

# Do and get more with our **business banking solutions.**

Industry Expertise • Transact •  
Invest • Credit • Forex & Trade



**First  
National  
Bank**

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Terms and conditions and rules apply.

First National Bank Ghana Limited  
(Registration number CS350172014)  
A Subsidiary of FirstRand Limited

how can we help you? 

# Contents

- 03 Industry Expertise
- 04 Transact
- 07 Invest
- 09 Credit
- 10 Forex & Trade

# Industry Expertise

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## Relationship Model

We recognise the important role that your business plays and the contribution it makes to the Ghanaian economy.

We understand the challenges and responsibilities that you, as a business owner face every day. That's why we provide the financial solutions you need to ensure your business grows and succeeds by providing expert advice by having a Relationship Manager assisting and guiding you through the life cycle of your business.

## Global Business Banking

Our Global Business Banking team provides banking and financial services, advice and solutions specifically focused on your needs as a business. Our Bank has interests and connections in Africa, UK and China. We facilitate the expansion of businesses across borders and into new, exciting and lucrative foreign territories.



# Transact

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## Business Accounts

Our business transactional solutions are versatile, hassle-free options that allow you to perform your daily transactions and are suited to sole proprietors, partnerships, limited companies, trusts and co-operatives.

With your Business Account, you have a Relationship Manager who will customise your pricing according to your transaction volumes. Accounts are available in all major currencies with statements specially designed for businesses to ease reconciliation of accounts.

**We pay interest on all balances held in your business account irrespective of the amount.**

## Visa Cheque Cards for Business

With a Visa Business Cheque Card, you get a secure and convenient way to transact.

- A Visa Chip and Pin Cheque Card to pay for goods and services.
- Order or cancel your card and maintain your business limits online.
- Shopping has never been safer with Verified by Visa.
- Limited & Unlimited Visa Cheque Cards.

## Online Banking Enterprise

Technology is fast changing the way people interact with their banks and we pride ourselves in our first class digital innovation, with all our clients at the centre of our innovative ideas.

Our IT infrastructure empowers you to manage your funds from anywhere in the world and our Relationship Managers are also on hand for complex transactions and trusted device.

Online Banking Enterprise is an innovative, web-based offering which gives you secure, controlled, real-time access to accounts and online banking functionality. Avoid queues, cash and cheques with Online and Cellphone Banking and save time with our secure and convenient electronic banking channels.

The application is built on simplicity and convenience and we understand that security is of paramount importance to you. We have adopted a pro-active approach to protect you against fraudulent attacks and enable you to lock and protect your Online Banking by allowing you to have:

- Strong authentication credentials: usernames and passwords for all users plus a security key.
- Authorised transactions – credentials are required.
- Company administrator(s) manage(s) user profiles, i.e. creating users, maintaining their user rights, etc.
- Event logs recording activities to capture a clear audit trail.
- Dual authorisation between A & B signatories where required.
- A digital certificate issued to all administrators and authorisers which serves as an electronic signature as it is linked to a specific user and has its own password, thus providing an additional layer of security to authorise instructions and transactions.
- User Access, a facility that restricts users to specific PCs/times and/or IP addresses. This control ensures that even if a user's authentication credentials are compromised, a fraudster would still need the user's PC to access the compromised user's Online Banking Profile.

Online Banking Enterprise was voted No. 1 for Internet Banking in the 2013 PwC (South Africa) Peer Review Survey, supporting more than 20,000 corporate users and processing over two million transactions per month. You have access to many value added services and benefits such as:

- Domestic transactions, once-off or batch payments, as well as electronic collections.
- Real-time electronic notifications to your recipients after processing a payment.
- Automated statement uploads to enable easier reconciliation.
- Make Forex / International payments once-off or to saved beneficiaries.
- View and authorize transactions on the go via your App.

- Payroll imports from your line of business system to avoid manual capturing of salaries.
- Using your personal banking electronic channels to do your business banking. (\*\*\*)Available to sole users only(\*\*\*)

## Email Statements

Keep track of your business transactions electronically with email statements, delivered to your inbox for FREE.

- No need to go into a branch to have your bank statements printed.
- No delays in the post – your email delivery is punctual and reliable.
- Your email statements can be delivered to multiple recipients.

## inContact Pro

Monitor your business activity in real-time and reduce internal fraud with FREE inContact Pro.

- inContact Pro will notify you of transactions by means of instant SMS or email.
- Receive a deposit reference descriptor when money is deposited.
- Select multiple recipients to be notified via SMS, email or both.

## POS (Merchant Services)

First National Bank's Merchant Services offers a standalone Point of Sale Device that facilitates retail transactions in a merchant environment. The POS device has been designed as a simple payment solution with limited or no integration to your point-of-sale system. Whether your business requires a fixed device (desktop) or a completely portable device (mobile), First National Bank's Merchant Services offers a wide range of solutions to suit your business needs.

## Cash In Transit

With our Cash In Transit service, your cash proceeds will be collected by an armed cash in transit guard and placed in tamper evident security bags and canisters and taken to a secure cash centre facility. No need to go into a branch or queue. Cash is collected from your premises.

# Invest

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## Investment Solutions

Whether you prefer short-term flexibility or long-term certainty, we offer a range of investment solutions to help you maximise the return on your surplus funds. Our investment products offer flexibility by enabling you to transfer funds at any time via Online Banking, or your nearest First National Bank branch.

- You get competitive rates.
- Funds carry NO market risk as capital and interest is guaranteed.
- We will assist you to analyse your cash flow requirements in order to select the most appropriate investment option for you.

## Call Account

The Call Account is an investment account for investors who want to deposit and withdraw funds on demand and receive a favourable interest rate.

- Minimum and opening balance of GH¢ 1,000
- Account balances are tiered and attract tiered rates (the higher the balance, the better the rate).
- Linkage of your call account to existing First National Bank account enables you to transfer funds via ATM or Online Banking.
- Transfers are limited to other First National Bank accounts in the account holder's name only.
- No fees charged on the account.



## Money Market Account

- Minimum and opening balance GH¢ 1,000.
- Account balances are tiered and attract tiered rates (the higher the balance, the better the rate).
- Linkage of your money market account to existing First National Bank account enables you transfer funds via ATM or Online Banking
- Transfers are limited to other First National Bank accounts in account holder's name only.
- No fees charged on account.

## 7 Days Notice Deposit

- Minimum and opening balance of GH¢ 1,000.
- Ability to add money electronically any time.
- Access your money after 7 days notice.
- Interest rates are tiered based on the amount invested (the higher the balance, the better the rate).
- Your interest rate increases twice, once after 32 days and again after 64 days.
- Make transfers into your First National Bank Business Account (unless your deposit is used as security and adequate notice has not been given)
- Interest can be capitalised or paid out, as you have the ability to redirect your interest monthly.
- No fees charged on account.

## 32 Day Interest Plus

- Minimum and opening balance of GH¢ 100.
- Ability to add money electronically any time.
- Access your money after 32 days notice.
- Interest rates are tiered based on the amount invested (the higher the balance, the better the rate).
- Your interest rate increases twice, once after 32 days and again after 64 days.
- Make transfers into your First National Bank Business Account (unless your deposit is used as security and adequate notice has not been given)
- Interest can be capitalised or paid out, as you have the ability to redirect your interest monthly.
- No fees charged on account.

## Flexi Fixed Deposits

- Minimum and opening balance of GH¢ 100.
- Choose your investment period option: 3 or 12 month investment.
- Additional deposits are allowed into the account at any time.
- Interest rates are tiered based on the amount invested (the higher the balance, the better the rate).
- Interest can be capitalised monthly or paid out.
- Two withdrawals allowed during the investment term of up to 15% each of your available balance.
- No fees charged on account.

# Credit

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You can now apply for an overdraft or business loan quickly and easily, via your Relationship Manager.

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## Credit facility options include:

### Overdraft

This short-term lending solution helps you to manage your cash flow during months when your investment in stock and debtors are higher than usual or to finance any unforeseen expenses.

**Note that this facility requires collateral and that additional fees and charges will be discussed at the time of the application.**

### Business Loan

A Business Loan is a cost-effective way to support your business if you are looking for additional capital to expand your business, refinance your business, restructure your balance sheet or repay member/shareholder loans.

This loan is available to you if you have been banking with First National Bank Business for a minimum of three months. Choose your loan amount and a repayment period that suits your needs.

**Note that this loan requires collateral, and that loan fees and charges will be discussed at the time of application.**

# Forex & Trade

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## Global Markets, Imports and Exports

First National Bank Business boasts a team of highly skilled specialists in cross-border trade and international banking, with in-depth knowledge of international payments, trade instruments and foreign exchange products. First National Bank's import and export trade solutions protect you against risk while expediting payments. Our trade finance solutions also includes local trade solutions.

Make Forex / International payments using First National Bank's Online Banking Enterprise Solution and enjoy convenience.



For account **opening requirements**  
visit [www.firstnationalbank.com.gh](http://www.firstnationalbank.com.gh)

For more information please call  
**+233 242 435 050** or visit  
[info@firstnationalbank.com.gh](mailto:info@firstnationalbank.com.gh)

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