

Fidelity Easy Save Account

TERMS AND CONDITIONS

Please read this carefully. It provides you with important information about your Fidelity Easy Save Account (FESA).

Definitions

“We/Our/Us” means Fidelity Bank Ghana Limited

“You/your/ yours” means the customer or customers

About Your FESA Account

The Fidelity Easy Save Account (FESA) is a way of saving through an automated debit transfer for a specified amount from your Current or Savings account (“Primary Account”) to your FESA, whenever you make withdrawals, transfers or a payment transaction.

We will automatically transfer the amount specified by you on the FESA application form from your Primary Account into your FESA each time you debit your account. There is no limit on the number of transfers to the FESA. An SMS notification may be sent to you on every successful deduction. Where there are insufficient funds in your account, your Primary Account will not be debited.

A failed debit transaction on your Primary Account which is reversed after 24hrs will not result in a reversal of the related savings made to your FESA.

You must have a savings or current account with us in order to open a FESA. However, a joint account does not qualify. No cheque, debit card or savings withdrawal booklet shall be issued on the FESA account.

We shall not be liable if a debit from your primary account to your FESA results in insufficient funds for payments on your Primary Account.

Interest & Term

You will earn a flat interest rate of 3.5% p.a. calculated monthly and credited to your account balance. This rate is subject to change at the sole discretion of the Bank in line with prevailing market conditions.

The minimum savings period is three years. You may withdraw some or all of your contributions made into the FESA after three years without penalty. If you wish to close your FESA you do so in writing on the application form. You will forfeit 50% of all accrued interest if your account is closed before the minimum savings period of three years. If you close/ your Primary Account is closed, your FESA account will remain open



Sign up Today.
Call 3355

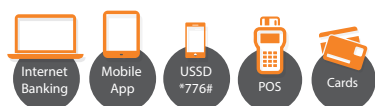
FIDELITY  **BANK**

Believe with us.

unless an instruction to deactivate the FESA is received. You cannot withdraw more than 25% of the balance in your FESA in any calendar year.

Declaration

By accepting these terms and conditions I agree that a FESA account be opened for me. I acknowledge that I have read and I agree to be legally bound by these terms, and the Terms and Conditions of Fidelity Bank's Individual Accounts.



Sign up Today.
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