



FIXED DEPOSIT ACCOUNT RULES

Amount you must deposit into the account when you open it	GH¢ 10 000 (Ten Thousand Cedi)
Your account may not fall below this balance	GH¢ 10 000 (Ten Thousand Cedi)
What interest will you earn, how and when is it calculated and paid?	A Fixed interest rate. This means the interest you earn on your account will not change if there are fluctuations in the interest rate. Based on your instructions, interest will be paid to you at the end of the Fixed Period i.e. on maturity or monthly, quarterly or twice a year. Interest will be paid into the account of your choice.
Can you deposit money into the account at any time?	You are not allowed to make any deposits before the maturity date.
Fees you must pay us	Penalty fees will apply if you make an early withdrawal. Refer to "Withdrawals" section of these rules.
The minimum amount of time the money must stay in your account	For Fixed period, as per the agreed term invested for. Refer to confirmation letter which sets out the term and interest rate.
When can you withdraw money from the account?	Early withdrawal of funds is not allowed. You may only withdraw money from this account at the end of the fixed period. In extreme circumstances we may at our discretion allow an early withdrawal. However, an early withdrawal will attract penalty fees as determined by us from time to time. These penalty fees may reduce your capital amount.
What happens at the end of the investment period/on maturity?	You must tell us how to handle your funds on maturity. If we don't receive any instructions from you, we will automatically reinvest your funds at the prevailing interest rate for the same time period as the matured investment. In the case of automatic re-investments, you have a 14 day grace period from the renewal date to change the investment instructions.

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.