


Personal Banking Pricing Guide 2017



**First
National
Bank**

how can we help you? 

First National Bank Ghana Limited
Company Reg. No. CS350172014
- a subsidiary of FirstRand Limited.

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Introduction

Welcome to First National Bank. We are making banking easier, quicker, safer and cheaper for you to do your day-to-day banking. We want you to pay less, and get more. This guide has everything you need to understand how your bank fees are charged.

As a First National Bank customer you have one pricing option available to you to ensure you always get exactly what you need, without paying too much:

Pay a fixed monthly fee for your account and always be in control of what you pay. On this option you get unlimited qualifying electronic transactions using eChannels and Mobile Channels.

Bank using eChannels, which consist of:

- First National Bank ATM
- Online Banking

Bank using Mobile channels, which consist of:

- Cellphone Banking (Dot.Mobi)
- First National Bank Banking App (for Smartphone & Tablet) Please note that fees on financial services is exempt from VAT
You are welcome to visit any First National Bank branch if you have questions, want to know more about your account or need more information.

Smart Account

The Smart Account has been designed to suit individuals who earn up to GH¢20000 per annum. Deposit your salary into this account on a monthly basis in order to enjoy great benefits and value for money.

You must be 18 years or older in order to open this account.



What the Smart Account offers you:

- A free Chip and PIN VISA card
- Free subscription to all electronic Banking Channels
- Free subscription to inContact; a FREE messaging service that notifies you via SMS or email whenever there is a transaction on your account of more than GH¢25.00
- Free electronic statements via email

What this allows you to do:

- Make till point purchases using your Gold Chip and PIN VISA Card
- Buy airtime
- Do inter-account transfers within First National Bank accounts using eChannels and mobile channels
- Make third party payments using eChannels and mobile channels
- Set up Standing Orders and Direct Debits to make regular payments

Fees	GH¢
Minimum Opening Balance	15.00
Minimum Operating Balance	N/A
Monthly Fees	
Monthly Account Fee	Free
Minimum Balance for Rebate of monthly account Fee [^]	N/A
Online and Mobile Banking Subscriptions	Free
<i>InContact</i>	Free
Card Purchases	
Card Purchase Local	Free
Card Purchase International ^l	Free
Withdrawals	
First National Bank ATM	Free
Other Banks' ATM*	4.50
International ATM*	4.50
First National Bank Branch (using card or cheque)	Free
First National Bank Branch (Card/Cheque not present)	3.00
Deposits	
Cash Deposit at First National Bank ATM	Free
Cash Deposit at First National Bank Branch	Free
Cheque Deposit at First National Bank Branch	Free
ENC Upliftment	50.00
Express Clearance	50.00
Post-dated Cheque	N/A
Prepaid Purchases	
Using eChannels & Mobile Channels	Free
Inter-account Transfers	
Using Mobile/Electronic Channels	Free
Branch	5.00
Payments	
Internal Direct Debits	Free
External Direct Debits	Free
Standing Orders and 3rd Party Payments (using eChannels & Mobile Channels)	Free
Cheque Payments	N/A
Bank Draft/Managers Cheque	5.00
Branch	5.00
Stop Payments (Cheques/Direct Debit)	5.00
Online Payments (EFT)	Free
Online Payments (EFT) using Ghana Instant Pay	3.00
Outward Swift Transfers	0.75% min 40 USD max 210 USD

Balance Enquiries	
Using eChannels & Mobile Channels	Free
First National Bank devices - ATMs/POS	Free
Other Banks devices - ATMs/POS	2.00
International ATM	2.00
Branch	Free
Statements	
Email (First Monthly Statement)	Free
Printed Monthly Statement (per page)	2.00
Provisional/ Interim Statements (per page)	2.00
First National Bank ATM Mini Statements (View and Print)	1.00
Statement Online/App/Mobi/(View/Download)	Free
Additional Statements (Online)	
Daily	Free
Weekly	Free
Bi-Monthly	Free
Additional Statements (Branch)	
Daily	30.00
Weekly	20.00
Bi-Monthly	10.00
Unsuccessful Transactions	
First National Bank ATM Devices - ATM/POS/Electronic/ Scheduled Payments)	Free
Other Banks ATMs	Free
Failed Standing Order	Free
Honouring Fee	50.00
Dishonoured Payments (Cheques and/or Debits)	30.00
Card Fees	
VISA Service Fee	Free
Card Issuance	Free
Expired Cards	Free
Damaged/Lost/Stolen Cards	10.00
Forgotten Pin (Branch)	5.00
Subscription Services (fee per month)	
My Limit Alert	0.50
Standing Order Payment Alert	0.50
Balance Alert	
Monthly	0.50
Weekly	2.00
Daily	15.00
Payment Notifications	
Email	0.15
SMS	0.25

Cheque Books	
25 Pages	N/A
50 Pages	N/A
Additional Services	
Confirmation to Auditors (per sheet)	25.00
Introductory letter supporting statement for Visa Purposes Embassy	25.00
Voucher retrieval	10.00

[^] First National Bank will rebate your monthly account fee if your balance does not fall below this minimum balance throughout the month

^{*} Some banks may charge an additional surcharge.

[†] International currency commission and conversion fee of 2.75% of the transaction value applies.

Gold Cheque Account

The Gold Account has been designed to suit those individuals who earn between GH¢20000 - GH¢120000 per annum.

Deposit your salary into this account on a monthly basis in order to enjoy great benefits which aim to support your desired lifestyle. You must be 18 years or older in order to open this account.



What the Gold Account offers me

- A free Gold Chip and PIN VISA card
- Free subscription to all Electronic Banking Channels
- Free subscription to inContact; a FREE messaging service that notifies you via SMS or email whenever there is a transaction on your account of more than GH¢25.00
- Free electronic statements

What this allows me to do

- Make secure online and tillpoint purchases using your Chip and Pin VISA card.
- Buy airtime
- Do inter-account transfers using eChannels and mobile channels (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using eChannels and mobile channels
- Set up Standing Orders and Direct Debits to make regular payments

Fees	GH¢
Minimum Opening Balance	30.00
Minimum Operating Balance	N/A
Monthly Fees	
Monthly Account Fee	10.00
Minimum Balance for Rebate of Monthly Account Fee [^]	1000.00
Online and Mobile Banking Subscriptions	Free
<i>InContact</i>	Free
Card Purchases	
Card Purchase Local	Free
Card Purchase International [']	Free
Withdrawals	
First National Bank ATM	Free
Other Banks' ATM*	6 free per month thereafter 4.50
International ATM*	4.50
First National Bank Branch (using card or cheque)	Free
First National Bank Branch (Card/Cheque not present)	3.00
Deposits	
Cash Deposit at First National Bank ATM	Free
Cash Deposit at First National Bank Branch	Free
Cheque Deposit at First National Bank Branch	Free
ENC Upliftment Fee	50.00
Express Clearance	50.00
Post-dated Cheque	10.00
Prepaid Purchases	
Using eChannels & Mobile Channels	Free
Inter-account Transfers	
Using Mobile/Electronic Channels	Free
Branch	5.00
Payments	
Internal Direct Debits	Free
External Direct Debits	Free
Standing Orders and 3rd Party Payments (using eChannels & Mobile Channels)	Free
Cheque Payments	Free
Bank Draft/Managers Cheque	5.00
Branch	5.00
Stop Payments (Cheques/Direct Debit)	5.00
Online Payments (EFT)	Free

Online Payments (EFT) using Ghana Instant Pay	3.00
Outward Swift Transfers	0.75% min 40 USD max 210 USD
Balance Enquiries	
Using eChannels & Mobile Channels	Free
First National Bank devices - ATMs/POS	Free
Other Banks devices - ATMs/POS	2.00
International ATM	2.00
Branch	Free
Statements	
Email (First Monthly Statement)	Free
Printed Monthly Statement (per page)	2.00
Provisional/ Interim Statements (per page)	2.00
First National Bank ATM Mini Statements (View and Print)	1.00
Statement Online/App/Mobi/(View/Download)	Free
Additional Statements (Online)	
Daily	Free
Weekly	Free
Bi-Monthly	Free
Additional Statements (Branch)	
Daily	30.00
Weekly	20.00
Bi-Monthly	10.00
Unsuccessful Transactions	
First National Bank ATM Devices - ATM/POS/Electronic/ Scheduled Payments)	Free
Other Banks ATMs	Free
Failed Standing Order	Free
Honouring Fee	50.00
Dishonoured Payments (Cheques and/or Debits)	30.00
Card Fees	
VISA Service Fee	Free
Card Issuance	Free
Expired Cards	Free
Damaged/Lost/Stolen Cards	10.00
Forgotten Pin (Branch)	5.00
Subscription Services (fee per month)	
My Limit Alert	0.50
Standing Order Payment Alert	0.50

Balance Alert	
Monthly	0.50
Weekly	2.00
Daily	15.00
Payment Notifications	
Email	0.15
SMS	0.25
Cheque Books	
25 Pages	15.00
50 Pages	N/A
Additional Services	
Confirmation to Auditors (per sheet)	25.00
Introductory letter supporting statement for Visa Purposes Embassy	25.00
Voucher retrieval	10.00

[^] First National Bank will rebate your monthly account fee if your balance does not fall below this minimum balance throughout the month

^{*} Some banks may charge an additional surcharge.

[†] International currency commission and conversion fee of 2.75% of the transaction value applies.

Platinum Cheque Account

The Platinum Lifestyle Cheque Account is designed to suit the needs of those individuals who are 18 years or older and earn a minimum of GH¢120000 per annum. Deposit your salary into this account monthly in order to enjoy many platinum benefits to suit your premium lifestyle.



What the Platinum Lifestyle Cheque Account offers you:

- A free Gold Chip and PIN VISA card
- Free subscription to all Electronic Banking Channels
- Free subscription to InContact; a FREE messaging service that notifies you via SMS or email whenever there is a transaction on your account of more than GH¢25.00
- Free electronic statements

What does this allow you to do:

- Make secure online and tillpoint purchases using your Chip and Pin VISA card
- Buy airtime
- Do inter-account transfers using eChannels and mobile channels (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using eChannels and mobile channels
- Set up Standing Orders and Direct Debits to make regular payments

Fees	GHC
Minimum Opening Balance	N/A
Minimum Operating Balance	N/A
Monthly Fees	
Monthly Account Fee	15.00
Minimum Balance for Rebate of Monthly Account Fee [^]	2000.00
Online and Mobile Banking Subscriptions	Free
<i>InContact</i>	Free
Card Purchases	
Card Purchase Local	Free
Card Purchase International ^l	Free
Withdrawals	
First National Bank ATM	Free
Other Banks' ATM*	Free
International ATM*	Free
First National Bank Branch (using card or cheque)	Free
First National Bank Branch (Card/Cheque not present)	3.00
Deposits	
Cash Deposit at First National Bank ATM	Free
Cash Deposit at First National Bank Branch	Free
Cheque Deposit at First National Bank Branch	Free
ENC Upliftment Fee	50.00
Express Clearance	50.00
Post-dated Cheque	10.00
Prepaid Purchases	
Using eChannels & Mobile Channels	Free
Inter-account Transfers	
Using Mobile/Electronic Channels	Free
Branch	5.00
Payments	
Internal Direct Debits	Free
External Direct Debits	Free
Standing Orders and 3rd Party Payments (using eChannels & Mobile Channels)	Free
Cheque Payments	Free
Bank Draft/Managers Cheque	5.00
Branch	5.00
Stop Payments (Cheques/Direct Debit)	5.00
Online Payments (EFT)	Free
Online Payments (EFT) using Ghana Instant Pay	3.00
Outward Swift Transfers	0.75% min 40 USD max 210 USD

Balance Enquiries	
Using eChannels & Mobile Channels	Free
First National Bank devices - ATMs/POS	Free
Other Banks devices - ATMs/POS	2.00
International ATM	2.00
Branch	Free
Statements	
Email (First Monthly Statement)	Free
Printed Monthly Statement (per page)	2.00
Provisional/ Interim Statements (per page)	2.00
First National Bank ATM Mini Statements (View and Print)	1.00
Statement Online/App/Mobi/(View/Download)	Free
Additional Statements (Online)	
Daily	Free
Weekly	Free
Bi-Monthly	Free
Additional Statements (Branch)	
Daily	30.00
Weekly	20.00
Bi-Monthly	10.00
Unsuccessful Transactions	
First National Bank ATM Devices - ATM/POS/Electronic/ Scheduled Payments)	Free
Other Banks ATMs	Free
Failed Standing Order	Free
Honouring Fee	50.00
Dishonoured Payments (Cheques and/or Debits)	30.00
Card Fees	
VISA Service Fee	Free
Card Issuance	Free
Expired Cards	Free
Damaged/Lost/Stolen Cards	10.00
Forgotten Pin (Branch)	5.00
Subscription Services (fee per month)	
My Limit Alert	0.50
Standing Order Payment Alert	0.50
Balance Alert	
Monthly	0.50
Weekly	2.00
Daily	15.00

Payment Notifications	
Email	0.15
SMS	0.25
Cheque Books	
25 Pages	15.00
50 Pages	N/A
Additional Services	
Confirmation to Auditors (per sheet)	25.00
Introductory letter supporting statement for Visa Purposes Embassy	25.00
Voucher retrieval	10.00

[^] First National Bank will rebate your monthly account fee if your balance does not fall below this minimum balance throughout the month

^{*} Some banks may charge an additional surcharge.

[†] International currency commission and conversion fee of 2.75% of the transaction value applies

Future Forward Account

The Future Forward Account provides an ideal way for individuals to save and transact from a young age. This account is designed to meet the needs of individuals who are 18 years of age or younger.



What the Future Forward Account offers you:

- A free Gold Chip and PIN VISA card
- Free subscription to all Electronic Banking Channels
- Free subscription to InContact; a FREE messaging service that notifies you via SMS or email whenever there is a transaction on your account of more than GH¢25.00
- Free electronic statements

What this allows you to do:

- Make secure online and tillpoint purchases using your Chip and Pin VISA card
- Buy airtime
- Do inter-account transfers using eChannels and mobile channels (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using eChannels and mobile channels

Fees	GHC
Minimum Opening Balance	15.00
Minimum Operating Balance	N/A
Monthly Fees	
Monthly Account Fee	Free
Minimum Balance for Rebate of Monthly Account Fee [^]	N/A
Online and Mobile Banking Subscriptions	Free
<i>InContact</i>	Free
Card Purchases	
Card Purchase Local	Free
Card Purchase International ^l	Free
Withdrawals	
First National Bank ATM	Free
Other Banks' ATM*	4.50
International ATM*	4.50
First National Bank Branch (using card or cheque)	Free
First National Bank Branch (Card/Cheque not present)	3.00
Deposits	
Cash Deposit at First National Bank ATM	Free
Cash Deposit at First National Bank Branch	Free
Cheque Deposit at First National Bank Branch	Free
ENC Upliftment	50.00
Express Clearance	50.00
Post-dated Cheque	N/A
Prepaid Purchases	
Using eChannels & Mobile Channels	Free
Inter-account Transfers	
Using Mobile/Electronic Channels	Free
Branch	5.00
Payments	
Internal Direct Debits	Free
External Direct Debits	Free
Standing Orders and 3rd Party Payments (using eChannels & Mobile Channels)	Free
Cheque Payments	N/A
Bank Draft/Managers Cheque	5.00
Branch	5.00
Stop Payments (Cheques/Direct Debit)	5.00
Online Payments (EFT)	Free
Online Payments (EFT) using Ghana Instant Pay	3.00
Outward Swift Transfers	0.75% min 40 USD max 210 USD

Balance Enquiries	
Using eChannels & Mobile Channels	Free
First National Bank devices - ATMs/POS	Free
Other Banks devices - ATMs/POS	2.00
International ATM	2.00
Branch	Free
Statements	
Email (First Monthly Statement)	Free
Printed Monthly Statement (per page)	2.00
Provisional/ Interim Statements (per page)	2.00
First National Bank ATM Mini Statements (View and Print)	1.00
Statement Online/App/Mobi/(View/Download)	Free
Additional Statements (Online)	
Daily	Free
Weekly	Free
Bi-Monthly	Free
Additional Statements (Branch)	
Daily	30.00
Weekly	20.00
Bi-Monthly	10.00
Unsuccessful Transactions	
First National Bank ATM Devices - ATM/POS/Electronic/ Scheduled Payments)	Free
Other Banks ATMs	Free
Failed Standing Order	Free
Honouring Fee	50.00
Dishonoured Payments (Cheques and/or Debits)	30.00
Card Fees	
VISA Service Fee	Free
Card Issuance	Free
Expired Cards	Free
Damaged/Lost/Stolen Cards	10.00
Forgotten Pin (Branch)	5.00
Subscription Services (fee per month)	
My Limit Alert	0.50
Standing Order Payment Alert	0.50
Balance Alert	
Monthly	0.50
Weekly	2.00
Daily	15.00

Payment Notifications	
Email	0.15
SMS	0.25
Cheque Books	
25 Pages	N/A
50 Pages	N/A
Additional Services	
Confirmation to Auditors (per sheet)	25.00
Introductory letter supporting statement for Visa Purposes Embassy	25.00
Voucher retrieval	10.00

[^] First National Bank will rebate your monthly account fee if your balance does not fall below this minimum balance throughout the month

^{*} Some banks may charge an additional surcharge.

[†] International currency commission and conversion fee of 2.75% of the transaction value applies.

Lifestart Student Account

The Lifestart Student Account is designed for individuals who are between 18 and 25 years of age, and are enrolled at a University or college.

Open a Lifestart Student Account and enjoy great value for money.



What the Lifestart Account offers you:

- A free Chip and PIN VISA card
- Free subscription to all Online Banking Channels
- Free subscription to inContact; a FREE messaging service that notifies you via SMS or email whenever there is a transaction on your account of more than GH¢ 25.00
- Free electronic statements

What does this allow you to do:

- Make secure online and tillpoint purchases using your Chip and Pin VISA card
- Buy airtime
- Do inter-account transfers using eChannels and mobile channels (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using eChannels and mobile channels
- Set up Standing Orders and Direct Debits to make regular payments

Fees	GHC
Minimum Opening Balance	15.00
Minimum Operating Balance	N/A
Monthly Fees	
Monthly Account Fee	Free
Minimum Balance for Rebate of Monthly Account Fee [^]	N/A
Online and Mobile Banking Subscriptions	Free
InContact	Free
Card Purchases	
Card Purchase Local	Free
Card Purchase International ^l	Free
Withdrawals	
First National Bank ATM	Free
Other Banks' ATM*	4.50
International ATM*	4.50
First National Bank Branch (using card or cheque)	Free
First National Bank Branch (Card/Cheque not present)	3.00
Deposits	
Cash Deposit at First National Bank ATM	Free
Cash Deposit at First National Bank Branch	Free
Cheque Deposit at First National Bank Branch	Free
ENC Upliftment	50.00
Express Clearance	50.00
Post-dated Cheque	N/A
Prepaid Purchases	
Using eChannels & Mobile Channels	Free
Inter-account Transfers	
Using Mobile/Electronic Channels	Free
Branch	5.00
Payments	
Internal Direct Debits	Free
External Direct Debits	Free
Standing Orders and 3rd Party Payments (using eChannels & Mobile Channels)	Free
Cheque Payments	N/A
Bank Draft/Managers Cheque	5.00
Branch	5.00
Stop Payments (Cheques/Direct Debit)	5.00
Online Payments (EFT)	Free
Online Payments (EFT) using Ghana Instant Pay	3.00
Outward Swift Transfers	0.75% min 40 USD max 210 USD

Balance Enquiries	
Using eChannels & Mobile Channels	Free
First National Bank devices - ATMs/POS	Free
Other Banks devices - ATMs/POS	2.00
International ATM	2.00
Branch	Free
Statements	
Email (First Monthly Statement)	Free
Printed Monthly Statement (per page)	2.00
Provisional/ Interim Statements (per page)	2.00
First National Bank ATM Mini Statements (View and Print)	1.00
Statement Online/App/Mobi/(View/Download)	Free
Additional Statements (Online)	
Daily	Free
Weekly	Free
Bi-Monthly	Free
Additional Statements (Branch)	
Daily	30.00
Weekly	20.00
Bi-Monthly	10.00
Unsuccessful Transactions	
First National Bank ATM Devices - ATM/POS/Electronic/ Scheduled Payments)	Free
Other Banks ATMs	Free
Failed Standing Order	Free
Honouring Fee	50.00
Dishonoured Payments (Cheques and/or Debits)	30.00
Card Fees	
VISA Service Fee	Free
Card Issuance	Free
Expired Cards	Free
Damaged/Lost/Stolen Cards	10.00
Forgotten Pin (Branch)	5.00
Subscription Services (fee per month)	
My Limit Alert	0.50
Standing Order Payment Alert	0.50

Balance Alert	
Monthly	0.50
Weekly	2.00
Daily	15.00
Payment Notifications	
Email	0.15
SMS	0.25
Cheque Books	
25 Pages	N/A
50 Pages	N/A
Additional Services	
Confirmation to Auditors (per sheet)	25.00
Introductory letter supporting statement for Visa Purposes Embassy	25.00
Voucher retrieval	10.00

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^{*} Some banks may charge an additional surcharge.

[†] International currency commission and conversion fee of 2.75% of the transaction value applies