

RULES FOR FIRST NATIONAL BANK GHANA LIMITED DEBIT CARDS

- These terms & conditions (“rules”) apply to your use of the First National Bank debit card issued by First National Bank Ghana Limited (“the Bank”).
- These rules will apply to you from the time you apply for or use the card, whichever happens first.
- These rules constitute an agreement between the accountholder (“the customer”), the cardholder, any additional cardholders and the Bank.
- In these rules “you” or “your” refers to the account holder and all cardholders and “us”, “our”, “we” or “the Bank” only refers to the Bank.
- These rules must be read in conjunction with all the other terms & conditions that apply to your relationship with us, including the General Rules that apply to all First National Bank Personal Debit Cards.

1. Linking the card:

This card can be linked to multiple cheque accounts or transmission accounts.

2. Use Restrictions:

This card (together with the PIN) may be used to:

- withdraw cash,
- obtain the balance on the Account, and
- deposit into the Account.

This card (without the PIN) may be used to:

- purchase goods and services from Suppliers who display the VISA logo,
- purchase or transact by mail order, telephone and/or electronically,
- register for online banking

The card may not be used:

- for international internet purchases

3. Report lost/stolen cards to the following number: +23324243524