

Amount you must deposit into the account when you open it	GHC 50 000 (Fifty Thousand 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 funds electronically into this account at any time. No cash or cheque deposits can be made to this account.
Fees you must pay us	There are no fees applicable on this account
The minimum amount of time the money must stay in your account	7 days
When can you withdraw money from the account?	Early withdrawal of funds is not allowed. You must give us at least 7 days notice for any withdrawal. Only one instruction allowed at any given time.
Other	You must give us at least 7 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.