



# SDC FINANCE LIMITED

(Safe Fixed Deposit, Construction Financing & Financing of other Government Business)

## Account Opening Form

- Individual

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- Joint Account

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- Trust Account

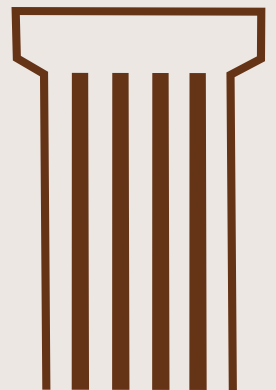
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- Corporate Account

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- Group / Association

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**INDIVIDUAL & JOINT ACCOUNT**Date Branch **ACCOUNT TYPE:**Individual Account Joint Account Trust Account **PERSONAL DATA A**

Mr / Ms / Mrs / Dr / Prof  Middle Name

First Name  Date of Birth

Occupation  ID Type:  Passport  Driver's License  National ID  Voter's ID  Others  Country of Issue  ID No.

ID Issue Date  ID Exp. Date  TIN

Birth Country  Nationality  Resident Permit No. (Non-Gh)

Residential Status  Resident GH  Non Resident GH  Resident Foreigner  Non Resident Foreigner

Proof of Residence  Utility Bill  Tenancy Agreement  Work / Resident / Refugee Permit

Marital Status  Single  Married  Others

Postal Address

Residential Address

Phone No.  Fax  E-mail

**PERSONAL DATA B (JOINT ACCOUNT ONLY)**

Mr / Ms / Mrs / Dr / Prof  Middle Name

First Name  Date of Birth

Occupation  ID Type  Passport  Driver's License  National ID  Voter's ID  Others  Country of Issue  ID No.

ID Issue Date  ID Exp. Date  TIN

Birth Country  Nationality  Resident Permit No. (Non-Gh)

Residential Status  Resident GH  Non Resident GH  Resident Foreigner  Non Resident Foreigner

Proof of Residence  Utility Bill  Tenancy Agreement  Work / Resident / Refugee Permit

Marital Status  Single  Married  Others

Postal Address

Residential Address

Phone No  Fax  E-mail

**EMPLOYER DETAILS**

Employed  Self Employed  Unemployed  Retired  Student

Employer's Name

Address

Phone#  Office Loc.

Nature of Business  Occupation / Profession

Sources of Funds  Salary  Business  Savings  Others

**CONTACT FOR EMERGENCIES**

Name

Address

Phone#  Relationship

## CORPORATE DATA

Company Name

Industry:

**Type of Business:** **Limited Liability Company**  **Sole Proprietorship / Enterprise**

Limited Liability Company  Sole Proprietorship / Enterprise

Date of Incorporation

Form A #

Certificate of Incorporation #

Certificate of Registration #

Certificate to Commence Business #

Tenancy Agreement  Utility Bill  TIN

Postal Address

Office Address

Phone No  Fax  E-mail

Name Three (3) Directors	Signature(s)	ID Type & Number (s)
Chairman		Date of Birth: Type: No:
B		Type: No:
C		Type: No:

## GROUP & ASSOCIATION DATA

Group /Club/Association Name

Industry  **Type of Group/Association:** Registered  Non-Registered

Registration #

Postal Address

Office Address

Phone No  Fax  E-mail

Group Members	Signature(s)	Phone Number(s)
1		
2		
3		
4		
5		

# COMMUNICATION INDEMNITY FORM

I/We

Of

Account No. 1  Account No. 2

Account No. 3  instruct and mandate SDC Finance Limited to operate my / our account(s) held with you and carry out all financial activities, transactions and communication given by me /us through the following:

Application Type: Whatsapp  Skype  Others

Whatsapp No.  Skype address

Phone No.  Email address

Please communicate with us through the following Registered Official numbers only. 0249307757 | 0501391337 | 0501391338

Signing this form indicates that you understand the risk involved in electronic communication and have agreed to use the selected media above for official communication with SDCFL and that the company is indemnified in the instance of misrepresented or inaccurate information or stolen identity or in the event that the client data is hacked/used by a third party outside the control of SDC Finance Ltd.

Client Signature. \_\_\_\_\_

Date

## JURAT (BLIND / NOT LITERATE)

The content of this document has been read and explained to  in the  language by  and he/she has understood perfectly before making (signing) his /her mark.

Interpreter  Account Holder (RTP / LTP)

## CONTACT PERSONS

Name

Address  Phone#

I/We confirm my/our request for you to open an account(s) in accordance with the particulars given above. The forgoing shall apply to each and every account of whatever name now or hereafter opened by you in my/our name.

I/We confirm that details provided above are true and accurate at the time of completing this form and it's my/our request for you to open an account(s) with respect to the particulars given above.

I/We agree to be bound by the Bank of Ghana rules for Finance Houses governing the relevant type of account (whether or not we shall have received notice of such rules or any alteration) and that the Finance House is entitled to be indemnified in such circumstance.

NB. Investment in deposits will be rolled over at a minimum of 0.5% plus the prevailing treasury bill interest rate for the specified tenor of the initial investment if we do not hear from you five (5) clear working days to maturity. The investment will also attract a penal charge on the accrued interest when withdrawal is done before the investment maturity.

Mandate for Account:  Anyone  A only  B only  C only  All  Others

Applicant's Signature (A) \_\_\_\_\_ Applicant's Signature (B) (Joint Account/Corporate) \_\_\_\_\_ Applicant's Signature (C) (Joint Account /Corporate) \_\_\_\_\_

Date         Date         Date

Signing arrangement

Passport Photo  
A

Passport Photo  
B

Passport Photo  
C

## SDC USE ONLY

### DOCUMENTS REQUIRED

S/N	DOCUMENT REQUIRED	CHECKED	DEFERRED	WAIVED	N/A
1.	Duly Completed Account Opening form				
2.	Verification of Company Registration Document				
3.	Recent Passport Photograph				
4.	Proof of Identity: International passport, Driver's license or National ID card, Valid Ghanaian Voters ID card (original must be sighted)				
5.	Resident Permit (for non-Ghanaian)				
6.	Proof of Address: Utility bills, copy of bank statement, copy of pay slip, employers confirmation or existing client confirmation. (Certified true copy)				
7.	Introductory Letter				
8.	Board Resolution				

### CUSTOMER CLASSIFICATION

#### LEVEL 1 - LOW RISK CUSTOMERS

(Indicate/Tick if applicant belongs to any of the following)

- Applicant does not reside or operate in High Risk Country ( Cuba, Bolivia, Ethiopia, Iran, Kenya, Myanmar, Nigeria, North Korea, Sao Tome and Principe, Sri Lanka, Syria, Turkey, Indonesia, Thailand, Pakistan - FATF BLACKLIST CLASSIFICATION) - See internal watch list.
- Applicant is an ordinary resident in Ghana and not related or associated with a Politically Exposed Person (P.E.P)
- Applicant's funds are sourced from normal activities.

#### LEVEL 2 - MEDIUM RISK CUSTOMERS

(Indicate/Tick if applicant belongs to any of the following)

- If the Applicant(s) or authorized signatories fall into any type of accounts that is not listed as either LEVEL 1 AND 3

#### LEVEL 3 - HIGH RISK CUSTOMERS

(Indicate/Tick if applicant belongs to any of the following)

- Customer is a Politically Exposed Person (PEP), or closely related/associated with a P.E.P State Position or relationship:
- An overseas customer residing or operating in a High Risk jurisdiction - Cuba, Bolivia, Ethiopia, Iran, Kenya, Myanmar, Nigeria, North Korea, Sao Tome and Principe, Sri Lanka, Syria, Turkey, Indonesia, Thailand, Pakistan - FATF BLACKLIST CLASSIFICATION) - See internal watch list.
- Customers whose business involve: Money service, gambling, Government Defence related work and per other high risk classifications - AMUCFT regulations.
- Please specify other as metioned above

### ADDITIONAL KYC

Additional KYC information will be required for customers / applicants that fulfill one(1) or more in level 3 - High Risk.

#### Source of Wealth:

- Business ownership  Income from Employment  Investment  Inheritance

Other(s) specify:  Estimate Net Worth Gh¢:

CLASSIFICATION OF CLIENT:  Low  Medium  High

DIRECTIONAL MAP : GPS CODE :

Large empty rectangular box for directional map or GPS code.

Verified by:

Signature \_\_\_\_\_

Date

1 Officer   
Designation   
Signature   
Date

2 Authorized Officer   
Designation   
Signature   
Date

AML Officer's Signature (if applicable) \_\_\_\_\_

Date

**Terms and Conditions**

**1.The Institution**

The information on this page (and any further instructions and condition that may be prescribed by the company from time to time) are the terms agreed between you and the company; when you sign the account form you accept these terms as binding on you.

**2.The account**

I/we will be responsible for the accuracy and validity of all endorsement on all cheques or cash deposited in the account.

The company will not be responsible for any loss of funds deposited with the company due to any future government orders, bills, levy, moratorium, exchange restriction or any other cause beyond the company's control.

The company will notify account holders of any changes in the operations of their accounts by letters, emails and text messages sent to details supplied by me/us and will be considered duly delivered and received at the time it is delivered. Notice in the press will be deemed sufficient for this purpose.

The company will not be liable for funds handed over to members of staff outside company hours or outside the company's premises. Any anomaly in the entries on company statement must be brought to the attention of the company within one month of the date thereof. It is agreed that failure to give such notice absolve the company from all liabilities arising thereof.

The company may exercise its general lien or any similar rights it is entitled to by the law and without any notice whenever necessary, combined, consolidate all or any of my/our accounts and set off or transfer any outstanding credit of any one or more of such accounts or any other credit.

It is understood that any funds received from or on behalf of myself/any of us, are to be placed to the credit of any account unless the company receives written instruction to the contrary.

I/we understand and agree that the account relationship is established solely with you and that all monies deposited shall be payable exclusively at the branch of the company.

**Cheques Lodgment**

All cheques issued by me/us will be honored by my/our bank and my/our account will only be credited with the value of the cheques lodged after the standard regulatory clearing period.

I/we will notify the company in writing to stop any cheque(s) issued on my/our account via a written letter, email, text or any media selected for communication on the account opening form. The company shall not be liable for presenting a cheque for clearing in the event that the company has not received my/our notification.

**Interest Accruals and Payments**

The company accrues interest on daily basis till termination of transaction on all products. The company will pay interest on investments only upon maturity. Investment maturity interest will be added to the initial principal and reinvested.

**Termination of agreement**

Either party may terminate this agreement, at any time by notifying the other in writing. When terminating the agreement, the termination becomes effective only when any uncleared cheques and debt on the account have been paid otherwise the company may take legal action for recovery

**Joint holders**

In addition to the foregoing in the case of joint accounts, the following shall apply if one of the holders is deceased

- Any funds outstanding in the joint account(s) will be held by the survivor.
- Anything held by the company whether by way of security or for safe custody or any purpose otherwise than for collection for the joint account(s) shall be held by the survivor and the administrator of the deceased, acting jointly.
- Any liability incurred by joint account holders to the company in respect of your instructions (whether in the form of borrowing or otherwise) shall be joint in several.

**Disclaimer clause**

The company disclaims any liability for any funds/ assets deposited by me/us which are subsequently found to have been derived from illegal sources or activities.

**Disclosure of account information**

The company will not disclose details of your account operation to any third parties except to regulators and where the company is under legal obligation to do so

**Disclosure to credit reference bureau (loan client)**

The company will obtain information about you from the credit reference bureau to check your credit status and identity. The bureau will record our enquiries which may be seen by other institution that make their own credit enquiries about you. The company shall also disclose your credit transactions to credit reference bureau in accordance with credit reporting act, 2007(act 726).

**Anti-Money Laundering compliance**

Pursuant to the anti –money laundering act 2008(act 749) the company may ascertain the source and usage of funds to protect both the company and customer's interest. The company reserves the right to refuse a transaction where the source and/or the purpose could not be justified.

**Authorization for information enquiry**

Customer authorizes the company to make any enquiries considered necessary in connection with this application to open account.

**Notice of changes in personal information**

Customer will notify the company of any changes in personal information and information about the business. The company will on a regular basis require updated account information.

**Complaints**

All complaints must be logged by a customer in writing or via the selected media by the company and sent to the appropriate designation.