

FIRST NATIONAL BANK GHANA SMART TRANSMISSION ACCOUNT RULES

Who qualifies for this account?	Ghana residents who are over 18 years old. 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, you agree that we can do any of the following: We can automatically transfer you to another suitable First National Bank account; or We can freeze or close your account.
Required balance	No minimum required balance applies.
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	You will earn interest on this account on the following basis; interest rates are tiered, earning a better rate on higher balances. Interest is paid on daily balances and capitalised monthly. We can change the interest rate at any time, at our discretion, without giving you prior notice. We will advise you of the interest rate on your bank statement, or through notices in the media, in our branches or via our website www.firstnationalbank.com.gh .
Payment devices/instruments	You will be issued with a Smart Account VISA Debit Card. Terms & Conditions apply.
Banking Channels	You can subscribe to the following banking channels: Online Banking and Cellphone Banking. Terms & Conditions apply.
Contact Us	For general queries or to report stolen cheques: +233242435242; or For card cancellations: +233242435242