



32 DAY INTEREST PLUS ACCOUNT RULES

Amount you must deposit into the account when you open it	GH¢ 100 (One Hundred Cedi)
Your account may not fall below this balance	GH¢ 100 (One Hundred Cedi)
What interest will you earn, how and when is it calculated and paid?	You will earn interest at the rate determined by the bank from time to time. Interest is calculated daily. Earn two interest rate increases; one after 32 days and another after 64 days. You must tell us where we must pay you the interest you have earned at the end of each month or it will automatically be paid into this account.
Can you deposit money into the account at any time?	You may transfer or deposit money into this account at any time.
Fees you must pay us	Penalty fees will apply if you make an early withdrawal. Refer to the "Withdrawals" section of these rules.
The minimum amount of time the money must stay in your account	32 days
When can you withdraw money from the account?	Early withdrawal of funds is not allowed. You must give us at least 32 days notice for any withdrawal. In extreme circumstances we may at our discretion allow you to withdraw funds before the end of the 32 day notice period. However, an early withdrawal will attract penalty fees as determined by us from time to time. These penalty fees may reduce your capital amount.
Other	You must give us at least 32 days notice if you want to withdraw money from the account or if you want to close the account. You can give us notice by Instructing your nearest First National Bank branch.

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 or from our call centre.