



FLEXI FIXED DEPOSIT 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?	Interest is linked to the banks base rate. Changes in interest rates are effective immediately. Interest is calculated daily and paid monthly. 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
Can you deposit money into the account at any time?	You are allowed to make deposits into the 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	For a FIXED period, as per the agreed term invested for. Refer to confirmation letter which sets out the term.
When can you withdraw money from the account?	You are allowed to make two withdrawals over the term of the investment. Each withdrawal may not exceed 15% of the available balance of the account. Withdrawals from your account can be made after giving the bank at least one day notice. Any further withdrawals are not allowed. In extreme circumstances we may at our discretion allow additional withdrawals. However, these withdrawals will attract penalty fees as determined by us from time to time and may reduce your capital amount.
What happens at the end of the investment period/at 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.