

# FNB Channel Islands

## 32-Day Notice Account

### GBP, USD and/or EUR



#### What amount must you deposit into the account when you open it?

There is no minimum balance required to open an FNB Channel Islands 32-Day Notice Account. We do recommend that clients maintain a minimum balance of at least 2 500 in product currency (GBP and USD). Should an account balance drop below the recommended minimum there are no penalties, but interest may not be payable. Interest on the euro currency products is only payable on a balance of €10 000 and above and may be subject to change.

#### When must you fund the account?

Within 90 days, as there is a global payments fee which will be rebated.

#### What interest will you earn, how and when is it calculated and paid?

You will earn interest at the rate determined by the bank and paid out monthly. Interest is calculated daily. Please refer to the rates and pricing tab on [www.fnbc.co.uk](http://www.fnbc.co.uk). You are required to open an FNB Channel Islands Current Account or FNB Channel Islands Call Account in the same currency as your notice account. Once the notice period has ended, funds will be paid into the current/call account. Should you wish for interest to be paid out monthly, it will be paid into the current/call account.

#### Will you earn interest on the account if the balance falls below the recommended minimum balance?

No, there is no minimum interest that will be earned if the balance is below the minimum.

#### Can you transfer funds into the account at any time?

Yes, you may transfer funds into this account at any time.

#### What fees are applicable on this account?

Please refer to the pricing guide on our website at [www.fnbc.co.uk](http://www.fnbc.co.uk)

#### What is the minimum amount of time that funds should stay in your account?

There is no fixed investment period; however, 32 days' notice is required to make a withdrawal.

#### When can you withdraw funds from the account?

An early withdrawal is permitted, however it will attract a penalty fee which is determined by us from time to time.

#### How is interest paid out?

Interest can be redirected to your FNB Call/Current Channel Islands Account, or alternatively it can accrue in your FNB 32-Day Notice Account.

#### How do you receive your statements?

Statements can be accessed via your FNB Channel Islands Online Banking or on your FNB Channel Islands App.



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#### UK International

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#### Email

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FirstRand Bank Limited Guernsey Branch, trading as FNB Channel Islands, is regulated by The Guernsey Financial Services Commission and licensed to conduct banking under The Banking Supervision (Balliwick of Guernsey) Law, 2020. Business address: La Plaiderie House, St Peter Port, Guernsey, GY1 4WF.

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