

<Date>

Unique Customer Number (For Office Use): <UCN>

CUSTOMER INFORMATION AND AGREEMENT

This document records your information and which First National Bank Ghana Limited products and services you have applied for. Your application for certain products/services is subject to approval and will only be available once approved by the Bank. It also records the terms, conditions and rules that govern First National Bank Ghana Limited ("the Bank") relationship with you. Check this document carefully before you sign it. Keep this document as a reference.

Your Personal information

Your Full Names	<Title> <First Name> <Surname>	ID/Passport Number	< >
Street Address	<Street Address 1>, <Street Address 2>, <Suburb/City>, <Postal Code>	Cellphone Number	< >
		Work Telephone Number	< >
Postal Address	<C/O>, <Box>, <Suburb>, <Postal Code>	Home Telephone Number	< >
		Email Address	< >

*Note: We will send inContact messages to the cellphone number recorded above and use it to register you for Cellphone banking, unless you give us another Cellphone number for this. **You must immediately notify us if your number changes**

Products and Services you applied for

Account Type	Account Number	Generic Branch Code
<Smart Cheque Account, Smart Gold Cheque Account, Gold Cheque Account>	<62002888173>	<250655>
Pricing Option	< >	
Transfer of Funds	The following account transfer was completed in order to fund the new account I have opened: From <Acc Number> for the amount <GHS>	
Services	<inContact>, <Internet Banking>, <Online Banking>, <SMS-Alert>, <E-Statement>, <E-Alert>, <Cheque Book>, <Standing Order>	

¹If no limits are set, First National Bank's default limits will apply. Contact us for more information.

Card Type	<Debit Card >	Number	< >
Local Specified Card Limits¹	ATM	Point of Sale	
Daily Limit	<1200>	<20000>	
Monthly Limit	<None>	<None>	

InContact	<>Yes	Notify me of transactions exceeding	<> GHS	Notify me during the following times	<> 24 hours
Electronic Subscriptions	<Balance Alert Service*>	Send you notification advising you of current balance of your account (including provisional credits for deposits that must still be cleared) and available balance ² .			
	<My Limit Alert Service*>	We will send you a notification alerting you when current balance (real time balance as at 7am) reaches amount/limit you specified. Alert will show current and available balance ² on your account.			
	<Insufficient Funds Alert Service>	We will notify you if there are insufficient funds in the account to pay your debit orders. On receiving the notification or before close of business that day, you must deposit the required cleared funds (not cheques) into your account. If you don't do this on time, or if the funds do not clear, we will dishonour the debit order and you will be liable to the party you are paying via that debit order. We will charge you a fee for dishonoured payments.			
	<Scheduled Payment Alert*>	We will notify you one day before scheduled payment is due. Alert will show available balance ² in your account.			

Joint Individual/s Personal information

Your Full Names	<Title> <First Name> <Surname>	ID/Passport Number	< >
Street Address	<Street Address 1>, <Street Address 2>, <Suburb/City>, <Postal Code>	Cellphone Number	< >
		Work Telephone Number	< >
Postal Address	<C/O>, <Box>, <Suburb>, <Postal Code>	Home Telephone Number	< >

Debit Card information for Joint Individual/s

The following card type and number has been linked:

Card Type

<Card type>

Number

<Card number>

¹If no limits are set, First National Bank's default limits will apply. Contact us for more information.

Your Declarations

- I/we confirm that I/we have verified the identity of the Bank officer before handing over the initial payment for the opening of the account. I/we have not handed over cash to the officer for the opening of the account except where I/we have visited the branch personally. I/we have not been incentivised by a gift/discount for opening the account. I/we agree to inform the Bank if I/we wish to exit from this arrangement. In such cases charges as applicable to any of my/our accounts will also be accepted by me/us.
- The information I have given the Bank is true and correct. I will tell the bank if any of my information changes.
- I understand the features and benefits of the products and services. The way in which the products and services work was explained to me.
- <> You are responsible for ensuring that the Bank has your correct inContact details. We will not be held responsible if your SMS and/or email is sent to the wrong number or address. Your *inContact* details can be updated electronically using the Online Banking channel, by contacting the customer contact centres or by visiting a Branch.
- I am aware of the fees that apply. I understand that information about fees is also available on www.firstnationalbank.com.gh or from the First National Bank branch.
- I understand that terms and conditions apply to the products, services and my relationship with the bank. I agree to these terms and conditions. I have received a copy of these terms and conditions. (Copies can also be obtained from www.firstnationalbank.com.gh or from the First National Bank branch.)

<Title, First Name, Initial/s and Surname>

Spousal Consent

You consent to your spouse entering into this Credit Agreement with the Bank.

Contact details

< >

< >

< >

(Witness Signature)

(Witness Signature)