

FIRST NATIONAL BANK GHANA LIMITED CHEQUE ACCOUNT RULES

Who qualifies for this account?	<p>Each First National Bank cheque account has its own minimum income/age requirement. Visit www.firstnationalbank.com.gh for more information or contact us. These requirements may change from time to time. If you no longer qualify for the account you have or if your income/balance falls below any required amount, you agree that we can do any of the following:</p> <ul style="list-style-type: none"> ▪ We can automatically transfer you to another suitable First National Bank cheque or transmission account; or ▪ We can freeze or close your account. Before we do this we will give you reasonable notice.
Required balance	To qualify for certain pricing you may have to keep a minimum balance in your account. Please see our pricing guide for information on the minimum balances that are required in order to qualify for the different pricing options on First National Bank Cheque Accounts. You must deposit your regular monthly income into this account. You must do this within six months of opening the account. We can cancel this agreement and close your account (after giving you reasonable notice to comply) if you don't do this.
Fees you must pay	Fees apply on this account. Refer to our latest pricing schedule for more information. Available at any First National Bank branch or on www.firstnationalbank.com.gh
Interest you will earn	Interest may be earned on this account
Payment devices/instruments	<p>A cheque book is available on request.</p> <p>You can apply for our available First National Bank Debit Card. Terms & Conditions apply.</p>
Banking Channels	Subscription is available to the certain self-service banking channels. Visit www.firstnationalbank.com.gh for more information or contact us. Terms & Conditions apply. Refer to our latest pricing schedule for information on fees and charges.
Overdraft Facility	An overdraft facility may be available on this account. You must apply for this separately. Terms & Conditions of the credit agreement will apply to you once we grant you the facility even if you don't use the overdraft facility.
Statements	You are entitled to one free statement per month.