
Express Clearance	60.00	60.00	60.00	60.00
Post-dated Cheque	10.00	10.00	10.00	10.00
Prepared Purchases				
Using eChannels & Mobile Channels	Free	Free	Free	Free
Inter-account Transfers				
Using eChannels & Mobile Channels	Free	Free	Free	Free
Branch	N/A	N/A	N/A	N/A
Payments				
Standing Orders & 3rd Party Payments (using Electronic & Mobile Channels) Internal	Free	Free	Free	Free
Standing Orders & 3rd Party Payments (using Electronic & Mobile Channels) External	Free	Free	Free	Free
Cheque Payments	Free	Free	Free	Free
Bank Draft/Managers Cheque	30.00 for customer & 20.00 for school fees	30.00 for customer & 20.00 for school fees	30.00 for customer & 20.00 for school fees	30.00 for customer & 20.00 for school fees
Branch Payments (ACH Normal)	5.00	5.00	5.00	5.00
Stop Payments (Cheques/Direct Debit) – Online	30.00	30.00	30.00	30.00
Stop Payments (Cheques/Direct Debit) – Branch	30.00	30.00	30.00	30.00



Bank Charges – GHS Continued

	Smart Account	Lifestart Account	Future Forward	Savings Account
Online Payment (EFT)	Free	Free	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	1% of amount capped at GHS 10.00	1% of amount capped at GHS 10.00
Online Payments (EFT using Ghana Instant Pay)	1% of amount capped at GHS 5.00	1% of amount capped at GHS 5.00	1% of amount capped at GHS 5.00	1% of amount capped at GHS 5.00
Branch Payments (EFT using Express)	N/A	N/A	N/A	N/A
Online Payments (EFT using Express)	20.00	20.00	20.00	20.00
GIS (local Swift Payments – GHS)	Branch 40 Internet Banking 30	Branch 40 Internet Banking 30	Branch 40 Internet Banking 30	Branch 40 Internet Banking 30
Outward Swift Transfers (GHS Funds)	0.75% min 40 USD + corresponding bank charge + swift charge	0.75% min 40 USD + corresponding bank charge + swift charge	0.75% min 40 USD + corresponding bank charge + swift charge	0.75% min 40 USD + corresponding bank charge + swift charge
Swift charge	USD 30.00	USD 30.00	USD 30.00	USD 30.00
Corresponding Bank Charge -* dependant on currency	USD-\$30, GBP-GBP 5, EUR-Min EUR25, Max EUR 65 Rand- Min 55 ZAR, Max 185 ZAR (Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP 5, EUR-Min EUR25, Max EUR 65 Rand- Min 55 ZAR, Max 185 ZAR (Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP 5, EUR-Min EUR25, Max EUR 65 Rand- Min 55 ZAR, Max 185 ZAR (Plus other corresponding charges dependent on destination currency/Bank)	USD-\$30, GBP-GBP 5, EUR-Min EUR25, Max EUR 65 Rand- Min 55 ZAR, Max 185 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 (Print receipt)	3.00	3.00	3.00	3.00
Other Banks' devices - ATM/POS	5.00	5.00	5.00	5.00

Terms, conditions and limits apply.

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Bank Charges – GHS *Continued*

	Smart Account	Lifestart Account	Future Forward	Savings Account
International ATM	20.00	20.00	20.00	20.00
Branch	N/A	N/A	N/A	N/A
Statements				
E-Mail (First Monthly Statement)	Free	Free	Free	Free
Printed Monthly Statement(per page) with Confirmation	6.00	6.00	6.00	6.00
First National Bank Mini Statements (ATM View- Free and Print -Charged)	3.00	3.00	3.00	3.00
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
Other Banks ATMs	Free	Free	Free	Free
Failed Standing Order (insufficient funds)	5.00	5.00	5.00	5.00
Dishonoured Payments (Cheques and/or Debits)	50.00	50.00	50.00	50.00
Card Fees				
Card Quarterly Service Fee	15.00	Free	15.00	15.00
First Card Issuance (Instant Card)	20.00	Free	20.00	20.00
Expired Cards	20.00	20.00	20.00	20.00
Stolen Cards (with Police report)	Free	Free	Free	Free



Bank Charges – GHS Continued

	Smart Account	Lifestart Account	Future Forward	Savings Account
Damaged/Lost	20.00	20.00	20.00	20.00
Card Non collection fee	20.00	20.00	20.00	20.00
Gh-Link Dual Card	20.00	20.00	20.00	20.00
Supplementary Card	20.00	20.00	20.00	20.00
Ezwich card Issuance Fee	20.00 for students and NSS 40.00 for regular customers	20.00 for students and NSS 40.00 for regular customers	20.00 for students and NSS 40.00 for regular customers	20.00 for students and NSS 40.00 for regular customers
Forgotten Pin (Branch)	15.00	15.00	15.00	15.00

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	0.30	0.30	0.30	0.30
SMS	0.50	0.50	0.50	0.50

Additional Services

Confirmation to Auditors (per letter)	200.00	200.00	200.00	200.00
Introductory letter supporting statement for Visa application	100.00	100.00	100.00	100.00
Voucher retrieval	30.00	30.00	30.00	30.00
Confirmation Letter for account information	30.00	30.00	30.00	30.00
OTC/branch cash withdrawal below ATM default limit	NA	NA	NA	NA



Bank Charges – GHS *Continued*

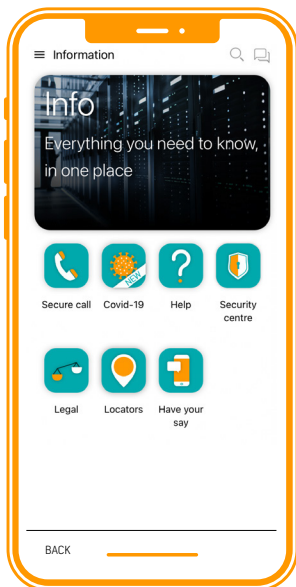
	Smart Account	Lifestart Account	Future Forward	Savings Account
International card holders using our ATMs	25.00	25.00	25.00	25.00
Ghana Investment Promotion Centre (GIPC) confirmation	250.00	250.00	250.00	250.00
VISA Direct Debit (OCT Transactions)	2% of value with minimum of GHS10.00 and maximum of GHS50.00	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

**Subject to periodic review. All reviews will be communicated accordingly.

¹International currency commission and conversion fee of 7% of the transaction value applies.

²Some banks may charge an additional surcharge.

Have Your Say



Introducing 'Have your say' – an exciting new 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.

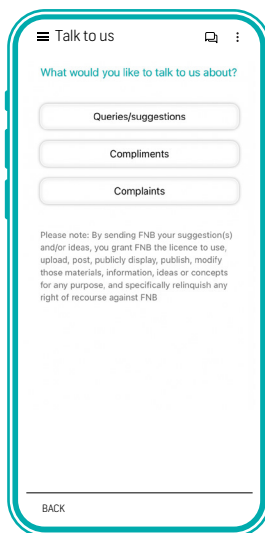
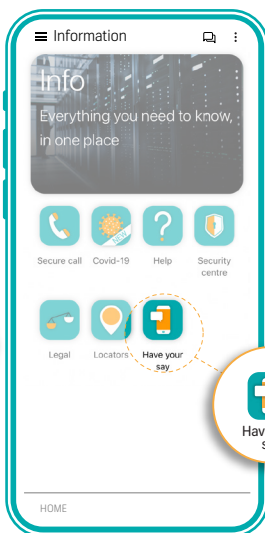
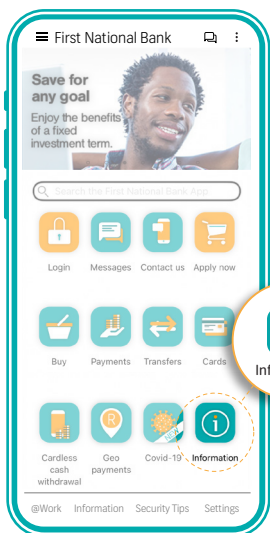
Once your feedback has been submitted, a First National Bank consultant will follow up within the next **24-48 working hours** to help.

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**.



Update our App today!



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 2024 to 31 July 2025.

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	First National Bank App

Contact us

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

Terms and conditions and rules apply.

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Help changes everything



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